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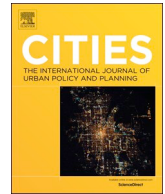
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The role of family reciprocity within the welfare state in intergenerational transfers for home ownership: Evidence from Chongqing, China

Wen Jing Deng^{a,*}, Joris S.C.M. Hoekstra^b, Marja G. Elsinga^b

^a Chongqing Technology and Business University, No.19 Xuefu Avenue, Nanan District, Chongqing, China

^b Faculty of Architecture and the Built Environment, Delft University of Technology, Delft, The Netherlands

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ABSTRACT

Worldwide, housing is increasingly unaffordable for young people, many of whom rely on intergenerational transfers of assets to enter home ownership. This paper aims to qualitatively analyze the impacts of the welfare state and family reciprocity on young people's opportunity to access home ownership. Evidence from in-depth interviews with parents and young adults from Chongqing, Southwest China, shows that intergenerational transfers play an indispensable role in young people's opportunity to access home ownership. Such transfers are mainly motivated by the expectation of generalized reciprocity for old age care. The welfare state plays a role by lessening the pressure of unwanted reciprocity. Families with a local urban background, who tend to have more access to public welfare due to China's dualist welfare system, are less eager to invest in intergenerational transfers or expect less reciprocity if they are transferred. We argue that policies that encourage homeownership and that restrict social rental housing will put pressures on families and could potentially offset the policy intentions to improve the fertility rate and labor force participation.

1. Introduction

As housing becomes unaffordable for young adults worldwide, many of them remain living with their parents longer or rely on parental help in order to be able to live independently (Arundel & Ronald, 2016; Forrest & Yip, 2013; Heath, 2017; Heath & Calvert, 2013; Lennartz et al., 2016). The roots of prolonged parental assistance in housing lie in two closely related macro-structural shifts: the retrenchment of the welfare state and the emergence of the home-owning society. In the 1980s, neoliberalism swept through the developed world, leading many governments to desist from providing affordable rental homes and encourage self-reliance. Individual households have since sought ways to take care of themselves. For instance, they have taken up offers to purchase former social housing at a discount or newly constructed owner-occupation housing with tax relief (Doling & Ronald, 2010). Home ownership quickly transformed into an unavoidable form of consumption for 'everyman' and a desirable investment for the rich (Ronald, 2008). Understandably, the price of housing has rocketed, presenting new generations with a situation very different from the one their parents faced.

Against this backdrop, parental help for the acquisition of young people's first home ownership is no longer merely a characteristic of some specific cultures, such as those of Eastern or Southern Europe

(Druta & Ronald, 2017) or East Asia (Cui et al., 2016; Forrest & Izuohara, 2012; Or, 2018; Zhong, 2014), but increasingly becomes a global phenomenon. It also begins to prevail in societies which are notable for individualism, such as the UK and Australia (Beer & Faulkner, 2009; Heath, 2017; Heath & Calvert, 2013).

In both the public media and in scholarly publications there is already substantial attention paid to young people's reliance on parental support in housing. However, current studies mainly focused on the interpretations from the young people themselves, i.e. how do they feel about accepting intergenerational transfers (Druta & Ronald, 2017; Heath, 2017; Heath & Calvert, 2013). Few studies have looked at intergenerational transfers from both the parents' and adult children's perspectives. Moreover, in the literature that analyzes intergenerational transfers from the parents' perspective, the parents' motivation is analyzed indirectly, by observing who the parents transferred to, instead of asking for first-hand interpretation from the transferors (Berry, 2008). Furthermore, many of the existing studies on intergenerational transfers for housing fail to understand this phenomenon against the backdrop of the institutional changes in the welfare state that took place in the past several decades. Also, the issues around reciprocity are often insufficiently explored.

In response to the above-mentioned gaps, this paper examines the role of reciprocity within the welfare state throughout the act of

* Corresponding author.

E-mail addresses: dengwenjing@ctbu.edu.cn (W.J. Deng), J.S.C.M.Hoekstra@tudelft.nl (J.S.C.M. Hoekstra), M.G.Elsinga@tudelft.nl (M.G. Elsinga).

intergenerational transfers for home ownership, taking Chongqing, China as a case study. The research questions of this paper are: 1) How does family reciprocity contribute to the decision of providing intergenerational transfers for adult children's home ownership? and 2) How do different levels of welfare-state entitlements affect families' tendency to provide intergenerational transfers for home ownership? In practice, intergenerational transfers for home ownership can take two forms: in-kind transfers (adult children live in the parental home for free and/or inherit the parental home in the future); and monetary transfers (adult children use parental money to pay for their own home). This paper focuses on monetary transfers, because such transfers have a profound influence on society. They make a great difference for young people's life chances, not only by affecting their living conditions but also by determining their opportunities to accumulate wealth.

Besides providing an empirical contribution which unravels the mechanisms behind monetary intergenerational transfers for the purpose of housing in the Chinese context, this paper contributes to the understanding of the topic with a theoretical framework, depicting the interconnectedness of welfare state, home ownership, and family reciprocity. It is argued that insufficiency in the welfare state and the absence of alternative housing tenures will increase intergenerational reciprocities between young people (who receive parental help for accessing home ownership) and parents (who receive age care from their children). This framework can be useful in future comparative studies (international or historical) or in comprehensive studies of social and housing policies.

Section 2 outlines our theoretical framework, whereas Section 3 provides insights into the specific Chinese context within which our research is positioned. Section 4 presents our research design, as well as some background information on the research participants. Section 5 elaborates on the empirical findings and provides narratives that underpin these findings, in response to the two research questions outlined above. Finally, the paper ends with a conclusion and a discussion of the implications of our research findings.

2. Theoretical framework

2.1. The two "trade-offs"

In recent decades, the trade-off between public welfare provision and a home ownership society has been scrutinized in research on housing and the welfare state (Castles & Ferrera, 1996; Dewilde & Raeymaeckers, 2008; Kemeny, 2001). Tax contributions to pension schemes and private spending on home ownership are "alternative means of life-cycle redistribution by which individuals guarantee their security in old age" (Castles & Ferrera, 1996, 164; Doling & Elsinga, 2013). Other things being equal, the more one pays for social security contributions, the less one can afford for house purchase and vice-versa (Kemeny, 2001). The dominant form of housing tenure available in the market determines how families pay their housing costs. In turn, how their housing is paid for (and how much is paid) determines how much of the total household income can be allocated to other forms of expenditure, including expenditure on taxes. Renting spreads the costs of housing over the life course, while owner-occupation concentrates them in the early stages. Given the need to save for a deposit, followed by the high cost of mortgage payments during the first decade or so of ownership, home-owning households are required to deprioritize expenditures on non-housing items, including tax for social benefits (Kemeny, 2001). Given the constraints on public budgets, the more that states spend on subsidizing home purchases (for example through tax relief), the less they can afford to increase social expenditure and social housing (Conley & Gifford, 2006; Fahey, 2003).¹ The development of

the financialization of housing in the post 1980s era, i.e. the rise of mortgage loans, increase of household debts, more property investment for speculative reasons, gave an extra motivation to both the households and the state to prefer home ownership, not only for its use value but also for its investment value and as a source of private assets (Nethercote, 2018).

There is also a trade-off between state and family as welfare providers (Jacobs, 2000). The former relies on services that are paid by public funds, whereas the latter depends on help from individuals with no monetary compensation for the service (Blome et al., 2009). Some scholars ascertain a "crowd-out" effect, whereby a generous pension and social security system would make the role of family support less salient. In countries where public pensions are more generous, the elderly tend to be independent of their offspring, particularly in financial terms (Brandt & Deindl, 2013). On the other hand, in countries where public expenditure on social security is low, intergenerational support is more common (Doling & Elsinga, 2013; Zissimopoulos & Smith, 2009). In developing countries where social protection is underdeveloped, extended and joint families often share a residence and are the main sources of welfare and protection for individuals. The trade-off between state and family in welfare provision also works the other way round. In developed countries with a family-oriented culture, such as the East Asian countries, the development of the welfare state is confined (Croll, 2006; Izuhara & Forrest, 2013). Family reciprocity involves the reciprocity within one generation, for example the reciprocity between bread-earning husband and stay-at-home housewife (Deng et al., 2018), as well as the reciprocity between generations, which is the topic of this paper.

2.2. Reinforcement between home ownership and family reciprocity

On the basis of the two trade-offs outlined above, we further scrutinize the connection between home ownership and family reciprocity (see Fig. 1). When operating under conditions of limited welfare provision, the outcome would be a "home ownership society" (Ronald, 2008) as described by Kemeny (2001). In that scenario, individual families have little choice but forced to own a home as a source of equity and a safety net. And since demand tends to be rigid, in the longer run, house prices will generally rise or at least remain stable, making housing a very attractive investment, even for those who do not need accommodation. In general, if one wants to enter home ownership, a large lump sum is required as a mortgage down payment. First-time buyers would have to seek financial help, most likely from family who would not ask for any collateral and whose terms might be more flexible. Families are willing to pool resources together so that they can derive more benefit from the "never-falling" housing market. This model works best for parents and adult children, as the former tend to have savings and the latter tend to have future earning power.

Secondly, in societies with a combination of a limited welfare state and dominant home ownership, reciprocity rather than altruism would be the major motivation of intergenerational transfers (Horioka, 2014; Izuhara, 2010). When a generous welfare state is in place and senior citizens expect their future expenses to be covered, they might be willing to transfer wealth to their children without expectation of a future return (Cao, 2006). But when such expectations are absent, senior citizens will be more strategic when providing intergenerational transfers: they could give priority to providing funds to the child who is most likely to become the source of later old age support (Izuhara, 2010). With the same amount of transfers, more reciprocity would be

(footnote continued)

are low (e.g. Japan and Portugal), and also countries where both are relatively high (e.g. Greece, Italy, the United Kingdom and France). This divergence is related to the particular ways in which countries organize housing provision and pensions (Delfani et al., 2014).

¹ Of course, there are exceptions. For example, Castles and Ferrera (1996) identified countries where both home ownership rates and pension expenditure

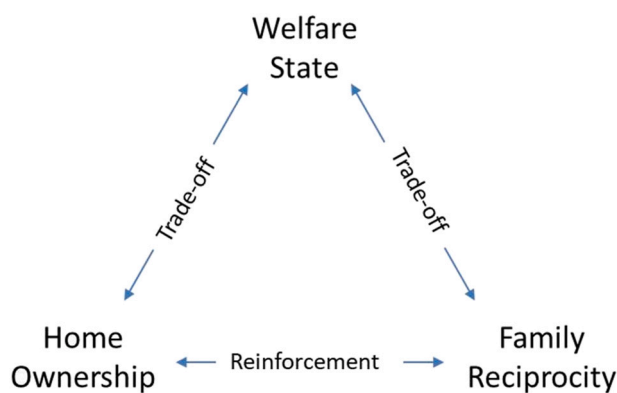


Fig. 1. The conceptual framework of social coordination.

expected if the seniors have inadequate pensions. According to Blau's (1964,104) "conditions of exchange", the prevailing exchange rate in a society would put pressure on individuals to follow suit. Thus, in a society where most parents make transfers to their children in exchange for future care, housing transfer would turn into a socially-accepted way to become eligible for reciprocal services in care.²

2.3. The social coordination of welfare state, family reciprocity, and home ownership

We call the interconnectedness of welfare state, family reciprocity and home ownership *social coordination*, as it depicts how individuals, families, and the state interact with each other when it comes to providing home ownership housing, old age care and welfare in general (see Fig. 1). The relative importance and capacity of the institutions of welfare state, home ownership and family reciprocity can fluctuate under external pressures, such as demographic shifts and economic cycles. Changes in one of the institutions inevitably triggers responses from the other two, and it may take some time before a new balance in the social coordination model is achieved. The term social coordination is chosen to contrast it with "market coordination" in which economic actors, with an assumed consistent goal of maximizing their utility, coordinate their activities with each other under the guidance of price signals, which are the result of the equilibrium of supply and demand in the market (see Polanyi's explanation about "self-regulating market", Polanyi, 2001). Social coordination also contrasts with "administrative coordination", in which a state or NGO fulfills the role of redistribution and allocation according to a political judgement of "need" (see Szelenyi's explanation about the redistributive economy, Szelenyi, 1978). Social coordination highlights the exchanges, both monetary and non-monetary, between individual and non-individual actors, which are often closely associated with the prevailing social norms, customary behaviors and informal institutions. In this conceptualization, the welfare state exchanges with families and individuals in the form of taxation, monetary allowances or in-kind provision of services; and families exchange with individuals in terms of monetary transfers, inheritance and bequest, in-kind services and care.

The two welfare trade-offs described above have been discussed extensively. However, there is no consensus about causal mechanisms yet. Moreover, research that combines the two trade-offs and focuses on the relation between home ownership, family reciprocity and the retrenchment of welfare states is relatively scarce (see Izuhara, 2010; Cao, 2006; Horioka, 2014). In the remainder of this paper, we use China (and the city of Chongqing in particular) as a case to illustrate the effects

that welfare state, home ownership society and family reciprocity have on intergenerational transfers. Our framework of social coordination provides a conceptual starting point for this investigation. We argue that the logic of this social coordination framework is not only applicable to China but that it can be useful for studying other societies as well.

3. Context: what is special about China?

In this Section, we illustrate that contemporary China is eminently suited as a setting in which to explore the interconnectedness between welfare state, home ownership and family reciprocity (represented by intergenerational transfers and old age care). By doing so, we first describe the Chinese dualist welfare system that is based on the so-called *hukou* status. In this system, rural residents heavily rely on family resources for welfare, whereas urban residents can resort to the state. Then, we describe the features of the Chinese housing system and explain why China can be classed as a home ownership society. Finally, we provide some quantitative information on the role that intergenerational transfers play within the Chinese context.

3.1. Dualist welfare system

From its historical roots, the welfare state is not fully developed in China, and intergenerational reciprocity is a main form of welfare provision. Reciprocal exchanges between Chinese parents and adult children have been documented by Western scholars, who describe this phenomenon as an "intergenerational contract" (Ikels, 2006; Whyte, 2003). Possibly derived from the Confucian tradition, this term suggests an exchange of equivalent rights and obligations between parents and adult children whereby failure to discharge one's obligations would nullify the rights to later support. Thus, as in many other Asian countries, it is an important strategy for Chinese parents to keep on investing in adult children through transfers with an eye to securing later support. To that end, help with housing and grandchild care are among the most effective behaviors (Croll, 2006; Ikels, 2006; Zhong, 2014).

Secondly, under China's unique *hukou system* (see also Section 3.2) and one-child policy, urban and rural China exhibit different patterns of welfare provision. Seniors with an urban *hukou* have a moderate level of pension and social protection, allowing them to maintain some financial independence from their children. This is important because, at the same time, urban young adults often have difficulties fulfilling their care duties to their parents. After all, due to the one-child policy, an urban couple with children has to shoulder the responsibility to support four senior parents and a minor, while competing in the highly demanding and insecure labor market. Rural older residents, in contrast to their urban counterparts, have almost no pension or formal social security. But they tend to have more offspring - birth-control policy was fairly loose in rural areas - who could presumably share the burden of old-age care and serve as a reliable source of support.³

Thus, the patterns of accessing welfare and care are very different between urban and rural families. The intergenerational relationships of urbanites are more independent compared to those of rural residents. Rural families, including those who have migrated to cities, often have closer and more dependent intergenerational relationships. They are more likely to share a residence, to support each other financially, and to help each other in daily chores and care giving (Wang, 2008).

³ The public welfare provisions for rural residents have been catching up over the past decade. Both a basic health care insurance and pension system for rural residents have been established in 2002 and 2009 respectively. Nevertheless, the generosity of these programs is limited and there are no indications yet that their introduction has significantly changed the welfare relations in Chinese rural areas.

² Work from the field of anthropology has provided abundant evidence about how failing to provide intergenerational transfers triggers disputes on elderly care in rural China. See for example Cohen, 1992 and Yan, 2003, 2009.

3.2. Home ownership society

After four decades of market reform, urban China has transformed from a society of public tenants to a society dominated by home owners. House prices have rapidly increased to unprecedented records and affordability has substantially deteriorated. In 1949, 65% of the urban dwellers were renting (48% in public rentals) whereas only 35% lived in self-built or inherited homes. The percentage in public rentals peaked at 72% in 1978, just before the market reform (Huang, 2004). After the reform kicked in, owner-occupation rose to 47% in 1996 (Huang & Clark, 2002) and reached 76% in 2011 (Chinese Household Finance Survey 2011, figure calculated by the authors). At the same time, national average housing prices in 2001 were 10 times what they had been in 1991 and increased by a further 2.5 times over the next 10 years. The ratio of average urban housing price for a 90-square-meter apartment to the income of a dual-income urban household rose from 5.5 in 1991 to 9.4 in 2015, with a peak of 15.4 in 1998 under the influence of the quantitative easing monetary policy implemented to cope with the Asian financial crisis (data from National Statistics Bureau, calculated by the authors).

The institutional connection between home ownership and *hukou* actually makes home ownership an entry ticket into the public welfare system. *Hukou* is a unique household registration system in China. It is a manifestation of the position that a person has within the Chinese welfare system. A *hukou* contains both household information (its members' biological data such as height, weight, name of father and mother) and geographical information (place of residence). Because the record is linked to a residential location, it can be used in various government administrative procedures, including welfare provision. Since the *hukou* administration is managed locally, the welfare provision associated with a specific *hukou* location is largely dependent on the prosperity and generosity of the local authority where the household's *hukou* is registered. That is to say, a person possessing an urban *hukou* has a better welfare provision than someone with a rural *hukou*; and a person possessing a *hukou* from an affluent region has a better welfare provision than someone with a *hukou* from a deprived region. Most importantly, when a person or household moves—for example from a rural area to an urban area with better economic opportunities—the *hukou* registration does not move automatically. In the absence of a local *hukou* registration, migrant workers in the cities are faced with various disadvantages.⁴ The relocation of their *hukou* registration – a prerequisite for access to urban welfare provisions — often involves moving into a self-owned residential property (to mention one of many preconditions). This is one of the reasons why home ownership is so important in China. Migrants living in the rental sector generally have no access to local government's administrative and welfare services such as public schools, social security allowances and pensions.⁵

Finally, the current housing policy prioritizes owners' rights over tenants' rights, and there is little tenant protection in rental contracts. Rental contracts with private landlords are prone to disruptions and rent increases. Consequently, the insecurity of the rental sector pushes many young adults into home ownership, at least, if they can afford it.

3.3. Intensive intergenerational transfers

In connection with its relatively little developed welfare state and its high share of home ownership, Chinese society is characterized by a high level of intergenerational transfers. Although national data are absent, surveys in individual cities shed some light on this phenomenon. In Beijing, 40% of young home owners (locals and migrants) used financial transfers from their parents in order to pay for their home (Song & Qi,

⁴ For more information on the *hukou* system and its role in stratification, see Cheng & Selden, 1994; Chan & Zhang, 1999; Wang, 2004.

⁵ For more information on how *hukou* status constrains migrants' housing choices, see Huang et al., 2013; Wang & Otsuki, 2015; Xie & Chen, 2018.

2011). In another survey, also in Beijing, 80% of the local respondents indicated that they received transfers from their parents. For 28% of this group, these transfers covered the complete housing price (Du & Huang, 2014). In Nanjing, 72% of the local young adults received transfers for accessing home ownership, compared to 64% of the incoming migrants. For the local young adults, 52% of the property value was paid by parental transfers, compared with 26% for the migrants (Cui et al., 2016).

Quantitative modelling suggests that the socio-economic background of the parents is a better predictor of home ownership than young people's earning power (Deng et al., 2016; Huang, 2018). Some qualitative studies also unravel the importance of family support in young people's acquisition of first-time home ownership (Zhong, 2014; Or, 2018).

4. Research design

4.1. Fieldwork area

Chongqing was chosen as the case study (see Fig. 2). Chongqing has been the international trade and administrative center of Southwest China since the 19th century and was the national capital from 1937 to 1944. During the 1960s, Chongqing underwent rapid state-led industrial development. It has established itself as one of the heavy manufacturing centers of western China. Since the commencement of the economic reform in the 1970s/80s, many migrant workers from nearby rural areas have arrived and found informal employment in the rapidly rising private sector. As one of the four cities administered directly by the central state (along with Beijing, Shanghai, and Tianjin) and the only one located inland of China, since 1997 Chongqing's flourishing economy has also attracted many migrants with high educational qualifications from both rural and urban areas.

The selection of Chongqing as the place to conduct the fieldwork was based on considerations of representativeness and convenience. As a second-tier city, many of its socioeconomic indicators rank in the top 10 or 20. It is one of many big Chinese cities with a large population of young people, yet it is not one of the cities with extreme affordability problems, such as Beijing and Shanghai. Many of Chongqing's characteristics are shared by other Chinese cities such as a rapid economic development, a relatively even balance of industrial sectors, and a large population of both locals and migrants.

The fieldwork site, and the definition of (urban) 'local', is the metropolitan area (see Fig. 2), consisting of nine districts with an approximate area of 5462km² and a population of more than eight million people (end of 2017, data from CSB).

4.2. Sampling method

The participants were selected by a purposive sampling method under the principle of maximum diversity. The literature (see Section 3.2) shows that *hukou* status and urban versus rural background are important determinants in the Chinese welfare and housing context. Therefore, we targeted and categorized three groups of young people: locals, urban migrants (who moved from another urban area to Chongqing), and rural migrants (who moved from the countryside to Chongqing). The locals enjoy the best public welfare benefits and receive public support for education and housing purposes. By contrast, the urban and rural migrants, tend to receive little public welfare support in Chongqing (because they generally do not possess a local urban *hukou*). Compared to the rural migrants, urban migrants tend to have a more affluent family and a better education, which may be the result of welfare privileges they enjoyed in the urban area from which they migrated to Chongqing.⁶

⁶ In China, welfare provisions are more generous in urban areas than in rural areas.

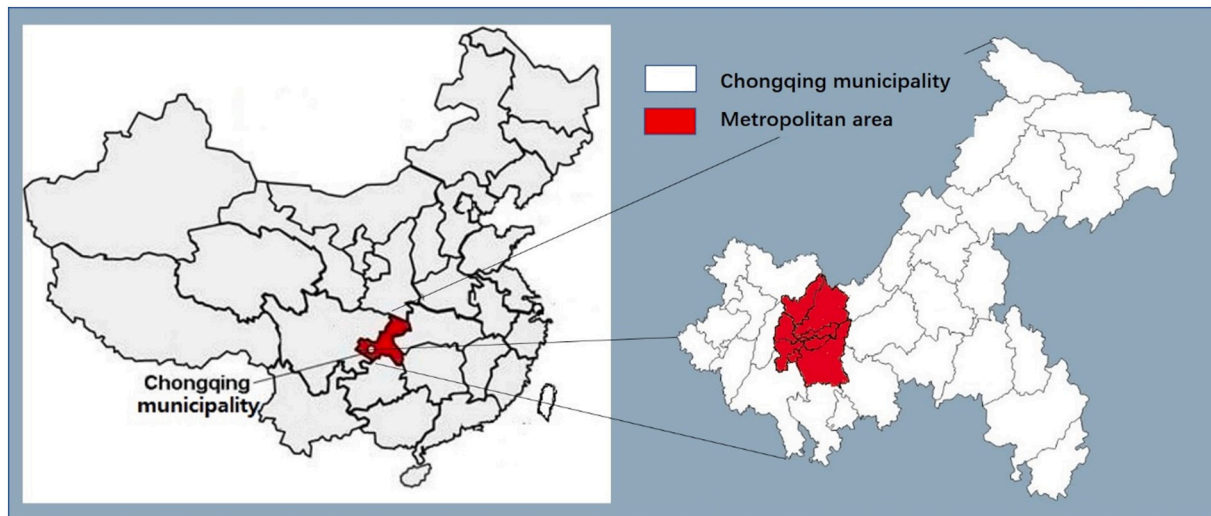


Fig. 2. The Metropolitan area of Chongqing municipality.
Source: edited by author.

Within each group we recruited a sample with diversity in terms of age, gender, occupation, education, income level and housing and living arrangements. In the case of married people, sometimes both members of the couple were present at the interview. More details on the three groups can be found in [Appendix A](#). Parental participants were recruited along the same lines. We recruited parents with a range of experiences with regard to equity transfers (i.e. transferred/did not transfer/plan to transfer in the future). A minority of the parental participants were parents of young adults that were also recruited. However, this was more a coincidence rather than a purposive research strategy. In such situations, parents and young adults were interviewed separately from each other. This is related to the fact that in this research, cross-generational family relationships are analyzed from either the perspective of the parents or the perspective of the adult children, and not from the perspective of the extended family as a whole. More details on the participating parents can be found in [Appendix B](#). Participants were approached through a snowballing method, starting with personal contacts. This approach was taken because the topic of this research is both private and sensitive and recruiting from a pool of acquaintances helps build trust.

We kept on recruiting research participants in the three groups with an eye to variety in other aspects until a certain level of information saturation was reached. At that point, information given by participants started repeating itself, and no new themes pertinent to our research questions came to the fore, even when new participants with a different background were recruited. In total, 22 young adults aged from 24 to 41 and nine parents aged from 49 to 60 were interviewed. There are only two groups of parent participants: local urban parents and rural migrant parents. The lack of urban migrants among the parents is due to the fact that migrating from one urban area to another is less common among the generation of the parents than among the generation of the young adults. Eleven of the 22 young participants had received an intergenerational transfer from their parents. Of the nine parents that were interviewed, six had provided an intergenerational transfer to their children (see [Tables 1 and 2](#) for a summary of the research participants and [Appendices A and B](#) for more details).

Even though we deliberately looked for differentiation within each of the three selected groups, some clear differences between local urban young adults, urban migrants and rural migrants came to the fore. The local young adults mainly lived in the parental home after graduation from school. Some of them waited quite a long time, saving, and entered into home ownership in a relatively late stage without receiving

Table 1
Summary of participating young adults.

	Male	Female	Couple	Total	N. homeowner	N. transfers received
Local urban	4	2	2	8	7	5
Urban migrants	3	2	1	6	4	3
Rural migrants	4	2	2	8	2	3

Table 2
Summary of participating parents.

	Total	N. transfers provided
Local urban	6	3
Rural migrants	3	3

intergenerational transfers. Others became home owners immediately after or even before graduation, with the support of a voluntary offering of a mortgage down payment by the parents. The pathways into home ownership of urban migrants are largely similar to those of local urban residents, although the former usually start their housing career in Chongqing in the private rental sector. After all, their parents live in another city so staying with them is not an option for this group. Among the rural migrants, home ownership is less prevalent (see [Appendix A](#)) and only seems possible with the aid of intergenerational transfers.

4.3. Interview structure and analysis of the interview results

The data were collected in November and December of 2015 and 31 participants were interviewed with the help of a semi-structured interview guide. The interviews started with the completion of an information table in which a range of basic information was collected: 1) the demographic and socio-economic status of each member of the extended family; 2) the housing history from birth, including the time period, location, dwelling type, dwelling size, affordability, tenure situation, and living arrangement for each period of occupation; 3) the payment arrangements of the first and current (if they are not the same) dwelling.

The interviews addressed the following two topics: 1) the process of home purchase (if relevant), particularly who initiated the purchase and how the payment structure was negotiated and settled; 2) the

perception of, and attitude towards, intergenerational transfers, both within the own family setting and in general terms.

The semi-structured interviews lasted 45 to 75 min, depending on the complexity of the story. The language used in the interviews was Mandarin or the local dialect. Immediately after the completion of the interview, the interviewer wrote up a short summary of the participants' opinions and relevant non-verbal impressions. All interviews, except two⁷, were recorded and subsequently coded and analyzed using Atlas.ti 7.0. The participants were given identity numbers (Case 03, etc.), so that they can remain anonymous, and quotations from their responses have been translated from Chinese into English.

The findings of this research result from our overall content analysis of the interview transcripts. In content analysis, we have extracted some more general narratives and conclusions from the wealth of empirical information that we have collected. In the following Sections, a number of interview extracts are inserted in order to underpin these narratives.

5. Results of analyses of empirical data

In this section, research findings are presented in order to provide answers to the two research questions. Our analyses and interpretations are followed by the supporting original quotes to demonstrate their meaning as constructed by the expression (word choice and rhetoric) of research participants. These quotations are shown in italics. Section 5.1 provides a response to Research Question 1: How does family reciprocity contribute to the decision of providing intergenerational transfers for adult children's home ownership? In Section 5.2 we deal with Research Question 2: How do different levels of welfare state entitlements affect families' tendency to provide intergenerational transfers for home ownership? Within each section, we first present the parents' perspective, followed by the perspective of the adult children.

5.1. Reciprocity as motivation for intergenerational transfers

5.1.1. The "proactive" parents

In general, Chinese parents tend to view their equity transfer to adult children for the acquisition of home ownership as an 'advanced inheritance'. They believe their wealth will eventually belong to their children anyway, and their children will be more thankful if they give this wealth to them when they most need it.

"We only have one child. Our assets will be his sooner or later. Why wait to give it to him after our death? He won't be happy that way."

(Case P3, local parent, female, 54, housewife)

The parents did not hesitate to express their expectations of reciprocity. But they placed emphasis on a "generalized reciprocity", with flexible forms, a long period of reimbursement and dependent on the resources of the children. In the short term, parents mainly look for an emotional return: respectful behavior, frequent communication through phone calls or visits, joint family activities during holidays, etc. Substantial monetary or in-kind return is only explicitly expected when the parents are in extreme situations, such as in disability or widow(er)hood. In the long term, the return can involve care in old age, companionship in loneliness, financial transfers in situations of poverty, and so forth. It can also be monetary return in a different amount according to the need of the parents and the capacity of the children.

"If the child is not filial, of course I won't help him in home purchase.

⁷ Case 05 refused to be recorded and the recording of Case 14 failed due to a problem with the equipment. The analysis of these two cases was done on the basis of interview notes. Detailed written notes were taken during the interview of Case 05. For Case 14, some important questions had to be answered again. For this purpose, we used WeChat, a social media app that enables voice messaging.

What is the meaning of that?"

(Case P5, local parent, male, 61, retired as a worker)

"We only have one daughter. All our belongings will belong to her after we pass away. But if we are ill and need money for treatment, she should be the one going out and borrowing money."

(Case P6, local parent, mother of case 03, 59, anesthetist)

"It depends on their ability. If the children are able to help financially, they help financially; if they are able to help emotionally, they help emotionally."

(Case P1, local parent, female, 58, retired administrative staff employee)

Parents are believed to be responsible for supporting their children if they have a good income and assets that are substantial enough to help with at least a share of the mortgage down payment. But if the parents do not have the financial ability to help, they can be considered exempt from that responsibility. While the absolute amount of giving and returning does not matter, the degree of help offered relative to one's total ability does matter. When parents choose to help their children with "all they can give," they expect an "all they can give" return. Vice versa, when parents choose to keep their savings to themselves, they should be prepared to cover their old-age expenses out of their own pocket.

"I believe that if the parents have the money, they should help their children."

(Case P3, local parent, female, 54, housewife)

"But if the parents cannot afford it, the children should not push them."

(Case P5, local parent, male, age 61, retired as a worker)

"Your parents helped you with 'all they can give (倾其所有)' when you were in need. Now they need your help and you should help your parents with all you can give...If the parents choose to keep their savings instead of helping in the children's home they wouldn't ask for children's help. Or if they asked but the children refused, they shouldn't blame the children for this."

(Case P1, local parent, female, age 58, retired administrative staff employee)

Along with the market reform, the asset attributes of housing are increasingly recognized by families. And as housing can serve as a place to arrange co-resident care, but also as a source of wealth from which equity can be released, parents are active in housing investment in order to keep their age care arrangements as flexible as possible. Given the lack of affordable old age care services in China, many parents consider for-profit elderly homes as a realistic option. In order to be able to pay for this, they are motivated to invest in housing properties (first their children's home but also their own second or even third or fourth property).

"Our idea (to buy a separate small property) is flexibility. If we cannot get along well (with our daughter-in-law), we can live independently. If we do get along well, we can sell the two properties and to buy a big one in the future."

(Case P5, local parent, male, 61, retired as a worker)

"It is impossible to rely on the children for age support now. Young adults are busy at work nowadays. We will have to go to an elderly home. That is why I must make more money (and investing in properties)."

(Case P6, local parent, mother of case 03, 59, anesthetist)

Another relevant factor in deciding whether intergenerational transfers take place is gender. Parents are more likely to provide intergenerational transfers to a male child rather than to a female child. This issue is further explored in another contribution of the authors (reference information is omitted in this version for reasons of anonymity).

5.1.2. The “assenting” children

In general, young adults acknowledge, and agree with, the reciprocity involved in intergenerational transfers. Many young adults are aware that by accepting their parents' savings and using it to buy their own home, they are obliged to take care of their parents in old age. If they have received financial support from their parents, they see it as their duty to be more filial. Some young adults consider the transfer they received as a reward for their previously demonstrated filial piety, as well as for the forthcoming filial piety in the future. In such filial families, home ownership is often perceived as a family project.

“What we spent is actually our parents' pension money. If we spent it all, then we should take care of the age costs of our parents.”

(Case 06, local, male, 32, administrative staff employee)

Parents' financial ability serves as criterion on which to determine their obligations in helping their children buying a home. If the parents do not have the ability to help, their failure to do so can be excused and would not negate their rights to future support from their children. On the other hand, if the parents have the ability to help but refuse to do so, young adults would feel more justified to be ‘less filial’ than they otherwise would be. This refusal would also affect the degree of influence that parents can exert on their children's lives.

“If they couldn't help me at that moment, then I would not have a home now. I might be unhappy, but it wouldn't affect my filial duty to them.”

(Case 13, urban migrant, female, 34, designer)

Adult children agree with the parents that showing filial behavior demonstrates their eligibility to receive transfers for a home purchase.

“It depends on the situation of the child. If this child is filial, listens to the instructions of the parents, if he works and he needs a home for marriage, and if also the parents can afford it, in this situation, I think the parents can help.”

(Case 27, rural migrant, male, 25, self-employed hairdresser)

5.2. The influence of the welfare state

5.2.1. “Favors” from urban parents and “responsibility” from rural parents

Parents with an urban or rural background tend to take different views of their obligations with regard to helping their children with home ownership and the subsequent reciprocity. Parents with an urban hukou, particularly those parents who worked in state-owned enterprises, sometimes do not consider helping their children in acquiring home ownership as their ‘responsibility’. This seems to be related to the fact that these parents have received little resources from their own parents when they entered the housing market.

“I think [asking parents to provide] a marriage home is unreasonable. When our generation got married, we all lived in the work units' property. We all depended on ourselves and we were never thinking about asking a penny from our parents.”

(Case P3, local parent, age 50, female, housewife)

But paradoxically, these urban background parents who claimed no necessity to help children, often did help in practice. They justify these transfers as ‘do him/her a favor’. They believe that the situations that their children face are completely different from the situations in their time. People have become more affluent and the number of children has been severely reduced. At the same time, house prices are high and acquiring home ownership is difficult for young people. Therefore, if the parents can afford it, it is appropriate and logical for them to do their children such a ‘favor’. At the same time, it should be noted that local parents who do their children a favor in the form of an intergenerational transfer, still expect their children to be filial and reciprocal if necessary.

“We paid the whole price (of our son's home). That is because we can afford that. There is no pressure for us. ... I think this situation (the

predominance of parents paying for their children's home) is caused by the one child policy. Their situation as post-80ers is different than ours. It is because the society is developing. I think if the parents can afford it, it is ok for the parents to help.”

(Case P3, local parent, age 50, female, housewife)

“I think (whether it is reasonable for young people to ask parents for help in home purchase) it depends on the economic situation of the family. If the parents' ability permits, if they have extra money, then it is reasonable; if they do not, it is not.”

(Case P5, local parent, male, 61, retired as a worker)

In contrast to some of the parents with an urban background, parents with a rural background tend to believe that they have the *responsibility* for providing their children with a home. This strong commitment to intergenerational transfers and reciprocity even holds for established rural migrants – those who started as rural migrant workers but later transferred their *hukou* to a Chongqing urban *hukou* through marriage or home purchase. Once their urban *hukou* has been registered, their access to state welfare benefits still lags behind that of workers in state-owned enterprises, who have a long track record of pension contributions. Their earlier experience of hardship and discrimination in the city also makes these rural migrant parents more concerned about their future security and more willing to invest in their children's reciprocity. The rural background parents express a stronger motivation to go beyond their current financial ability and actually do so. When necessary, these parents would make an effort to negotiate a loan from other relatives, take an extra job, or go back to work if they were already retired.

“I think a marriage home is necessity. Without a home, my son's life is unstable and I would be worried. This is my responsibility. ... Since I have the ability, I must help my son. I may take an extra job or work harder to get the money.”

(Case P7, rural migrant parent, female, 58, manager in a beauty salon)

At first sight, the above findings are at odds with the statistics mentioned in [Section 3.3](#) that show that the majority of local young adults received intergenerational transfers, and that the proportion of young people who received transfers (and also the amount of transfers received) is higher among local people than in the migrant group. The higher probability of transfers among the local and urban migrant group is found in our field work too (see [Appendix A](#)). Apparently, there is a gap between the perception of the need to provide transfers and the real ability to provide transfers. Although rural parents have a comparatively stronger motivation to help with transfers, in reality, they have fewer resources to do so.

5.2.2. Urban-rural cleavages within in the young generation

In general, young people believe that it is not the parents' *responsibility* to help in their children's home purchase. But at the same time, the adult children also acknowledge that it is not inappropriate to use parental transfers if such transfers do not put extra financial pressure on the parents. Most urban children see intergenerational transfers as a favor. However, some young people with a rural background, have sensed their parents' belief in responsibility.

“I think it should not be the parents' responsibility (to help with the home purchase). But my parents seem to think so. ... I think if the parents have the ability to do so, they can help. But it is not their responsibility.”

(Case 22, rural migrant, male, 35, self-employed artist)

Young adults have also perceived the different opinions of urban and rural parents towards intergenerational transfers and they are aware of the structural reasons behind this distinction.

“There is a difference between rural and urban areas. In rural areas, for example, the parents are more likely to believe that they must raise a son to secure their life at an old age. And they tend to believe they should rely

on their children for old age care. In contrast, in urban areas, the parents might think, they can rely on their own resources for age care, as they have jobs, pensions and health care insurances”

(Case 22, rural migrant, male, 35, self-employed artist)

Case 22 provides an example that shows how rural parents take intergenerational transfers seriously and heavily rely on their children for old age care.

“I have an uncle. He only has one daughter, and the daughter marries far away, in Henan province. So, my uncle worries that no one would take care of him in the future. He has some money because he had worked in several cities. So, when his daughter and her husband lacked money for the construction of a house, he insisted to help them. He forced his son-in-law to write him a contract, promising to take care of him in the future. ... He thought it is better to rely on his own children (and in-laws) for age care, because state policy is inconsistent.”

(Case 22, rural migrant, male, 35, self-employed artist)

The background of the families (local background, urban migrant background, rural background) also determines the housing pathways of these families. For urban young adults (local background or urban migrant background), transfers often come from extra assets beside parents' home ownership. This means that their parents' won't move in with them after they have bought a home. The pension income of the parents is sufficient to sustain residential and financial independence of the two generations. The reciprocity in such urban families is mainly emotional, although the urban young adults are ready to repay some of the transfers that they received should this be necessary in the future. Some of the urban young adults have already given a financial return by helping their parents with housing investments, for example when parents want to upgrade their homes or acquire new properties. In such cases, intergenerational transfers for home ownership work in both directions. The capable young adults concerned believe that it is good to help their parents accumulating housing assets. After all, higher net assets of the parents will eventually lower the children's future burden in age support.

“I repaid my parents' money when they bought their holiday home. ...I also helped in my mom's other investment.”

(Case 03, local, single child, female, age 32, an asset manager in a commercial bank)

For rural migrant families, the situation is usually different. As the purchased home is often the first and only residence in the destination city, the parents often move in, either immediately or after retirement. Young beneficiaries whose rural parents have transferred all savings will house their parents in the property and support their expenses.

“After I finished decorating the dwelling, my mom came to live with me occasionally. My dad joined her after retirement. After they got used to living in Chongqing, they sold their property in our hometown.... This apartment, although the ownership is registered under my name, it is also their property.”

(Case 13, urban migrant, single child, female, 34, designer)

“My parents gave me all their money. After the transfer, they moved in with us. And we are also paying for all their expenses.”

(Case 21, rural migrant, has an older sister, male, 36, business owner)

6. Concluding remarks and discussion

6.1. Conclusion

This paper investigates the rising global trend of intergenerational transfers for home ownership using post-reform China as a case study. The unique dualist welfare system and the dominance of home ownership make China a natural laboratory for studying the connections between welfare state, home ownership and family reciprocity. In-

depth interviews with both parents and adult children in Chongqing, western China, demonstrate that intergenerational transfers for home ownership are largely exchanges between parents' financial support for the children to accumulate housing assets and children's generalized support in the future. These exchanges, although not usually discussed openly, are consensually widespread among parents and young adults. Both adult children and parents maintain that if the parents have the ability to help their children (at least help in a down payment for a mortgage loan for example), they have the responsibility to do so. At the same time, the children are expected to reciprocate in the future, in any form that is needed by the parents and available for the children. If the parents refuse to help while being able, it is acceptable for their children to fulfil only a limited role in old age care. But in situations where parents are not affluent enough to help, their 'rights' towards children's old age support are not affected.

The welfare state usually mitigates the connection between housing intergenerational transfers and reciprocity. In case of well-developed welfare state entitlements, there is less motivation to provide transfers and less need to reciprocate. Differences in welfare level are the reasons why in China, families with an urban background and families with a rural background maintain different opinions towards intergenerational transfers and different patterns of reciprocity. After all, within the Chinese hukou system, households with an urban hukou tend to have better welfare state entitlements than households with a rural hukou. Consequently, rural-background parents (even those who were born with a rural hukou, but it was transferred to an urban hukou later on in their life course) have strong aspirations in providing intergenerational transfers, as well as strong expectations of the reciprocity in which their transfers will result. In their mindset, state welfare provides negligible support and family members are the most reliable sources of welfare provision. In contrast, urban-background parents do not think they have the responsibility to help their children in the acquisition of home ownership, and they have less expectations with regard to reciprocity. When rural parents make transfers and help their children buying a home, they often move into this property as well, and maintain intense financial and instrumental exchanges with their children. In contrast, urban parents keep their separate residence and do not expect regular financial returns unless in emergency situations.

6.2. Theoretical discussion

In this paper, we propose a “social coordination” framework. This framework integrates two lively-discussed “trade-offs” in welfare and housing studies - the *trade-off* between welfare state and home ownership and the *trade-off* between welfare state and family reciprocity. Our contribution is to bring these three elements together and unravel the reinforcement relationship between home ownership and family reciprocity while acknowledging their trade-off relationships with welfare state respectively (thus make them a triangle, see Fig. 1). This triangle model shows that in the case of a little-developed welfare state, families rely on intergenerational reciprocity and home ownership for welfare provision. In such societies, the domination of home ownership is likely to result in intensive intergenerational transfers and family reciprocity around the accumulated housing assets of the family.

The analytical perspective proposed by this framework would be particularly relevant for countries with a large home ownership sector and limited welfare state. It explains why intergenerational transfers for the purpose of housing prevail in contemporary China, where the welfare state was further weakened and private property rights of housing strengthened after reform. This framework may also applicable to Western developed countries where parental assistance in housing was observed to be increasingly relevant (Hochstenbach & Boterman, 2015; Tomaszewski et al., 2016). As many of these countries have reduced their welfare state and strongly promote home ownership, we cannot help but wonder whether we will witness more intergenerational transfers and family reciprocity in these countries in the future.

Although the empirical study of this paper centers on housing, we suggest a wider relevance and applicability of our “social coordination” framework in social and policy studies. This framework employs a holistic approach that takes into account the interconnectedness between welfare state, home ownership, and family reciprocity. Future analyses based on our framework may help to understand how social policies and housing policies influence family dynamics, and, in return, how changes in demography and family relationships influence the sustainability of the housing system and welfare state.

6.3. Policy implications

In terms of policy, the findings of this paper have clear implications for China's on-going reform in urbanization and *hukou*. Welfare segregation before the 1980s and the gradual housing reform between 1980s to 2010s had greatly shaped family wealth distribution in contemporary China. The welfare disadvantage of rural residents before reform has transformed into wealth disadvantages after, and such wealth gaps among urban and rural families can hardly be cured by changes from current *hukou* policies. During the reform, urban residents had gained housing properties with low costs and increased their wealth in spectacular price appreciations, while, by contrast, rural residents' property rights on homesteads were and are, in practice, not properly documented and not tradable. Thus, this wealth disadvantage of rural residents was passed down from the previous to the current generation of rural migrants, restricting the latter to compete with local youth on an equal footing. In this sense, the policy reforms to equalize rights of this generation of young adults (such as new *hukou* policies to allowing free transition into small- and median-size cities) do not help much to increase rural young adults' accessibility to urban homes and decent lives in the cities, unless their family assets in rural communities (housing and land) can be capitalized safely (Deng et al., 2020).

Appendix A. Information on research participants - young adults

Case N.	Sex	Age	Local/migrant	Education ^a	Occupation	Occupational sector	Marriage ^b	Income level ^c	Asset level ^d	Rural/urban background	Only child	Housing experience ^e	Age at first home ownership	Housing value paid by parent (%)
0-Locals														
01	M	30	l	B	Teacher	Education	m	2	3	u	y	P-OP	28	50
02	F	34	l	B	Administrative staff	Private company	rm	3	3	u	y	P-M-P-O	33	0
03	F	32	l	B	Manager	Finance	d	3	5	u	y	P-O	25	33
04	M	40	l	B	Engineer	Manufacturing	d	2	4	u	y	P-SO-P-O	29	0
05	F	31	l	M	Civil servant	Government	m	2	4	u	y	M-SO	30	0
06	M	33	l	B	manager	Health care	–	–	–	u	y	(O-SO)	22	30
	M	32	l	B	Administrative staff	Journalism	m	2	5	u	y	P-SO	27	30
07	F	32	L	B	Civil servant	Government	–	–	–	u	y	(MP-SO)	–	–
	M	31	l	B	Manager	Retail	m	1	3	u	y	P-O-P	21	20
08	M	41	l	B	Business co-owner	Financial service	m	–	–	u	y	P-D-P-O	34	0
1-Urban immigrants														
11	M	41	m	B	Manager	Real estate	m	3	5	u	y	P-O-O	26	0
12	M	37	m	B	Engineer	Manufacturing	m	2	4	u	n	SR-SR-SR-O	26	30
13	F	34	m	B	Designer	Design	m	3	4	u	y	R-R-R-P-O-M-R	28	30
14	F	32	lm	B	Accountant	Auto sales	s	1	3	u	y	R-O	25	98
15	F	36	m	M	Urban planner	State-owned enterprise	m	5	5	u	y	SR-M-R-R-R	35	0
	M	36	m	B	Urban planner	State-owned enterprise	–	–	–	u	–	(D-O-R-R-R)	35	0
16	M	42	m	MS	Business owner	Tourism	rm	3	4	u	n	HL-R-R-O-R-R-O	30	0
2-Rural immigrants														
21	M	36	m	B	Business owner	Design	m	4	5	r	n	R-O-O	26	10
	F	36	m	B	Business owner and housewife	Design	m	–	–	r	n	(R-O-O)	26	0

In our opinion, the “social coordination” framework in general, and the reinforcement relationship between home ownership and family reciprocity in particular, have profound implications for social and housing policies. Many countries (China as one of them) have launched policies to encourage home ownership and restrict social rental housing. The hope is that such policies can help to cut welfare burdens, and so expenditures in housing will help to boost economic vitality. However, what is often overlooked is that these policies put strong pressure on families, both in terms of finance and time. The intergenerational family resources may often not be large enough to cater for home ownership for the youngest generation. Even if this is the case and intergenerational transfers are provided, the receiving young adults may not have the money and the time to reciprocate. These pressures may lead to delayed family formation and decreasing fertility rates, which, in its turn, have an adverse effect on economic development. Policies supporting the functioning of an intergenerational family network, or a better balance between work and family duties, may help to smoothen the mentioned pressures.

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Declaration of competing interest

None.

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22	M	35	lm	M	Artist	Self-employed	m	1	4	r	y	R-R-R-OP-SO-R	26	70
	F	31	lm	B	Housewife		m	-	-	r	n	(R-SO-R)		
23	F	28	lm	M	Engineer	Manufacturing	m	2	1	r	n	R-R-R	-	-
24	M	32	lm	B	Engineer	Manufacturing	ms	1	2	r	n	SR-R-PRH	-	-
25	M	24	lm	MS	Taxi driver	Taxi	m	1	4	r	n	PR-O	18	70
26	F	30	lm	MS	Beauty salon worker	Service	m	2	1	r	n	D-D-SR-SR-R-R	-	-
27	M	25	m	MS	Hairdresser or co-owner	Service	m	2	1	r	n	D-O-P-D-D-R	-	-
28	M	24	m	MS	Hairdresser or co-owner	Service	s	1	2	r	n	O-P-D-R-D-D-SR-SR-D-D	-	-

^a N = no formal education, MS = middle school and equivalent, HS = high school and equivalent, B = bachelor's degree and equivalent, M = master's degree and higher.

^b m = married, d = divorced, rm = remarried, ms = married but separated, s = single.

^c Personal or couple (if married) annual income, Chinese Yuan, 1 = below 50,000, 2 = 50,000–100,000, 3 = 100,000–500,000, 4 = 500,000–1,000,000, 5 = above 1,000,000, n = no answer.

^d Personal or couple (if married) total assets, Chinese Yuan, 1 = below 50,000, 2 = 50,000–100,000, 3 = 100,000–500,000, 4 = 500,000–1,000,000, 5 = 1,000,000–5,000,000, 6 = above 5,000,000, n = no answer.

^e P = parents, O = owner, SO = shared owning with partner, OP = own together with parents; M = marriage home owned by partner, MP = owned by partner's parents, D = danwei housing/dormitory, R = rent, SR = shared rent, PR = rent by parents, PRH = public rental housing, HL = homeless.

Appendix B. Information on research participants – parents

Case N.	Sex	Age	Local or migrant	Education ^a	Occupation	Income ^b	Asset level ^c	Rural or urban background	Only child	Intergenerational transfer in child's home(%)	Relationship with other participants
P1	F	58	l	HS	Retired as an administrative staff employee	2	5	u	y	Planned (< 20%)	
P2	M	60	l	B	Retired as an engineer	2	5	u	y	Planned to lend	Wife of P1
P3	F	54	l	B	Housewife	-	6	u	y	Planned (100%)	
P4	F	61	l	HS	Retired as a sales employee	2	3	u	y	Planned (< 10%)	
P5	M	61	l	HS	Retired as a worker	2	5	u	y	50%	Father of 01
P6	F	59	l	B	Anesthetist	2	5	u	y	33%	Mother of 03
P7	F	53	lm	MS	Manager	2	4	u	y	100%	
P8	F	55	lm	N	Waitress	1	2	r	n	< 10%	
P9	F	49	lm	MS	Taxi driver	2	4	r	y	100%	

^a N = no formal education, MS = middle school and equivalent, HS = high school and equivalent, B = bachelor's degree and equivalent, M = master's degree and higher.

^b Personal or couple (if married) annual income, Chinese Yuan, 1 = below 50,000, 2 = 50,000–100,000, 3 = 100,000–500,000, 4 = 500,000–1,000,000, 5 = above 1,000,000, n = no answer.

^c Personal or couple (if married) total assets, Chinese Yuan, 1 = below 50,000, 2 = 50,000–100,000, 3 = 100,000–500,000, 4 = 500,000–1,000,000, 5 = 1,000,000–5,000,000, 6 = above 5,000,000, n = no answer.

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