BENCE KOVÁTS

Becoming (In)Dependent

Trends and Determinants of Parental Support in Housing Access in Hungary

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Abbreviations

CEE	Central and Eastern Europe
CEEHS	Central and Eastern European housing system
DMB	dwelling in mud building
GFC	Great Financial Crisis
HCSO	Hungarian Central Statistical Office
NFPPF	National Fund for the Protection of the People and Families
NRH	non-profit rental housing
PRH	private rental housing
SE	Southern Europe
SEE	South Eastern Europe
SEHS	Southern European housing system
TEEHM	theory of the East European Housing Model
NWE	North-Western Europe
WWI	World War I
WWII	World War II

1. Introduction

1.1. Aim

Modern political economy suggests that under capitalism societies are significantly shaped by the interplay of the expansion of market processes, known as commodification, impeding the population's access to basic amenities such as healthy food, habitat and leisure, and state intervention, known as de-commodification, protecting the population from adverse effects of market processes through regulation and redistribution. Commodification and de-commodification are argued to evolve in a cyclical way: de-commodification is argued to emerge out of political movements triggered by the adverse social effects of commodification, however, cycles of de-commodification are followed by phases of commodification (Polanyi, 2001).

In the literature about housing, for long, housing outcomes were argued to be shaped by the interplay of the two processes: commodification compromising the affordability and quality of housing, and de-commodification bringing about improvement. Global housing price appreciation caused by the expansion of mortgage lending and shrinking non-profit housing provision have been topics widely discussed in housing studies in the past few decades as signs of commodification impeding access to affordable and adequate housing (Harloe, 1985, 1995; Harvey, 2006; Aalbers, 2016) and driving social inequalities in general (Piketty, 2014, p. 116; Ryan-Collins, Lloyd and Macfarlane, 2017). Despite the fact that these processes have been taking place for a long time, contours of state intervention to counter these trends are not yet emerging (Flynn and Schwartz, 2017).

Recently, following the shock caused by the Great Financial Crisis (GFC), housing commodification has gained a new momentum while state action to limit commodification, such as the provision of non-profit housing, has been at best very modest. These developments resulted in the increase of the burdens of households; particularly new entrants to the housing market, young adults. The growing role of the family, beside the market and the state, to provide housing to its members, for long forgotten in housing studies due to its

association with pre-capitalist times, has become a vividly discussed topic (McKee, 2012; Flynn and Schwartz, 2017; Isengard, König and Szydlik, 2018; Ronald, 2018; Ronald and Lennartz, 2018).

Recent increase in the reliance on support from the family in housing access was not only noted abroad but also in Hungary by a number of researchers (Székely, 2018; Balogi and Kőszeghy, 2019; Gagyi *et al.*, 2019). However, Hungarian parallels with highest-income countries should only be carefully drawn from the recent short-term trend. Given the region's different history it is questionable if it is the materialisation of the same global trend and not a country- or region-specific development. Most Central and Eastern European (CEE) housing theorists suggest that the reliance on the family in housing provision, also known as familialisation, is inherent to the protracted transition from a state-controlled housing system into a market-based one and is predicted to abate once the transition is complete (Norris and Domański, 2009; Stephens, Lux and Sunega, 2015).

This paradigm, expecting the decrease of family support due to the expansion of the market, suggests that the relationship between the market and the family is the opposite in the region to that identified in highest-income countries where familialisation is discussed as the consequence of the recent wave of commodification. Since links between the family and commodification in housing in Hungary are little explored both theoretically and empirically, a closer examination of this relationship in the particular Hungarian context affected by four decades of state socialism is worth pursuing.

The aim of the dissertation is to explore the above relationship. However, this undertaking requires the evaluation of the long-term development of family support and its drivers while existing evidence about the phenomenon is scarce. What is more, existing data about the issue was analysed in different theoretical frameworks and was not linked to discussions in global housing studies. Several studies exist that examine family support through one certain type of support (Sik, 1988; Hegedüs, 1992; Medgyesi and Nagy, 2014), or as part of analyses focusing on broader themes such as Hungarian housing conditions or intergenerational status transfers (Sik, 1984; Róbert, 1986, 1991; Farkas *et al.*, 2005; Medgyesi, 2007; Dóra, 2018; Székely, 2018; Balogi and Kőszeghy, 2019; Örkény and Székelyi, n.a.).

Housing-related family support takes a large variety of forms and not all of them can be empirically explored in detail. Therefore, in order to trace the development of the phenomenon the scope of the inquiry needs to be limited to one type of family support. The international literature usually examines housing-related family support through the most frequent forms of housing-related parental support (hereinafter parental support): cohabitation of young adults with their parents (hereinafter intergenerational cohabitation), and housing-related parental inter vivos (between living family members) financial support (hereinafter financial support) that includes the transfer of money from living parents to adult children to access housing and the transfer of housing units (Albertini and Kohli, 2013; Albertini, Tosi and Kohli, 2018; Isengard, König and Szydlik, 2018; Ronald and Lennartz, 2018). Parental labour support in housing construction (hereinafter construction support) is usually discussed in the context of lower-income countries (Mathéy, 1992; Bredenoord, Lindert and Smets, 2014), however, since in CEE self-build is claimed to be widespread (Hegedüs and Tosics, 1996; Tsenkova, 2009; Stephens, Lux and Sunega, 2015), it is also included in the analysis.

Though longitudinal datasets are scarcely available about the above types of parental support, data about them can be found in several sources. Censuses, and various regularly conducted and one-off surveys about parental support have so far not been analysed together. In the dissertation, these available aggregated data are collected and analysed through descriptive statistics.

Another important aspect of parental support is its determinants on the level of individuals. The examination of national developments may reveal important causal relationships on the macro level, however, micro determinants of parental support provide additional valuable information on the mechanisms affecting it. The impact of socio-economic characteristics of parents on the role of parental support in mitigating or enhancing existing inequalities is particularly interesting. Since publications exploring determinants of intergenerational cohabitation and financial support on several case studies (of mostly high-income countries) abound (Mayer and Engelhardt, 1994; Gulbrandsen and Langsether, 2003; Albertini and Kohli, 2013; Mulder and Smits, 2013; Isengard, König and Szydlik, 2018; Lux, Sunega and Kážmér, 2018) and recent Hungarian microdata is also available on the subject, specific

Hungarian patterns regarding the determinants of parental support can be identified and evaluated.

1.2. Research questions and methods

The research gap described above can be translated into two research questions. First, how did the frequency and structure of parental support in housing change since World War II (WWII) over cycles of commodification, de-commodification or transition? This question is answered through the review of sources in ethnology discussing family relations and the analysis of aggregated data about different types of parental support since WWII by periods of the development of the Hungarian housing system identified in the literature.

The second question pertains to the determinants of parental support in housing: what socio-economic characteristics of parents affect the provision of (different types of) support? Determinants of parental support are examined through the logistic regression performed on the 2003 and 2015 waves of the representative Housing Survey recorded by the Hungarian Central Statistical Office (HCSO). In the dataset, the occurrence of housing-related support provided in the past to independently living adult children and major socio-economic characteristics of parental households are recorded. On the one hand, results are evaluated in light of findings in the international literature about determinants of parental support. On the other hand, changes in the period between the two surveys are examined and evaluated in light of changes in the Hungarian housing system identified in the literature.

1.3. Structure

The dissertation presents the above analysis in the following steps. In Chapter 2, main theoretical approaches in housing studies and specifically concepts about the role of the family in housing provision are overviewed with a special emphasis on approaches conceptualising developments in CEE. Major concepts and definitions applied in the dissertation are also introduced here. Chapter 3 sheds light on the literature about the recent rise of housing-related family support in housing. In Chapter 4, the literature discussing the evolution of the Hungarian housing system is presented and the role played in the process by the family is reviewed. Earlier findings about the determinants of different forms of parental

support are also reviewed here. In Chapter 5, hypotheses are formulated and research methods are discussed in detail.

In Chapter 6, data gathered and presented in several data sources and publications about the postwar development of parental support in housing are collected. Based on this evidence, long-term trends in three types of parental support, labour support in construction, intergenerational cohabitation and financial support are identified and presented in this part of the dissertation.

In Chapter 7, post-regime change developments are analysed through not only the review of overall trends, but also changes in the determinants of the provision or non-provision of support, and the choice of certain types of support by parents. This analysis is conducted through logistic regression performed on the 2003 and 2015 HCSO databases through variables denoting socio-economic characteristics of parent households with adult children living independently. Change in the impact of socio-economic characteristics of parents are evaluated in light of the changes in the Hungarian housing system. Chapter 8 concludes main empirical and theoretical findings of the research, discusses limits of the dissertation and proposes areas for further research.

2. Theoretical foundations

2.1. The role of the family in the economy and society

2.1.1. The family in the political economy

The four forms of social integration

In his *The Great Transformation* Karl Polanyi (2001) identifies four principles of behaviour having shaped economic systems of societies throughout history: reciprocity, redistribution, householding and exchange. Reciprocity pertains to symmetrical economic relations in which individuals provide goods and services to each other based on custom, ensuring such transactions are mutually beneficial. Redistribution is the process when goods are collected in and redistributed from one centre based on rules. Householding refers to the practice of catering for the needs of one's household. Finally, exchange is the process through which individuals exchange goods and services freely based on the value they represent.

Polanyi argues that one of the above four principles has always constituted the basis of any form of social organisation. He identifies the rise of global capitalism with the triumph of exchange over other forms of social integration that were dominant in pre-capitalist societies. Although the other three mechanisms are present in capitalism as well, they only play a subsidiary role to exchange.

Market places existed before capitalist transformation began as places of exchange, however, people's living conditions did not overwhelmingly depend on the exchange value of the products they could sell. When the principle of exchange became dominant and transformed humans and land, among other things, into commodities tradable on the market, it led to massive impoverishment and homelessness as the land people inhabited could be turned into more profitable agricultural use while livelihoods of humans became determined by the demand for their labour in industrial production. Such developments generated a countermovement, a political action of society aiming to set obstacles to commodification. Efforts to de-commodify labour and land resulted in the adoption of political measures to

regulate the operation of the market and redistribute goods and services so as to ensure minimum living standards for those not possessing valuable commodities and are thus threatened most in market capitalism (Polanyi, 2001).

In the early Polanyian interpretation, therefore, with the advance of capitalist transformation, householding and reciprocity as principles of social integration are losing significance while market exchange, and redistribution by the state are strengthening. Whereas the rising dominance of market exchange fosters commodification, growing redistribution increased de-commodification according to this interpretation.

Three worlds of de-commodification

As a result of the countermovement against commodification, redistribution became the supplementary mechanism applied to offset adverse social impacts of commodification in market economies. The welfare state developing from the 19th century onwards collected a significant part of economic production through taxation and, based on social rights regulating conditions of entitlement, redistributed it among entitled citizens with the aim of mitigating the harms to society brought about by the dominance of exchange over social relations (Marshall, 1950; Esping-Andersen, 1990).

Esping-Andersen (1990) coined the term "welfare regime" to denote clusters of countries that share similarities in terms of their systems of welfare redistribution. Based on empirical evidence from some high-income countries of the world, Esping-Andersen elaborated a nuanced classification of welfare states in which he analysed the extent and structure of the de-commodification of labour through dependent variables such as the extent of welfare redistribution by the state, the allocation of benefits among social groups, and independent variables such as the formation of cross-class coalition governments in the era of the emergence of the welfare state.

Based on this analysis, Esping-Andersen distinguishes between three types of welfare regimes: the corporatist (conservative), the residual (liberal) and the universalist (social democratic) one. The conservative model characteristic of e.g. Germany, Austria and France, builds on the pre-capitalist tradition of welfare distribution that created distinct welfare

programmes for different classes and status groups while welfare benefits are often tied to employment status. In the liberal welfare state characterising e.g. the UK and the US, only people failed by the market are provided with basic assistance, therefore recipients of such benefits and services are stigmatised in contrast to the majority living off the market.

While the two above mentioned types developed with the aim of curbing the anti-capitalist labour movement, the social democratic welfare state emerged as a result of a successful coalition formation between workers and other social groups, most notably farmers. In Scandinavian countries such as e.g. Sweden or Denmark, dominant social democratic parties catering not only to workers, but also the middle class set up a universalistic system of redistribution. In the universalist welfare state, welfare is neither limited to only the poor, nor differentiated by employment status, but is provided to all citizens on the same high level based on social rights. In this way, citizens do not have to rely on the market in accessing a large variety of services (Esping-Andersen, 1990, pp. 23–29).

The family, the neglected source of welfare under capitalism

Esping-Andersen's (1990) welfare regime theory locating of countries on the commodification/de-commodification continuum came under intense critique from both a feminist and a trans-Western viewpoint. The basis of both types of criticism was that Esping-Andersen's analysis paid too little attention to unpaid labour of family (and community) members that can be considered neither commodified nor de-commodified, but could be described in terms of the integration mechanisms associated with pre-capitalist societies, reciprocity and householding described earlier.

The feminist critique was first articulated by Lewis (1992) and Orloff (1993), arguing that domestic and care work carried out to a larger extent by women is not commodified, but it is in fact welfare provided within the family. For this reason, they argued, the family is an important source of welfare redistribution besides the market and the state, and should be incorporated in welfare research as a new dimension which can, however, be significantly modified by state action.

Parallel to the feminist critique, a number of writings in political economy suggested the geographic extension of Esping-Andersen's model focusing only on highest-income Western countries of the world, but excluding other regions. Authors examining Southern European (SE) political economies argue that the family remained an important source of welfare in the region. They explain this fact by its delayed modernisation. While in North-Western Europe (NWE), labour has been commodified in the process of large-scale industrialisation and urbanisation, in SE industrialisation did not affect large part of the population and people not being part of the formal labour market, "the majority of the labour force […] could be characterised as pre-commodified" (Leibfried, 1993; Castles, 1994; Mingione, 1995; Ferrera, 1996; Allen *et al.*, 2004, p. 117). In this approach, family labour represents integration mechanisms associated with pre-capitalist societies such as reciprocity and householding that remained more widespread in less industrialised countries.

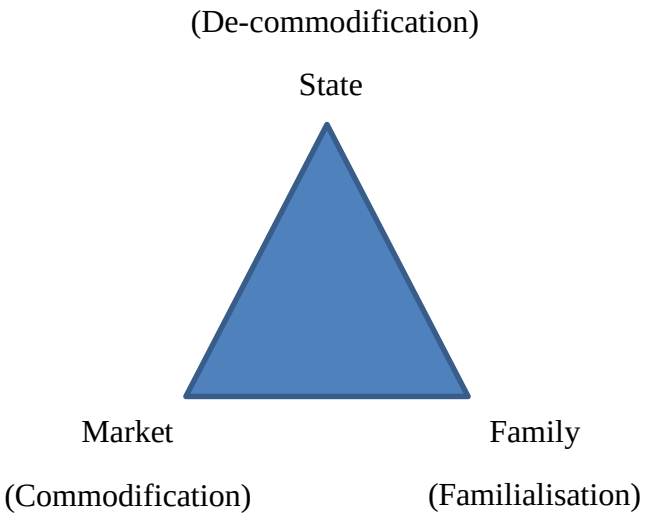
Not all authors explain widespread familialism from a political-economic perspective, but highlight culture, most notably religion, as the drive for strong family-based welfare. Catholicism in SE (Castles, 1994) and Confucionism in East Asia (Jones, 1993) value the traditional family and strengthen its welfare-providing function.

As a result of the above criticism, in the welfare literature, there is now more emphasis on the role of the family both in terms of policies' contribution to familialisation or de-familialisation (Lewis, 1992; Saraceno, 1997; Leitner, 2003; Szikra and Szelewa, 2010), and indicators measuring the extent of support by the family to its members (Esping-Andersen, 1999; Albertini, Kohli and Vogel, 2007; Berry, 2008; Albertini and Kohli, 2013; Isengard, König and Szydlik, 2018).

The most complete work encompassing both the extent of family welfare and policies fostering it is Esping-Andersen's (1999) updated typology published following the criticism of his earlier work. He complemented his original analysis of commodification and de-commodification by the dimension of familialism. By evaluating different indicators of family welfare such as women's employment rate; prevalence and costs of public and private day care and elderly home care coverage; public spending on family services; women's unpaid hours; and co-residence with adult children, he found his original typology of the "three worlds of welfare" justified.

The social democratic regime characterised by a high extent of de-commodification is also characterised by a high extent of de-familialisation: many of the traditional welfare-providing functions of the family are taken over by the state. It is not surprising that the conservative welfare regime building on pre-capitalist traditions of status-based welfare provision is characterised by a high level of familialism: the state not only lags behind the social democratic welfare state in developing institutions to take over tasks traditionally performed by the family, but through subsidies it also facilitates the provision of care and domestic work within the family. In the liberal welfare regime where commodification is most advanced, the state intervenes less in family welfare, which results in only modest de-familialisation through the market: liberal countries fall in between conservative and social democratic clusters. Although on some indicators, Japan and SE countries are characterised by a higher level of familialisation, they are argued not to form a separate cluster (Esping-Andersen, 1999).

1. Figure. Main institutions of wealth redistribution in capitalist societies and social processes materialising through them (in brackets).



Source: Author

Works focusing on intergenerational support confirm the validity of his original typology with one significant difference: Southern Europe (SE) is characterised by more support

within generations of the family than conservative countries. Support by the family can consist of labour and material support, and of co-residence with adult family members. In North-European countries belonging to the social democratic cluster, intergenerational support (both labour and financial) tends to be frequent but less intense, and intergenerational cohabitation is uncommon. At the same time, in SE countries intergenerational support tends to be less frequent but more intense, and young adults typically co-reside with their parents until marriage. Countries belonging to the conservative cluster fall in between while liberal countries could not be examined in the comparison (Albertini, Kohli and Vogel, 2007; Albertini and Kohli, 2013).

Welfare research focusing on the CEE region mostly highlights large variation within the region regarding market regulations, policy and familialism. Authors tend to emphasise that different influences, such as corporatism before WWII, socialism in the state-socialist period and liberalism advocated by international advisory bodies after the regime change, created different layers in CEE welfare states. However, since different influences have highly varied among countries, the region exhibits such great diversity in commodification, de-commodification and familialism that authors usually refrain from categorising the region as one separate welfare regime and tend to divide countries into smaller groups within CEE (Deacon, 2000; Manning, 2004; Inglot, 2008; Szelewa and Polakowski, 2008; Cerami and Vanhuysse, 2009; Szikra and Szelewa, 2010; Bohle and Greskovits, 2012; Inglot, Szikra and Raț, 2012).

2.1.2. The global development of family relations

Although remarkable differences can be observed among regions regarding the importance of the family in society, divisions are never static. In an increasingly globalising world, different welfare regimes can be affected by the same or similar processes which might alter earlier patterns. Among the large variety of processes, demographic changes induced by urbanisation, industrialisation and post-industrialisation; and economic pressures arising from the neoliberal shift in the 1970s are the most noteworthy, and are dedicated special attention in this section.

Demographic changes and the family

Capitalist transformation brought about a rapid change in the living conditions of families. First, industrialisation and urbanisation changed the pre-industrial pattern of living in extended families. The spread of living in nuclear families reduced the support provided earlier within the extended family to its members. In the post-Fordist era, in highest-income countries the erosion of the norm of living in nuclear families took place and the emphasis shifted to personal fulfilment (Beck, 1992; Lesthaeghe and Moors, 2000; Lesthaeghe, 2010). In the process known as the second demographic transition, departure from the parental home occurred earlier, the age of marriage increased and wedlocks became less stable, signalled by an increase in the number of divorces. At the same time, the rising importance of personal fulfilment also brought about the decrease in fertility. The average number of children given birth by a woman dropped (Lesthaeghe and Moors, 2000; Billari and Liefbroer, 2010; Lesthaeghe, 2010).

Another effect of the second demographic transition is the longer transition of young adults into full adulthood. Research in social psychology has shown that becoming an adult takes a much longer time than earlier. Today, in highest-income countries an increasing share of young adults can afford to go through a longer period of "emerging adulthood" characterised by exploration and change offering them the possibility to "gradually arrive at more enduring choices in love, work and worldviews" (Arnett, 2000, p. 479; Vaskovics, 2000, 2014). In the period of "emerging adulthood", young adults change residence often and pursue their university education in a non-linear way, often interrupting it with work (Arnett, 2000, p. 471).

The effect of the second demographic transition on housing-related parental support is ambiguous. Though the theory suggests that young adults leave the parental home earlier, which would imply the decline of intergenerational cohabitation, Billari and Liefbroer's (2010) study has not confirmed a markedly earlier departure of young adults. At the same time, emerging adulthood goes along with the postponement of gaining financial independence and therefore prolongs dependence on family support, especially in housing (Christie, Munro and Rettig, 2002; Christie and Munro, 2003; Heath, 2008; Clapham *et al.*, 2010; Green, 2017). That is, whereas at the beginning of capitalist transformation the role of

the family weakened, the effect of more recent demographic changes on the support by the family is rather ambiguous.

Global re-familialisation and its causes

The development of global capitalism not only generated demographic changes, but also significantly affected the form and extent of de-commodification in nation states. Following waves of de-commodification, falling profit rates triggered a new cycle of re-commodification, extorting the retrenchment of welfare states.

A significant shift towards re-commodification came around the collapse of the Bretton Woods system in 1971 in the form of austerity measures and the retrenchment of the welfare state introduced in different welfare regimes following the principles of neoliberalism (Jessop, 1996; Esping-Andersen, 1999; Harvey, 2005; Brenner, Peck and Theodore, 2010). This period has also been marked by what Marxist authors describe as the switching of capital from the primary circuit of capital accumulation, characterised by efforts to increase the productivity of productive forces, into the secondary circuit of accumulation, fixing capital accumulated in the first circuit in the built environment, causing, among others, significant housing price appreciation (Harvey, 2006; Aalbers, 2016; Ryan-Collins, 2019).

As explicated above, the role of the family in welfare provision is eroded by commodification while it can either be strengthened or weakened by de-commodification depending on its form. Several authors have argued that the last wave of global re-commodification will be addressed by a global trend of de-familialising de-commodification characterising the universalist social democratic welfare regime, relieving the family from its welfare-providing functions (Esping-Andersen *et al.*, 2002; Streeck, 2009). This form of de-commodification is argued to have a more significant de-familialising effect than commodification (Esping-Andersen, 1999).

Following this logic, the novel wave of commodification should in itself have contributed to the further weakening of the family (Flynn and Schwartz, 2017). Indeed, the decrease in time spent on reproductive labour (domestic and care work) in many regions of the world in the past decades indicates such a trend (Charmes, 2019). This is the reason why high-scale re-

familialisation was not expected and, instead, researchers anticipated a countermovement that will successfully advocate for de-familialising de-commodification (Saraceno, 1997; Esping-Andersen *et al.*, 2002; Streeck, 2009; Flynn and Schwartz, 2017).

So far, there is evidence that suggests the current wave of commodification does not trigger de-commodification, but re-familialisation occurs instead in spheres other than reproductive labour mentioned above. As described by Beck (1992, 2000), Esping-Andersen (1999) and Giddens (1991), the post-Bretton Woods era of post-Fordism is characterised by more insecure and unstable socio-economic conditions than the postwar period. This trend particularly affects young adults through rising youth unemployment (Furlong and Cartmel, 2007; Furlong, 2008; Clapham *et al.*, 2010) and precarisation (McKnight, 2002; Antonucci, Hamilton and Roberts, 2014). In addition to the adverse economic effects, welfare states were also retrenched with more adverse effects on young people than the older generation (Preston, 1984; Sinn and Uebelmesser, 2003).

Rising disparities between generations entail that due to the difficulties of meeting the economic conditions of becoming independent, a rising share of young adults cannot take advantage of the earlier independence enabled by the second demographic transition. This trend manifests itself most clearly in the rise of intergenerational support from older generations to the younger ones. Further, as early adulthood is the life stage when individuals form independent households and housing has been at the heart of capital switching, no wonder large part of increasing family support is housing-related (McKee, 2012; Lennartz, Arundel and Ronald, 2016; Flynn and Schwartz, 2017). Intergenerational cohabitation and financial transfers are most often referred to as types of support on the increase in core countries. Besides co-residence, a form of housing provision, much of intergenerational financial transfers are provided to cover housing costs such as rent or purchasing an owner-occupied dwelling (Lennartz, Arundel and Ronald, 2016; Flynn and Schwartz, 2017; Ronald and Lennartz, 2018).

2.2. Approaches to housing support by the family

2.2.1. The state and the market

Fields affected by state-market relations: tenure, production and finance

Since housing theory has its origins in political-economic theories, it is not surprising it first focused on the shifts on the commodification/de-commodification continuum in housing, and started to focus on the role of the family and reciprocity relatively late. For decades, approaches in housing studies focused on the role of the state in regulating the market, that is de-commodification.

Housing is often referred to as the "wobbly pillar" of the welfare state (Torgersen, 1987) since the housing market cannot operate without significant state regulation, however, total state control of the housing sector would also be difficult to maintain. Therefore, housing is never solely a public good, nor purely a market good. The state regulates the housing market, provides subsidies, and maintains a public housing stock. However, there have been hardly any housing systems in history run entirely by the state, unaffected by market mechanisms.

The housing sector is influenced by a variety of different policy fields ranging from land-use regulations through fiscal policies to social policies, therefore it is not easy to identify the extent of de-commodification through indicators or policy review. This peculiar position of housing accounts for the fact that it is generally not included in the most fundamental theoretical works discussing the forms of redistribution in various welfare regimes.

Due to this complexity, different housing theories emerged from the analysis of different fields of state intervention in housing. Commodification and de-commodification were first attempted to be analysed through tenure. Since non-profit (or cost) rental housing (owned and managed by public or private institutions that do not extract profit from rental housing) (NRH) was the most de-commodified, the extent of de-commodification was measured through the share of this type of housing.

Changes in the regulation of different tenures over time and across regions were in the focus of a number of theoretical works. Harloe (1985, 1995), Kemeny (1981, 1992, 1995, 2006), and Kemeny, Kersloot and Thalmann (2005) have explored how different regulatory setups

affect the proportion of non-profit and market rental, and owner-occupied housing in highest income countries of the world and what impact these different arrangements have on the affordability and the quality of housing. Barlow and Duncan (1994) questioned the focus of housing theory on tenure and examined the effect of distinct practices and regulations of housing production in different European regions. A recently growing body of literature examines the impact of forms of housing finance regulation on the development of distinct housing systems (Schwartz and Seabrooke, 2009b; Aalbers, 2016; Blackwell and Kohl, 2018, 2019). Ryan-Collins, Lloyd and Macfarlane (2017; Ryan-Collins, 2019) evaluate the role of the regulation of the extraction of land rent in global housing price appreciation.

The problem of scale in housing studies: global re-commodification or variegated change?

Besides their different fields of focus, a more significant difference among the above approaches lies in the scale of their analyses that produces different interpretations of housing developments and their causes. Authors such as Aalbers (2016), Harloe (1995), Ryan-Collins, Lloyd and Macfarlane (2017; Ryan-Collins, 2019) look at global trends in housing, while other authors such as Kemeny (1981, 1992, 1995, 2006), Barlow and Duncan (1994), Schwartz and Seabrooke (2009a), and Blackwell and Kohl (2018, 2019) evaluate the effect of national or regional path-dependencies in policy-making and international differences stemming from them.

From the different scales of analyses of the authors follow different foci and arguments. Authors focusing on the global scale explored how global cycles of commodification and de-commodification accompanying cycles of capital accumulation led to the expansion and shrinkage of the social housing sector, and the expansion of mortgage lending globally. The authors argue the last such cycle began in the 1970s when the Bretton Woods system collapsed and materialised in two co-constitutive processes. On the one hand, since that period, high-income countries across the world started to decrease funding of their NRH stock and housing policy started to focus more on the promotion of home ownership (Ball, Harloe and Martens, 1988; Harloe, 1995). On the other hand, as part of this shift, by subsidies, tax exemptions and the deregulation of mortgage lending, states actively supported the expansion of mortgaged home ownership (Ball, Harloe and Martens, 1988; Aalbers,

2016). This process resulting in the re-commodification of housing globally is discussed as part of the trend of financialisation whereby ”the increasing dominance of financial actors, markets, practices, measurements, and narratives, at various scales, [result] in a structural transformation of economies, firms (including financial institutions), states, and households” (Aalbers, 2017, p. 3). The process drives the appreciation of real estate at times of booms compromising housing affordability while the costs of economic downturns are shifted onto owner-occupiers in the form of higher interest rates (Ball, Harloe and Martens, 1988; Harloe, 1995; Aalbers, 2016). Lax regulation of the extraction of rent from housing also contributes to the deteriorating affordability of housing and the widening of housing inequalities (Ryan-Collins, Lloyd and Macfarlane, 2017; Ryan-Collins, 2019).

Authors emphasising the importance of national or regional path dependencies, generally but not exclusively following welfare regime theory, set up regional housing system categories and focused on explaining the development and endurance of their specific characteristics despite global changes. Barlow and Duncan (1994) proposed the application of Esping-Andersen’s (1990) three welfare regime categories to housing. Examining housing production (the acquisition of land, methods and actors in housing construction) in three European countries, they argued a liberal/conservative/social democratic division can be identified.

Focusing on tenure distribution and rules of allocation of NRH, Kemeny (1995, 2006) spoke of rental systems and housing regimes rather than housing systems. He argued that countries cluster somewhat differently from Esping-Andersen’s (1990) “three worlds of welfare capitalism”. He found that in countries classified as corporatist and universalist by Esping-Andersen, NRH makes up such a high share of the housing stock that through influencing prices on the private market it is able to lead the market and keep home ownership relatively low. These housing regimes are categorised as corporatist housing regimes having unitary rental systems.

In countries where NRH composes only a small share of the housing stock, prices of housing are set by market actors and are therefore much higher than housing provided under a non-profit provision scheme. This type of rental system is called dualist by Kemeny and is

characterised by low-quality NRH allocated on the basis of a means test, a weakly regulated but expensive private rental housing (PRH) market and extensive home ownership.

Blackwell and Kohl (2018, 2019) highlight the effect of early regulations of housing finance on the current tenure structure and the extent of financialisation in a country. While countries such as Anglo-Saxon countries, Belgium and the Netherlands establishing deposit-based housing finance systems in early capitalism have become more financialised by today, countries with bond-based housing finance systems such as e.g. Germany or Austria are characterised by lower level of mortgage lending today.

The different scale of macro and comparative analyses often implies they either see global processes or regional path-dependencies as the dominant mechanism transforming housing. Kemeny and his associates (Kemeny, 1995; Kemeny and Lowe, 1998; Kemeny, Kersloot and Thalmann, 2005) argue the latter are dominant and no convergence takes place between the two regional housing systems, while Harloe (1995) advocates similar trends across the globe. However, as Aalbers (2016), and Blackwell and Kohl (2019) highlight, the two processes can take place simultaneously: national or regional housing systems are affected by the same global processes, however, they do not necessarily react in the same way, let alone converge. The complexity of housing as a product allows for the simultaneous development of both similar processes and disparities in its different subfields across regions.

2.2.2. Familialism and "backwardness" in Southern Europe

Familialism in welfare

Since, similarly to early political economy, early housing theory focused on the relationship between the market and the state, the significant role of the family in housing provision was first explored as a trait of regions portrayed as lagging behind high-income regions. In this sense, the strong involvement of the family in housing provision was portrayed as a remnant of pre-modern eras that ought to disappear once countries catch up with developed countries. Indeed, housing theorists such as Harloe (1995) and Kemeny (1995) could not locate countries not belonging to the global economic core in their theoretical frameworks. Not only the lowest-income countries of the world could be hardly divided into any of Kemeny's

(1995) or Barlow and Duncan's (1994) categories, but even SE member states of the EU could not be easily classified in the housing-welfare systems of Kemeny (1995).

Regarding their housing systems, countries in the South had a very low and residualised public housing stock, a low level of public housing expenditure and a high home-ownership rate which would normally classify them as liberal-dualist. Still, housing welfare either in the form of public housing units or subsidies were not based on a means test and provided to those on the lowest incomes, but were favouring those with income gained on the formal labour market which would classify them as corporatist-unitary (Allen *et al.*, 2004). Also, in SE self-built housing[1] tends to represent a much higher share in the housing stock and building regulations tend to be rather permissive and their enforcement is very weak.

The obvious differences between the group of high-income countries and the rest of the world led Barlow and Duncan (1994), to briefly mention a fourth type of welfare regime alongside the three categories of Esping-Andersen: the rudimentary welfare state. In their interpretation, rudimentary welfare states are similar to liberal regimes in that they are characterised by residual welfare provision and "forcing entry into the labour market" (p. 30). However, in these countries "there is no right to welfare and no history of full employment policies", there is a significant gray economy and welfare is often provided by families (*ibid*.).

This characterisation of SE often focuses on the high level of informality in the region , that is, "all income-earning activities that are not regulated by the state in social environments where similar activities are regulated" (Castells and Portes, 1989, p. 12). Any transactions not recorded officially fall in this category, and family transactions constitute a large part of them.

[1] According to the definition of Duncan & Rowe (1993, p. 1332), self-provision is the term describing housing construction realised by the would-be owner-occupant household. Based on the form of involvement of the household, self-provision is divided into self-build and self-promotion. While self-build refers to housing production where 'the household […] (individually or collectively) [carries] out the bulk of the construction work', self-promotion pertains to the type of production whereby the household is not significantly involved in the actual construction of housing, but '(alone or collectively) finds finance, buys land, manages the project and owns the finished product' (*ibid*.) For more detailed definition see Chapter 6.2.

Allen *et al.* (2004) elaborated on what Barlow and Duncan called rudimentary welfare states further. However, they did not apply Barlow and Duncan's term pertaining to any low-income countries with insignificant welfare provision, undeveloped welfare institutions and limited entitlements, instead, they strictly only apply the concept to SE welfare states and broaden their analysis by cultural interpretations of welfare regime formation.

Allen *et al.*'s theory emerged with the aim of addressing limitations of Esping-Andersen's (1990) original typology of welfare regimes. In the authors' view, the concept of the welfare regime focuses on state-market relations in the provision of welfare, but does not pay attention to other factors, notably the family and extended kinship networks playing a key role in welfare provision.

Allen *et al.* take up findings of Ferrera (1996) who took note of the dualistic nature of the labour market in the South of Europe and its implications for the welfare system. Ferrera argues that in SE, a large share of the population does not have formal employment while welfare services are organised so that people without formal employment fall outside social protection guaranteed by the state. Pension policy is particularly generous, as pensions have an outstanding high wage replacement rate in Europe, yet they are provided only to those having been formally employed.

Another feature of the Southern welfare state highlighted by Allen *et al.* (2004) is the clientelistic nature of state administration. Referring to Mény and Rhodes (1999), the authors argue that Southern countries' delayed modernisation and democratisation led to the persistence of patron-client relations, a feature deemed characteristic of pre-capitalist societies, in public administration (Allen *et al.*, 2004, p. 104). The strong role of political parties in governance and the lack of strong horizontal interest aggregation foster clientelism as democratic control is weak and civil servants can be appointed based on party loyalty (p. 105). In Southern countries where precarious employment is widespread and formal employment grants both secure income and access to welfare, a job in the public administration is often used as a form of social policy. For instance, in Greece recruitment regulations for public sector jobs included criteria certifying need such as the number of dependent children or income, and not professional qualifications (*ibid.*).

As the labour market is dual and the informal economy is extensive, measuring income is difficult by universal regulations. Therefore, SE welfare policies are characterised by a high level of discretion on the local level. Complex local legislations ascertaining need can be used by the civil administration to serve their clientele and not cater to the neediest (pp. 106-107). Bureaucracy can be characterised as non-Weberian, that is not "delivering services in a depersonalised and universalistic way" (Allen *et al.*, 2004, p. 117). Similarly, recruitment of civil servants is not pursued based on skills, but loyalty; and their capacity to implement policies and enforce regulations is severely restricted. Favouring kinship and the family by allocating benefits or loose enforcement of regulations (e.g. in issuance of building permits) by the administration is widespread.

Due to the limited coverage and selectivity of Southern welfare provision, families gain a greater role in the provision of welfare. Resources are often provided by family members with formal employment to those without; by older family members to the young ones; by those with clientelistic ties to public administration to those without. Burdens of large investments such as buying or constructing a house are shared by the family.

Familialism in housing

Allen *et al.* (2004) apply their concept of familial SE welfare systems to housing by focusing on funding, land and building regulations, and their enforcement. SE is dominated by a high level of home ownership, yet housing is primarily not promoted by private developers, but often by families. In the provision of housing, the whole kinship network is mobilised who contribute with their own labour, finances, help in the arrangement of the building permit or legalisation of illegal constructions through clientelistic networks permeating public administration (*ibid.*, pp. 147-148).

Until recently, regulations encouraged self-building of housing to a large extent. Taxes on house purchase are very high in e.g. Greece and Spain (*ibid.*, pp. 137-138), while strategic property transfers (e.g. dowry) within the family are taxed at very favourable rates (*ibid.*, p. 149). In Athens, such strategic transfers constituted 70% of all transfers (Maloutas 1990 in Allen *et al.*, 2004, p. 149) and in Italy, 23% of homeowners were given or inherited their houses (Tosi 1995 in *ibid.*). The commodification of housing through the expansion of

mortgages is significantly impeded by high interest rates and mortgage regulations requiring large down payment (Schwartz and Seabrooke, 2009b).

Self-provision (mostly self-build) of housing is however not encouraged solely by regulations favouring non-market provision, but also by the lack of regulations, and more particularly their weak enforcement. Construction on illegally occupied land and in low quality is, with the exception of Spain where strong planning regulations are in force for historical reasons, not prevented effectively by authorities in SE. Partly due to the high level of clientelism characterising public administration, regulations are not enforced by authorities effectively and as regulations are complex and they are subject to the high level of discretion of local authorities, they can be applied selectively, favouring families embedded in clientelistic networks (Allen *et al.*, 2004, p. 177).

The permissive attitude of authorities regarding illegal construction and the low quality of newly constructed dwellings can also be understood as a substitute for the rudimentary social housing policy in the region. Illegal construction was relatively widespread in the years of rapid urbanisation and expansion of the service economy when masses of people migrated to cities without access to housing. While social and housing problems caused by modernisation and rapid urbanisation were addressed by the strong involvement of the state in providing basic social services and housing in NWE, in the South such social tensions were managed by families using their own resources.

Instead of purchasing housing produced by private developers through the borrowing of mortgages, or renting NRH, Mediterranean families are encouraged to obtain housing with the financial and physical help of their families and the state's policy of enabling. In Italy, law for long protected self-constructed cottages from demolition and illegal constructions were legalised in successive post-facto arrangements (*ibid.*, p. 176), but in all SE countries, with the partial exception of Spain, the share of illegal housing in the total housing stock is high (p. 179). Although housing construction has become more strictly regulated in the region in the past decades and consequentially self-build and illegal construction have decreased, other family-based forms of housing access such as intergenerational cohabitation, family-assisted self-promotion and intergenerational financial transfers continue to be widespread (Allen *et al.*, 2004, pp. 148–149).

The result is a housing system characterised by a high share of self-provided owner-occupied housing; a very low share of large construction firms and a high share of small and black-market ones among housing providers whose gains originate in small-scale land speculation rather than increases in productivity (p. 178); a rather undeveloped housing finance system (*ibid.*); extensive urban sprawl with low density; relatively high average floor space but low housing quality (Dewilde, 2017).

2.2.3. Familialism and (post-)state socialism in Central and Eastern Europe

The East European Housing Model and its disintegration

The 20th century history of CEE was characterised by abrupt changes: the introduction of state socialism after WWII, in most countries with the assistance of the occupying Soviet army, and its collapse in 1989. Since the state-socialist epoch of the region's history made it distinctive from other regions, CEE housing theory considers specific features of the state-socialist system to be the most powerful force shaping the Central and Eastern European housing system (CEEHS). For this reason, theoretical works focused on the state-socialist period of housing system formation and, unlike works exploring the housing history of other regions, they do not deal with developments before WWII.

The most comprehensive concept about the region's housing system entitled the "theory of the East European Housing Model" (TEEHM) was developed by Hegedüs and Tosics (1992a, 1996). The authors follow János Kornai's (1980) theory of the planned economy describing the allegedly detrimental effect of bureaucratic central planning on the efficiency of economic production, and the equilibrium of supply and demand. Hegedüs and Tosics (1992a, 1996) portray the state-socialist housing system as characterised by mainly the subordination of the housing market to the state, and the simultaneous restriction of private property rights and the extension of tenants' rights. Although it would follow from the theory that the state had unlimited power in steering the economy, Hegedüs and Tosics (1996, pp. 16–20) argue that the "interests and endeavours" of state enterprises and individuals were so strong that they could have been only suppressed by costly bureaucratic mechanisms that the states could not afford to set up and, instead, tolerated these individual activities.

The authors suggest that housing prices (rents of public rental housing), kept artificially low to reflect the public service function of housing, generated a permanent excess demand for housing, prompting a serious supply shortage. In addition, the population accumulated "forced savings" in the shortage economy due to the lack of options to spend or invest their income (Hegedüs and Tosics, 1996).

According to the authors, housing shortage and the lack of options to invest forced savings of the population prompted many to either improve their housing situation within the framework of the state-based system (voice) or achieve their housing goals outside the system (exit). The former mostly concerned the influence over the allocation of public housing units. The middle class successfully advocating for their interests managed to obtain a preferential position among applicants for public housing and became overrepresented among public tenants in the 1960s as described by Konrád and Szelényi (1969). Exit strategies consisted of private quasi-market practices such as e.g. private housing construction through self-build that was allegedly strongly disfavoured in state-socialist housing systems. Since voice and exit practices eroded state-socialist principles of the sector, they created "cracks" in the system.

According to the authors, the disintegration of the EEHM started through the widening of these cracks. Self-build, considered by authors a quasi-market practice based on household labour, played an important part in the disintegration of state socialism. It served as an exit from EEHM either as an alternative strategy of housing access for those in housing need unsatisfied by state provision, or one of the few channels of spending forced savings accumulated in shortage economies.

Despite the common ideological basis of national housing systems in CEE, countries significantly diverged in their approach to housing from the 1960s onwards. Authors dealing with housing developments in the state-socialist era differentiate between Soviet-type, classic and reformist state socialism (Hegedüs and Tosics, 1992a, 1996; Soaita and Dewilde, 2019). In the Soviet and classic versions of state socialism implemented in the 1950s in all CEE countries, dwellings in multi-family residential buildings and construction companies were nationalised, ownership of housing, construction entrepreneurship and self-build became restricted (Hegedüs and Tosics, 1992a, 1996; Soaita and Dewilde, 2019). From the 1960s

onwards, some countries such as Czechoslovakia, Hungary, Poland and Yugoslavia implemented reforms in their housing systems that increased the role of private housing provision in the form of self-build, or cooperative or corporate housing construction (Hegedüs and Tosics, 1996; Tsenkova, 2009; Soaita and Dewilde, 2019). In Czechoslovakia and Poland, cooperative housing represented the new form of housing provision introduced during reformism, only in Hungary and Yugoslavia did self-build become a powerful private alternative of public housing provision (in Yugoslavia also corporate provision) from the 1970s onwards (Hegedüs and Tosics, 1996; Soaita, 2013). Still, self-build was supported even in South Eastern European (SEE) countries promoting other forms of private provision (Tsenkova, 2009, pp. 31–32).

Since self-build required the extensive involvement of family labour (Kansky, 1976, p. 111; Hegedüs and Tosics, 1996, p. 22), its increase can be interpreted as the rise of familialism towards the end of state socialism. Hegedüs and Tosics (1996) argue that the rise of this form of private construction was the symptom of the disintegration of state socialism. In this sense, it was part of the transition that already began in reformist countries before 1989.

Familialism during the protracted transformation

The conceptualisation of self-build in TEEHM as a tolerated individual (and in some reformist countries state-supported) strategy to overcome the supply-demand disequilibrium in the state-socialist housing system became an important point of reference for housing theorists discussing self-build and the role of family support in housing in the region. Stephens, Lux and Sunega (2015), Tsenkova (2009), and Norris and Domański (2009), broadly aligned with Hegedüs and Tosics's (1996) interpretation of self-build as the secondary quasi-market form of housing provision induced by built-in contradictions of state socialism, noted the rise of familialism across the whole region after the regime change in the form of increasing self-building and the high share of people in intergenerational cohabitation.

Tsenkova (2009) analyses housing systems of Southern Eastern European (SEE) countries in terms of "efficiency" through indicators largely reflecting an ideal typical liberal housing system characterised by means-tested subsidies, a developed mortgage market and a low

share of informal construction. While Hegedüs and Tosics (1996) associated self-build with the inefficiency of state-socialist housing policy, in a similar vein, Tsenkova considers widespread self-build in the decades after the regime change to be resulting from a protracted transition into a liberal market economy (implicitly displayed as efficient).

Another group of authors, focusing more explicitly on family support in housing, evaluate the region in terms of welfare regime categories of Esping-Andersen (1990) and the rental system typology of Kemeny (1992, 1995). Norris and Domański (2009) examine 27 EU member states through their housing quality indicators, the form and extent of state intervention, commodification and family support. Based on the few indicators applied, the authors conclude that in state-socialist housing systems the disappearance of "state drivers" and the underdevelopment of "market drivers" brought about more reliance on the family, exemplified by intergenerational cohabitation (*ibid.*, p. 403).

In a similar vein, taking up Esping-Andersen's (1990) thesis about power structure and ideology as main mechanisms behind the formation of housing systems, Stephens, Lux and Sunega (2015) argue that in contrast with the state-socialist housing system where "power and ideology were united" (*ibid.*, p. 1217) in forming a peculiar unitary rental system, in the post-state-socialist period ideology could not gain ground to the extent it would create a stable power structure. The lack of a firm ideological basis of decision-making in CEE countries keeps the region in a protracted transformation, preventing the domination of either the state or the market, materialising in the form of widespread debt-free home ownership. This "welfare regime by default" gives way to the family's distinguished role in housing provision in the form of self-build, but also a high level of intergenerational financial transfers and intergenerational cohabitation (Stephens, Lux and Sunega, 2015).

In his work conceptualising the development of housing systems in new member states of the EU, Hegedüs (2020, p. 56) touches upon changes in reciprocity, including mostly mutual support in the family and among friends, in different tenures. Similarly to Stephens, Lux and Sunega (2015), and Norris and Domański (2009), he argues reciprocity has risen since the regime change.

Several studies exploring the housing-related intergenerational transfer of resources in individual countries adopt the approach of Norris and Domański (2009) and Stephens, Lux and Sunega (2015), and explain the importance of family support in CEE by an extremely high rate of home ownership emerging after the mass-privatisation of public housing after the regime change, and an underdeveloped mortgage market (Cirman, 2008; Druta and Ronald, 2018; Lux, Sunega and Kážmér, 2018).

Another approach, based more on CEE welfare theory than the housing literature, is taken by Mandic (2008). Evaluating structural determinants of home-leaving of young adults by methods of hierarchical agglomerative clustering, she argues that only Northern CEE countries constitute a separate group while Czechia falls in the NWE group, and Hungary and Slovenia clusters with SE. Similarly to the CEE welfare literature, her results suggest the region exhibits high level of diversity and the state-socialist past does not materialise in pattern of familialism distinct from the region of SE.

2.2.4. Familialism: a (semi-)peripheral feature?[2]

The above reviews of SEHS and CEEHS show that both housing systems are characterised by a high level of familialism, yet they are explained to be resulting from very different processes: weak industrialisation in SE and the state-socialist past in CEE. In my earlier publication, I argue that much of this similarity in the two regions' reliance on familialism is caused by the fact that both regions belong to the semiperiphery of the world-economy (Kováts, 2020b).

From the review of CEE housing theory and Allen *et al.*'s (2004) theory of the SEHS it is clear that SE and CEE authors observe both significant change in their housing systems and their persisting difference from high-income countries. They generally interpret this process by assuming convergence to NWE (to explain change) while simultaneously arguing for strong regional path dependence (to explain persisting difference from NWE). Uncertainty characterising these theories arises from their lack of attention to the fact that much of the difference among regions is structurally created and reinforced (Wallerstein, 1979; Arrighi,

[2] This section contains text published in length in Kováts (2020b).

1990) while the world-economy constantly changes (Arrighi, 1990, p. 26). With that in mind, path dependence can have a strong explanatory power in comparative analyses of housing systems occupying similar positions in the hierarchy of the world-economy, however, it alone is by no means sufficient to explain differences among countries falling in distinct tiers.

The variation through which global capitalism transforms different tiers of the world-economy has been most aptly described by Immanuel Wallerstein (1979) and Giovanni Arrighi (1990). The former argues that countries arrange in a hierarchical world-system based on the profitability of their production. Countries with "high-profit, high-technology, high-wage diversified production" constitute the core, while countries with "low-profit, low-technology, low-wage, less diversified production" fall into the category of the periphery (Wallerstein, 1979, p. 97). Favourable position of the core is dependent on the low-profit production performed in the periphery.

In between the two categories lie semiperipheral countries which are characterised by the coexistence of core-like industries and those characteristic of the periphery. The semiperiphery fulfils an intermediary function by acting as a peripheral zone for the core in taking over industrial sectors with decreasing profit-making capacity, and as the core for peripheral areas when production with the least profit-making potential is shifted to them. The existence of the semiperiphery makes the world-economy less polarised and thus lends stability to it (*ibid.*, pp. 69-70). Only a few countries shift their position either downwards to the benefit, or upwards to the detriment of others, at times of downturn of the world-economy (*ibid.*, p. 73).

The most relevant part of Wallerstein's work to the role of the family in housing is his description of the variegated commodification of labour in the core and the (semi)periphery. As also highlighted in Santos' (1991) Portuguese case study, in semiperipheral, but even more so in peripheral countries, proletarisation of large part of the workforce is incomplete and most wage-workers belong to the semiproletariat. In contrast with the industrial worker of core countries, they often work in the informal labour market, receive a lower wage and less or no government benefits which they have to compensate for from the rural household- and community-based subsistence economy. The hidden income from subsistence farming, housework, but also intra-family and intra-community transfers of resources allow employers

to pay lower wages in these countries and therefore constitutes the advantage of these countries in attracting low-technology and low-wage production (Wallerstein, 1979, pp. 126–127).

This interpretation resonates well with Allen *et al.*'s (2004) elucidation of the SEHS in which the lower commodification and de-commodification of labour keep the extent of commodification and de-commodification of housing also low, requiring a more significant role of the family in housing provision, facilitated by lenient regulation.

Application of the theory to the CEEHS is not so straightforward as the region's development is viewed in terms of a long transformation of a regime originally located outside the capitalist world-economy into a capitalist one, but currently stuck in a transitory position. However, Arrighi (1990, pp. 29–31) and Wallerstein (1979, pp. 108–116) argue CEE never completely withdrew from the capitalist world-economy and remained part of the semiperiphery. A number of empirical works about welfare and housing during state socialism seem to underpin this suggestion. Obviously, commodification was undoubtedly lower while de-commodification was higher during state socialism than in CEE today or in SE countries at the time. Yet, evidence indicates that in other aspects of semiperipherality the region retained similarities with SE.

First, as Szelényi (1988) presented, in some state-socialist countries such as Hungary large part of industrial workers pursued subsistence farming, indicating proletarianisation was not as complete as in core countries. Second, the welfare literature highlights that familialism was high in some state-socialist countries (Szikra and Szelewa, 2010). Finally, in housing, high figures of self-provision (mostly consisting of self-build during state socialism) in the majority of CEE countries throughout the whole period of state socialism also seem to corroborate familialism and lenient building regulation characterised CEE countries throughout the whole state-socialist period (Soaita and Dewilde, 2019, pp. 50–51).

These findings indicate that state socialism caused the divergence of CEEHS from SEHS in some aspects, however, the region retained semiperipheral features throughout the whole past century. What is more, hasty housing privatisation after the regime change signals CEE countries quickly gave up their distinctive state-socialist features, such as highly de-

commodified housing, immediately after the fall of the state-socialist autocratic regimes, introduced in most countries by Soviet occupation, and returned to a more general semiperipheral path.

Today, similarities between the two regions are represented well by extensive familialist provision of housing such as intergenerational cohabitation and self-build in both regions today as referred to extensively in the literature (Allen *et al.*, 2004; Mandic, 2008, 2012; Norris and Domański, 2009; Tsenkova, 2009; Stephens, Lux and Sunega, 2015).

My empirical findings explicated in detail in Kováts (2020b) further underpin the significance of the core-semiperiphery division, at least within the EU. Results of the hierarchical cluster analysis of EU member states based on six indicators of the above dimensions of semiperipherality suggest a strong core-semiperiphery division in housing. In comparison with the NWE core, the semiperiphery consisting of CEE, SE and Ireland is characterised by a higher level of semiproletarianisation, lower level of both commodification and de-commodification of housing, higher familialism in housing provision, and a more lenient soft state allowing for housing provision with more involvement of the family.

Further, case studies of postwar self-build in Athens and Budapest suggest a core-semiperiphery division has not only emerged after 1989, and SEHS and CEEHS might have borne similarities even in the postwar period when the literature accentuates CEEHS followed a very different development path from countries not experiencing state socialism. The two case studies indicate building regulation was not lenient only in Athens but also in state-socialist Budapest, while self-build as a familialist form of housing provision was even more supported in state-socialist Budapest than Athens in the postwar decades (Kováts, 2020b). Evidence from the two case studies show that familialism was significant in housing during the state-socialist period in the region and should therefore be explored in more depth.

3. The global rise of parental support in housing: trends and determinants

3.1. Parental support in housing and conditions of its resurgence

Recent research drew attention to the fact that the family does not only play a role in housing provision in semiperipheral countries, but it has not completely diminished in high-income countries of the core either. In pre-capitalist traditional communities intergenerational cohabitation was widespread and if the family's economic capacity allowed, it provided the pool of labour necessary for the construction of housing (Franklin, 1995). As self-build became less and less practicable and tolerated in NWE urbanised societies (Hardy and Ward, 1984) and the state-supported NRH sector expanded in the postwar period, self-build diminished and intergenerational cohabitation also declined (Gulbrandsen and Langsether, 2003).

However, the retreat of the state in housing provision since the 1970s and the slower transition of younger generations to adulthood altered the earlier trend and a growing number of researchers started to highlight the return of the family as a housing provider due to looming housing unaffordability resulting from trends towards the re-commodification of housing and labour, but also delayed adulthood (Lennartz, Arundel and Ronald, 2016; Druta and Ronald, 2017; Flynn and Schwartz, 2017; Ronald and Lennartz, 2018; Burgess and Muir, 2019).

Re-commodification of housing took place in a number of steps. On the one hand, supply-side subsidies, playing a pivotal role in financing the expansion of the NRH sector in core countries since World War I (WWI), were decreased and much of the housing stock became privatised (Harloe, 1995; Stephens, Burns and MacKay, 2002; Clapham *et al.*, 2010; Wilcox *et al.*, 2010; Fitzpatrick and Pawson, 2014). On the other hand, the assistance of the welfare state in housing access was not simply retrenched, but, in line with the practice of roll-out neoliberalism described by Peck and Tickell (2002) was also reconfigured to promote home ownership (Ball, Harloe and Martens, 1988; Ronald and Elsinga, 2012; Flynn and Schwartz,

2017). Deregulation of housing finance, decrease of property taxes and mortgage subsidies all incited households to purchase housing through mortgage and use their (by their old age) debt-free property to finance their welfare in old age (Castles, 1998; Kemeny, 2005; Forrest and Hirayama, 2009; Flynn and Schwartz, 2017; Ryan-Collins, 2019).

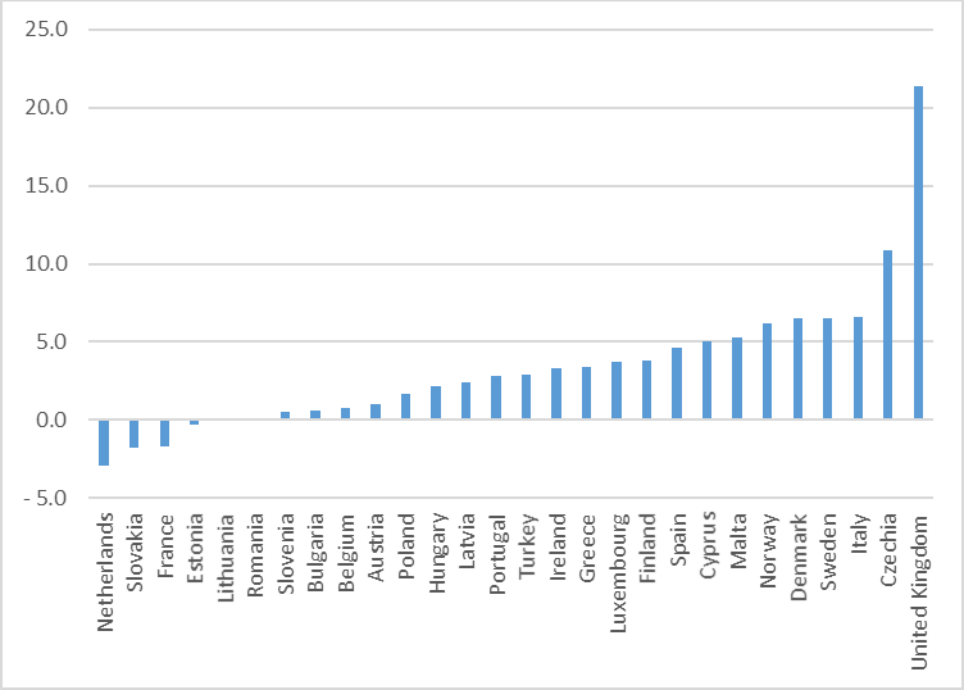
Housing affordability problems of young adults, however, would not have inevitably had to, and were not anticipated to, lead to the family's hurry to rescue its younger members. As outlined in earlier chapters, political economists generally explain the strong role of the family in welfare redistribution in those regions where the economy does not guarantee universal formal employment or where the important role of the family is culturally underpinned. Further, as formulated by welfare researchers, not all state action aiming at the de-commodification of labour contributes to the de-familialisation of it (Orloff, 1993; Esping-Andersen, 1999).

However, while differences in the de-familialisation of labour are significant across NWE welfare regimes (Esping-Andersen, 1999), it is less true of the de-familialisation of housing. According to the theory of Kemeny (1995) outlined in Section 2.2.1, countries belonging to the conservative and social democratic clusters exhibit a very similar type of de-commodification characterised by a high share of NRH. This form of housing has a significant de-familialising effect as accessing it requires the least support from the family. The extent of de-familialisation in the market-oriented liberal welfare regime with a dualist rental system is, in all likelihood, lower as suggested by Esping-Andersen (1999), yet considering housing is provided overwhelmingly by speculative constructors, it is supposed to be much higher than in semiperipheral countries characterised by a higher level of intergenerational cohabitation and self-build involving a remarkable amount of family labour.

Following the above logic, in NWE housing systems processes of commodification and de-commodification should have both contributed to de-familialisation, although to a different measure. However, evidence seems to refute such assumption. Societal costs of the current phase of re-commodification of housing seems to be increasingly counterbalanced by families, and not the state's efforts aiming at de-commodification (Flynn and Schwartz, 2017).

This process can clearly be identified in most countries' post-crisis measures. After the GFC caused by excessive deregulated mortgage lending, countries do not seem to significantly alter their earlier policies. They established higher down payment thresholds, and lower loan-to-value and loan-to-income ratios in mortgage lending to exclude risky households from taking mortgages. Nevertheless, the policy of Quantitative Easing pursued by the US and the EU, contributed to the growth of mortgage lending and pumped up housing prices again (Ryan-Collins, 2019). However, not only large-scale housing price appreciation restarted in a relatively short time after the crisis, but (relative to the older generations) lower-income and asset-poor young adults' access to mortgage became restricted and this was not addressed by expanding the supply of NRH (McKnight, 2002; Meen, 2011; Kennett, Forrest and Marsh, 2013; National Housing Federation, 2014; Flynn and Schwartz, 2017; Wong, 2019).

2. Figure. Percentual change in the share of the population residing in private rental housing let at market price between 2007 and 2018 in selected European countries.



Source: Eurostat (2020)

Worsening access to housing through own resources are addressed by young adults in two ways: with the help of the family or without it. In most countries with housing systems promoting home ownership, those who cannot count on family support choose private

renting. European data displayed in 2. Figure signals falling home ownership rates among young adults and their rising share among private tenants (Heath, 2008; Rugg and Rhodes, 2008; Clapham *et al.*, 2010, 2014; Alakeson, 2011; McKee, 2012; Kennett, Forrest and Marsh, 2013; National Housing Federation, 2014; Kemp, 2015; Lennartz, Arundel and Ronald, 2016; Green, 2017). Since renting in such homeownership-oriented housing systems is weakly regulated and does not offer high security of tenure, this shift entails that a growing share of young adults live in an insecure and unaffordable tenure relative to home ownership. This often negatively affects their long-term decision such as marriage or having children (Kemeny, 1995; Kemp and Kofner, 2010; McKee, 2012; Hoolachan *et al.*, 2017; Soaita and McKee, 2019).

The other way of mitigating the effects of housing unaffordability is tapping into family resources. The literature suggests two forms of family support are widespread: cohabitation of young adults with their parents (intergenerational cohabitation) and housing-related parental inter vivos financial support (financial support). Based on the analysis of data from 13 countries, Flynn and Schwartz (2017) found that between 1980 and 2010, the proportion of young people securing their own home from their own resources significantly decreased while the share of young adults relying on family resources in housing access, either in the form of intergenerational cohabitation or inter vivos financial transfers, increased in most countries. In this way, in housing the current wave of re-commodification is argued to facilitate rather than decrease familialism in core countries. In the following, cross-regional differences and trends of two most frequent forms of family support, intergenerational cohabitation and financial support are reviewed to gain a more complex understanding of the development of familialism in housing.

3.2. Cohabitation of young adults with their parents

3.2.1. The three worlds of intergenerational cohabitation in Europe

While the rising, or at least sustained, importance of intergenerational financial transfers in spite of the weakening societal role of the family has been highlighted in the sociological literature (Bengtson, 2001), intergenerational cohabitation was mostly seen to be on the decline due to modernisation (Martin, 1989). Its relative prevalence in Asia and SE was

mostly explained by the combination of slow economic modernisation and cultural factors (Allen *et al.*, 2004; Esteve and Liu, 2014).

Indeed, cross-European comparative analyses of Albertini and Kohli (2013) and Arundel and Ronald (2016) show intergenerational cohabitation continues to highly vary by welfare regime and housing system. Social democratic welfare regimes with the highest level of de-commodification are characterised by the lowest share of intergenerational cohabitation, in the more commodified liberal welfare state it tends to be somewhat higher in spite of its low cultural acceptance. Conservative welfare regimes are characterised by a level of intergenerational cohabitation similar to that observed in liberal welfare regimes. Similar figures of conservative and liberal welfare regimes despite less exposure of the former to commodification, and therefore less severe housing affordability problems, are explained by the relative acceptance of co-residence in conservative countries and rejection of it in the liberal welfare regime. The fact that the liberal UK exhibits the highest level of young adults in shared housing, a less affordable alternative to intergenerational cohabitation, provides explanation of the relatively low level of co-residence in the country. As also highlighted by Allen *et al.* (2004), the SE welfare regime is marked by a very high share of intergenerational cohabitation (Arundel and Ronald, 2016).

Mandic's (2008) valuable contribution to the literature is her study evaluating structural determinants of home-leaving in 28 European countries based on data from 2003, already referred to in Section 2.2.3. Among the wide range of indicators employed she also evaluates the share of young adults in intergenerational cohabitation. She found a very similar rate of intergenerational cohabitation in SE and CEE, with Czechia falling in the category of NWE countries (*ibid*, p. 631).

3.2.2. Hotel Mum: the alternative to financialised home ownership and renting

At the same time as the housing affordability crisis deepened, increase of cohabitation was observed in countries where it had been long ago considered to have been on the decrease as a result of the second demographic transition. Some authors point out that the acceptance of intergenerational cohabitation is flexible and adapt to changing structural conditions of independent living. Results of Easthope *et al.*'s (2017) qualitative research shows that in the

liberal Australian welfare regime intergenerational cohabitation is increasingly accepted by parents in response to the growing unaffordability of housing. Economic circumstances can also improve the acceptance of forms of intergenerational cohabitation that were formerly not the norm. Takagi and Silverstein (2006) describe that in Japan, besides traditional stem-family co-residence, the formerly rather unaccepted practice of living with unmarried children is becoming more and more accepted as a result of socio-economic changes affecting Japanese society.

The UK-based study of Burgess and Muir (2019, pp. 7–8) seems to empirically underpin the relative flexibility in the acceptance of intergenerational cohabitation. They found that between 2009 and 2014, the number of two-generation households increased by 44%. While the increase came to a halt between 2011 and 2013, it surged again after 2013 (*ibid.*).

Of course, despite looming affordability problems, norms regarding intergenerational cohabitation do not change overnight. Wong (2019), and Arundel and Ronald (2016, p. 896) draw attention to the fact that although advanced commodification induces a longer stay of young adults in the parental home, due to its lower cultural acceptance, children are often incited by their parents to leave through e.g. asking a rent for their stay at home (Wong, 2019). Arundel and Ronald (2016, p. 896) see the low acceptance of intergenerational cohabitation as the primary cause of the high level of young adults in shared housing in the liberal UK.

An intriguing question is whether change in intergenerational cohabitation differs among countries and if so, what are the causes of such differences. A study by Lennartz, Arundel and Ronald (2016, p. 828), examining changes in intergenerational cohabitation among 18-34 old people in the 14 old member states of the EU between 2007 and 2012 found that cohabitation rose in the period in all countries studied. However, in the pace of increase no clear trend towards cross-European convergence can be identified. Further, recent rise in intergenerational cohabitation highly varies within welfare regime clusters and the pace of change does not seem to be significantly affected by welfare regime. Labour market conditions and the affordability of renting seem to affect the extent of changes more significantly (Lennartz, Arundel and Ronald, 2016).

3.2.3. Micro determinants of intergenerational cohabitation

Besides studies evaluating the increase of intergenerational cohabitation in different countries and its causes, a great deal of inquiries were made into the micro determinants of the phenomenon on the level of the family. Based on the analysis of data from 10 old EU member states recorded in 2004-2005, Albertini and Kohli (2013) found parents' tenant status, income, financial wealth, university education; and child's age, parenthood, female gender, higher than lowest education positively impact non-residence with parents; while the child's divorced or unmarried status, and the lack of job affect it negatively.

In the analysis of independent variables for three European welfare regimes (excluding the liberal group) separately, results differ in the SE and the Nordic social democratic welfare regime. In SE parents' education and child's gender do not, unemployment of the latter does have an effect on intergenerational cohabitation. In the North, only parents' income, financial wealth, and the child's age, female gender, higher than lowest education and (in contrast with findings for all countries) the number of siblings impact non-residence with parents positively, while the child's divorced or unmarried status is reported to cause staying in the parental home. Albertini and Kohli (2013, p. 835) argue that a less significant impact of the child's employment and education status on co-residence in Nordic countries can be explained by the highest level of de-commodification in the region. Since in these countries those facing hardship are more protected, intergenerational cohabitation is less driven by the material deprivation of the child.

Isengard, König and Szydlik (2018) examine data from a newer 2015 wave of the same survey expanded to 17 European countries, including a few from CEE. On the one hand, the authors find that parents' higher than lowest education, income, migrant background, parents' age above 60 or the child's age above 30, parents' divorced or widow status, non-urban residence; the existence of the child's siblings, partnership and the lack of care of grandparents for the child's children all have a positive effect on non-residence with parents. On the other hand, parents' home ownership, the number of rooms in their dwelling, the child's male gender, lack of full-time employment all have a negative effect on non-residence with parents.

Findings of the two groups of authors based on data recorded with 10 years of difference in a slightly different group of countries, largely correspond. The most significant difference is that in the more recent expanded dataset, the number of the child's siblings affects intergenerational cohabitation clearly negatively while earlier there was no relationship. Parenthood of the child was found by Albertini and Kohli (2013) to make intergenerational cohabitation less likely while Isengard, König and Szydlik (2018) find it has a highly positive effect on intergenerational cohabitation.

Isengard, König and Szydlik (2018) also checked the effect of country-specific macro indicators on intergenerational cohabitation. They found high social expenditures to GDP, high poverty rate, GINI index, youth unemployment and housing cost overburden rate affect intergenerational cohabitation positively while GDP per capita impacts it negatively which somewhat confirms my earlier finding about a strong core-semiperiphery difference (Kováts, 2020b).

The above findings, on the one hand, underpin the importance of need, both on the individual (socio-economic status of adult children) and on the macro level (national socio-economic indicators). However, on the other hand, home ownership and employment of parents also seem to be the prerequisite of intergenerational cohabitation on the micro level. Young adults in need with parents in poverty can to a lesser extent count on the family's help in the form of co-residence. This group of young adults are hit hardest by housing unaffordability as they have to rely on their own resources, most often renting (shared) housing on the market (McLoughlin, 2013; Clapham *et al.*, 2014; Kemp, 2015).

3.3. Housing-related parental financial support

3.3.1. The two worlds of financial support

Besides intergenerational cohabitation, housing-related parental inter vivos (between living family members) financial support is another phenomenon through which re-familialisation materialises. The reason why only support from living parents is considered in the current study and bequest is not is that the latter is provided by parents after their death and is not offered specifically for housing purposes, hence this form of support cannot be considered

housing-related. With the increase of life expectancy, bequests are received relatively late, around the age of 50-60 and can therefore be of less help to young adults aspiring to live independently (Murie and Forrest, 1980; Piketty, 2014, p. 389). Still, bequests can significantly help people in other tenures become homeowners, or help mortgaged homeowners repay their mortgages (Cigdem and Whelan, 2017; Köppe, 2018).

For the above reasons, in the current inquiry only housing-related parental inter vivos financial support is meant by the term financial support. Financial support is hard to measure, therefore evidence about it is relatively scant. Although several analyses have been published about the development of non-housing related financial support, and the factors impacting them on the macro and micro level, they also consider smaller amounts of gifts that are not provided for housing purchase (Albertini, Kohli and Vogel, 2007; Berry, 2008; Albertini and Kohli, 2013; Albertini, Tosi and Kohli, 2018; Isengard, König and Szydlik, 2018). Therefore, mechanisms affecting and patterns of non-housing related financial support may be very different from those marking housing-related support. For example, the finding of Albertini, Kohli and Vogel (2007) about more frequent but smaller amounts of financial support provided to children in Northern Europe, and less frequent but higher amounts of support provided in the South may signal that in SE support for home ownership is more widespread than in the North where renting is the norm. Yet, support provided in high amounts may not necessarily be housing-related but may serve another purpose, e.g. it can be a graduation gift or a wedding gift. Due to this ambiguity, large cross-country datasets recording non-housing related financial support cannot be used to draw conclusions about differences in housing-related financial support among housing systems or welfare regimes. For this reason, non-housing related financial gifts are not analysed in the dissertation.

Though a pan-European overview of the development of financial support and the causes behind it cannot be provided due to the lack of a large international dataset, national case studies do offer valuable information about both differences between welfare regimes and recent trends. Denmark, where gifts before home purchase are virtually non-existent, represents one end of the spectrum (Kolodziejczyk and Leth-Petersen, 2013). Based on a survey recorded in 2002 and 2007 in two waves, in the Netherlands 9% of the population between 18-79 received home ownership support (Mulder and Smits, 2013, p. 104). In France

around 26% of homeowners reported they received a gift or bequest before home purchase in 1991-1992 (Spilerman and Wolff, 2012, p. 221).

In semiperipheral countries higher frequency of support was recorded. In Italy, about one third of homeowners received bequest or financial transfer for the purchase of their home, or received a dwelling as a gift in 1991 (Guiso and Jappelli, 2002, p. 335). In Czechia, 44% of parents with adult children provided or were planning to provide assistance to their children to acquire an owner-occupied dwelling in 2016 (Lux, Sunega and Kážmér, 2018, p. 11). Cirman (2008, p. 311) denotes 29% of the Slovenian population received intergenerational support to access home ownership in 2005.

Though different national surveys recorded slightly different types of support, data enable a rough comparison. National figures from the three case studies, similarly to intergenerational cohabitation, point towards the existence of a core-semiperiphery divide, however, France clusters with the latter group despite its similarity with the core based on my cluster analysis performed on various indicators (Kováts, 2020b). Since France is the only conservative country among the case studies and countries belonging to the liberal welfare regime are not included, the similarity between France and semiperipheral countries may be interpreted as the existence of a conservative-SE-CEE cluster on the one hand, and a social democratic (and liberal) cluster on the other hand.

3.3.2. Bank Mum: the means to children's financialised home ownership and extended parental control

Regarding recent trends in financial support, studies about the US, the UK and Norway all testify to the rise of financial support, both in prevalence and magnitude (Mayer and Engelhardt, 1994; Gulbrandsen and Langsether, 2003; Heath and Calvert, 2013; Humphrey and Scott, 2013; Köppe, 2018). In the UK, between the early 1990s and 2012, the share of first-time home buyers receiving parental gifts before the purchase increased from 4-8% to 37% (Humphrey and Scott, 2013, p. 3; Köppe, 2018, p. 228). Data from 18 US cities testifies to a rise in the amount of gifts provided for the down payment of a mortgage between 1988 and 1993, especially in locations with rising housing prices (Mayer and Engelhardt, 1994).

Finally, in Norway 20% of the 20-29 age cohort ever received financial support for home ownership, compared to 4% of the 69+ cohort (Gulbrandsen and Langsether, 2003, p. 145).

3.3.3. Micro determinants of housing-related intergenerational financial transfers

Determinants of financial support have been explored by a number of studies analysing national datasets. In these analyses, the impact of a variety of other characteristics of children and parents were measured. In the following, findings from the analyses of financial support in the US, the Netherlands, Norway and Czechia are presented.

Mayer and Engelhardt (1994, pp. 15–17) examined the impact of characteristics of young adults on receiving support for the down payment of their mortgage in US cities. Besides their finding that need (measured in income), housing prices and age significantly affect the share of down payment covered from gifts, they also recognised that household size has a positive effect on the receipt of a gift.

Mulder and Smits (2013) studied characteristics of both parents and young adults influencing parental home ownership support on Dutch data. They found that the father's socio-economic status, mother's employment status at the child's age of 15, university degree of the father, home ownership of parents, age difference between the mother and the child had a positive effect on home ownership support, while the death of one parent before the age of 18 of the child, the divorce of parents and the number of siblings had a negative effect. Among the variables pertaining to characteristics of the child, university degree and marriage have a positive effect, while distance between the child's current place of residence and the place of residence at their age of 15 have a significant negative effect.

Regarding young adults' characteristics, the study highlights the importance of merit in providing home ownership support exemplified by the impact of child(ren)'s marriage or university degree. Authors also highlight the importance of tenure socialisation: those parents provide financial support for housing purchase who themselves reside in an owner-occupied dwelling. At the same time, evidence does not support the importance of need as, contrary to Mayer and Engelhardt's (1994) finding, income and socio-economic status of the child does not have a remarkable influence on homeownership support (Mulder and Smits, 2013).

Mulder and Smits also looked at differences between the transfer of 5000 euros as a gift from parents to children (either in one amount or in regular payments) ever and home ownership support and found there is no significant difference between factors influencing housing-related financial support and non-housing related transfers. Difference mostly lies in that parameters affecting non-housing related transfers have a higher impact on financial support, and that distance from the parental home affects only home ownership support.

Gulbrandsen and Langsether's (2003) Norwegian study found that parents' income, and both donors' and recipients' age are the most significant factors behind the provision of parental financial support. Education, the number of children, receipt of inheritance or a gift from parents, assignment to the norm of helping children and leaving an inheritance, and low income of the child all have a positive effect. Interestingly, Gulbrandsen and Langsether do not find the merit effect significant. University degree of the child or whether they had children did not have a positive effect on the receipt of financial support. Frequent contact with parents also did not affect the provision of support.

The Czech case study of Lux, Sunega and Kážmér (2018, pp. 14–16) reinforces the importance of parents' home ownership, fewer children, and the reception of financial support from the grandparent generation in young age as characteristics significantly positively influencing financial support. Income of parents, and the education and marital status of the child do not seem to influence the reception of financial support indicating that in homeownership-dominated Czechia financial support for home ownership is the norm and is not dependent on certain qualities or the situation of children. Yet, the tenure socialisation effect proves significant here as well.

Tenure socialisation is discussed by a number of other studies as well (Helderman and Mulder, 2007; Heath and Calvert, 2013; Druta and Ronald, 2017; Albertini, Tosi and Kohli, 2018; Lennartz and Helbrecht, 2018; Lux *et al.*, 2018; Lux, Sunega and Kážmér, 2018). In the overwhelming majority of countries, parents' preferred tenure is home ownership, however, as the German case study of Lennartz & Helbrecht (2018) demonstrate, in a unitary rental system characterised by a low home-ownership rate, parents' preferred tenure is rental housing and they are less willing to support the purchase of a home by their children. The "socialisation effect" of financial support changes even within one country, depending on the

prevalence of home ownership or renting in parents' location (Helderman and Mulder, 2007; Lennartz and Helbrecht, 2018).

The "socialisation effect" not necessarily relates to tenure. It can even appear in the form of explicit control such as the parents' right to decide about the furniture and decorations of the dwelling obtained through parental support (Druta and Ronald, 2018). In sum, the four quantitative analyses and further case studies suggest that more affluent parents provide housing-related financial support to their children regardless their need, but not in CEE Czechia. The socialisation of children into the parental tenure also significantly shapes the provision of financial support. Merit (marriage or earning a university degree) was not a significant determinant in all case studies, but might be an important factor if a larger group of countries is considered.

3.4. Summary: determinants of the provision of space and money

Concluding findings of the literature about intergenerational cohabitation and financial support, there are significant differences among welfare regime clusters: SE and CEE are characterised by a high level of both financial support and intergenerational cohabitation, while in social democratic countries both kinds of support are less widespread. Conservative welfare regimes fall in between in intergenerational cohabitation, but based on the example of France some of them may cluster with SE and CEE in financial support. Based on data from the UK, the liberal welfare regime shows identical figures in intergenerational cohabitation with conservative continental welfare states (Arundel and Ronald, 2016, p. 892), while there is a lack of comparable data on financial support in the cluster.

Data clearly suggests a recent increase in intergenerational cohabitation, while scattered evidence available about financial support also points towards a rise. Whereas welfare regime-specific patterns in the increase of intergenerational cohabitation and a convergence among core countries were not detected (Lennartz, Arundel and Ronald, 2016), such analyses were not yet carried out regarding financial support. Macro factors such as a benign labour market environment and the affordability of renting, however, result in a more modest increase in intergenerational cohabitation (Lennartz, Arundel and Ronald, 2016).

The relationship between unfavourable socio-economic conditions of the child and intergenerational cohabitation is confirmed by the analyses of the effect of micro factors on the phenomenon: it is substantially affected by indicators denoting the adult child's need such as unemployment, young age, single or divorced family status. Although findings of country-specific case studies diverge, financial support also seems to be affected by the child's need, at least in two out of the four countries studied in detail. Parents' socio-economic status seems to affect financial support significantly, while regarding intergenerational cohabitation, its impact is found significant only in terms of the conditions of intergenerational cohabitation. A big enough owner-occupied dwelling and the employment of parents is a necessary condition for co-residence, but income, wealth or education of parents are not found significant.

In sum, the two kinds of support are provided for different purposes. Intergenerational cohabitation is clearly need-driven and is provided by parents able to comfortably share their dwelling with their children regardless of their socio-economic status. In turn, financial support is not always provided based on need, but significantly depends on the socio-economic status of parents. Sometimes financial support is provided as a reward for merit.

The above findings seem to confirm that affluent parents whose children enter their adulthood with significant advantages in terms of education and social capital, receive considerable home ownership support from their parents even in case their transition from education to the labour market is smooth. Young adults without the means of purchasing a home, whose parents own a dwelling large enough, can count on their parents' provision of accommodation. In the worst situation are young adults with a disadvantaged position in terms of education, social capital, and consequentially worse labour market perspectives, whose parents' circumstances do not allow them to support their adult children in any way. These findings reinforce arguments by Flynn and Schwartz (2017), Ronald (2018) and Coulter (2018) that the tendency towards re-familialisation amidst intense housing financialisation enhances already rising inequalities among young adults.

4. Housing-related family support in Hungary

4.1. Demographic changes and family support

Before the development of housing-related support and the impact of changes in the political economy on it is discussed in more detail, demographic trends influencing family support and larger trends in the evolution of (not housing-related) family support are worth looking at. In line with European trends, in Hungary the effect of the second demographic transition seems very significant. The average age at marriage and the divorce rate increased, while fertility declined. At the same time, the expansion of higher education entailed the spread of emerging adulthood: young adults remain financially dependent from their parents for longer (Murinkó, 2013; Vaskovics, 2014). Though internal migration trends of young adults have not changed significantly in the past decades (Bálint and Gödri, 2015), emigration abroad spiked since the millennium, especially since the GFC (Gödri, 2015; Lakatos, 2015).

Evidence does not indicate that the above trends led to changes in the extent and form of family support in Hungary. Results of Murinkó's (2013) study reporting the increasing age of departure from the parental home suggest that the second demographic transition either did not bring about the earlier home-leaving of young adults or it did, but its effect was less significant than the impact of the regime change allegedly enhancing intergenerational cohabitation.

4.2. Family support beyond housing

The field where much of not housing-related family support is realised is house and care work. Change in their extent provides useful evidence to trace the development of familalism. Works examining the amount of labour spent by families on house and care work, highlight the rise of such family labour in the past decades. While housework did not change significantly between 1986 and 2009, the period covered by comparable time use survey data, time spent on childcare rose by almost 50% in the total population and doubled among households with children (Harcsa, 2014, pp. 33–34). This trend is in contrast with global

developments bringing about the decrease of house and care work in families (Charmes, 2019), however, confirm the rising importance of child wellbeing and more intensive parenting (Vaskovics, 2014).

Increase can be observed in the other large category of support, (not housing-related) intergenerational financial transfers. Based on a representative survey recording (past and planned) intergenerational transfers among four generations in 2008, Örkény and Székelyi (n.a., p. 8) reported that an approximately 150% higher share of the grandparent generation provided support to the parent generation than the great-grandparent generation did to the grandparent generation. The share of parents providing a financial transfer to their children was even higher, even though the pace of increase was lower than the large difference between the support provided by great-grandparents and grandparents to their children.

Data suggests that, housing not considered, significant familialisation took place in at least the past few decades, while financial transfers have been on the steady rise since around WWII. The fact that even the amount of house and care work, on the decline globally, increased indicates that outside the sphere of housing familialisation has been more intense in Hungary than in the highest-income countries.

4.3. Family support in Hungarian housing theory

In the Hungarian housing literature, housing theory and empirical evidence about family support are rarely combined in one publication. Part of publications in the subject are overwhelmingly empirical or discuss only one type of family support, or examine the phenomenon in the framework of youth studies or the sociology of the intergenerational transfer of status (Sik, 1988; Hegedüs, 1992; Székely, 2002, 2018; Medgyesi, 2007; Medgyesi and Nagy, 2014; Dóra, 2018; Balogi and Kőszeghy, 2019)[3].

In turn, in Hungarian housing theory, the issue of familialism has received relatively meagre attention. In the few works family support is touched upon, two contrasting approaches can be identified regarding the processes affecting familialism. One group of authors adopting a transition-focused theoretical stance, introduced in detail in Section 2.2.3, assume a negative

[3] Results of earlier empirical analyses are presented together with data analysis in Chapter 6.

relationship between familialism and commodification similarly to political economists such as Streeck (2009) (Csizmady, Hegedüs and Vonnák, 2019). In turn, the other group of authors assumes that commodification, appearing in the form of financialisation today, reinforces familialism in line with empirical findings from core countries as demonstrated in Chapter 3 (Gagyi *et al.*, 2019). In the absence of long-run data about family support, neither of the two approaches is underpinned by substantial empirical evidence.

However, the problem runs deeper than the lack of empirical evidence. The two groups of authors even interpret change in the Hungarian housing system in the past four decades differently: the financialisation approach suggests that the process of commodification has been shaping housing since the 1970s while the transition approach interprets the same period as a series of faltering efforts towards commodification until today. In the following, the two theoretical stances are presented in detail with a special emphasis on their position regarding family support.

4.3.1. The transition approach

The state-socialist period

The Hungarian transition approach deals with family support only briefly, but interprets its development in the framework developed by Hegedüs and Tosics (1996), and Stephens, Lux and Sunega (2015) for CEE housing. The phenomenon was discussed by Hegedüs and Tosics (1993, pp. 91–94) through the example of self-build, a form of housing construction realised mostly through the reciprocal labour of the builder's family. The authors conceptualise self-build as an activity to a large extent based on reciprocity alongside state intervention and market processes also affecting the phenomenon. Though in their early works discussing housing developments in the country, they do not always explicitly apply Polanyi's concept of the forms of social integration, they pay distinguished attention to self-build as a quasi-market form of housing provision based on family labour (Hegedüs, 1992; Hegedüs and Tosics, 1992b, 1996).

As expounded in greater detail in Section 2.2.3, according to the transition approach, self-build was restricted in Hungary in the first postwar decades. Later, from the 1970s when the

disintegration of the state-socialist system started to be taking place, self-build became an increasingly tolerated quasi-market form of provision amidst conditions of weakening de-commodification represented by decreasing public housing provision, and the lack of market providers. From the 1980s onwards, the state, wrestling with great public debt, turned this tolerated exit strategy into an official housing policy by decreasing public housing construction, and facilitating the self-provision of single-family housing through construction subsidies and preferential loans (Hegedüs, 1992; Hegedüs and Tosics, 1992b, 1993, pp. 91–94, 1996).

In this way, the rise of familialism or reciprocity in housing provision is associated with the early Hungarian transition during which housing could no more be provided through public housing provision, but not yet supplied by the market. The transition approach has been applied by a couple of other Hungarian researchers discussing the development of self-build during state socialism (Farkas and Vajda, 1988b, 1989; Farkas and Székely, 2001).

The post-state-socialist period

The three decades following the 1989 regime change are described by the transition approach as an unsuccessful quest for a market-based housing system envisaged in the form of an ideal typical liberal housing system characterised by easily accessible mortgages, very limited means-tested subsidies and a residual, but sizable social housing stock (Hegedüs, 1998, 2006). The fact that the Hungarian housing system does not resemble this model even three decades after the regime change is explained by the haphazard nature of policy-making that keeps the Hungarian housing system malformed (Hegedüs, 1998, 2006; Augustyniak *et al.*, 2019; Csizmady, Hegedüs and Vonnák, 2019).

Authors distinguish among four periods in terms of housing system formation: reformist state-socialism (from the late 1970s until 1989), early transition (from 1990 until the millennium), expansion of mortgage lending (from the millennium until 2008) and crisis management (from 2009 until around 2015). They divide the expansion of mortgage lending to two subperiods of subsidised mortgage-lending (until 2004) and forex mortgage lending (2005-2008) (Hegedüs and Somogyi, 2016; Augustyniak *et al.*, 2019; Csizmady, Hegedüs and Vonnák, 2019).

According to the transition approach, decision-makers and public administration gaining experience in a state-socialist housing system did not have the capacity and motivation to implement "efficient" housing policies required by a market economy. NRH construction, falling already in the 1980s, came to a halt after the regime change while privatisation of public housing units occurred on a large scale. Subsidised fixed-rate mortgages, housing construction subsidies and later tax benefit of housing construction were abolished. Mortgages were available at only very high interest rates due to the low profitability of housing investment, inefficient foreclosure legislation, a small, inefficiently operating NRH sector and mistargeted subsidies introduced on an ad hoc basis or as a result of successful and unrestricted business lobbying (Hegedüs, 1998, 2006; Hegedüs and Somogyi, 2016; Augustyniak *et al.*, 2019).

The new period started around the end of the millennium when mortgage lending expanded first in the form of generously subsidised mortgages which later became substituted by the unleashing of risky mortgage lending in foreign currency, supported by home-ownership subsidies (Hegedüs and Somogyi, 2016; Augustyniak *et al.*, 2019; Csizmady, Hegedüs and Vonnák, 2019). After the GFC, the unfavourable change of exchange rates brought about the spike of the sum of mortgagors' debt and monthly instalments (Csizmady, Hegedüs and Vonnák, 2019).

In the post-crisis years, several unconventional measures were taken to mitigate the debt crisis. These measures predominantly targeted debtors with higher income and savings, but some provided help to lower-income households (Hegedüs and Somogyi, 2016; Hegedüs, 2017; Augustyniak *et al.*, 2019; Csizmady, Hegedüs and Vonnák, 2019). This most recent shift in housing policy is seen as a backsliding into the old post-state-socialist "malformed" housing system where mortgage lending is restricted and subsidies are mistargeted (Augustyniak *et al.*, 2019; Csizmady, Hegedüs and Vonnák, 2019). Hegedüs and Somogyi (2016, pp. 216–217) envisage the emergence of a highly regulated mortgage market similar to the one that operated during state socialism. In this sense, authors following the transition approach anticipate the country will not end its transition in the near future (Csizmady, Hegedüs and Vonnák, 2019).

In the interpretation of Hungarian policy developments by the transition approach, similarly to Tsenkova (2009), Norris and Domański (2009), Stephens, Lux and Sunega (2015), familialism is viewed as a form of emergency provision in the decades of transition. The state retreated from housing provision, but has not yet been capable of creating conditions for the "efficient" functioning of a market-based housing system characterised by the easy access to mortgage and the availability of public support to those on low incomes who cannot access housing on the market (Csizmady, Hegedüs and Vonnák, 2019).

In this vein, authors aligning with the transition view emphasise that reliance on the family was high at times when mortgages were less accessible: in the period from 1980 to 2000 and the post-crisis years (Csizmady, Hegedüs and Vonnák, 2019). In the first period, authors see self-build (*ibid*, pp. 7-8) and intergenerational cohabitation (*ibid*, pp.17-18) as the primary fields of family support. Mortgages denominated in foreign currency of the 2000s are argued to have offered an affordable but risky market alternative to intergenerational cohabitation or other forms of precarious housing for low-income individuals (*ibid.*, p. 17). In turn, after the GFC when new homeowners faced the explosion of their monthly instalments, the family is argued to have again had to assume a bigger role in housing provision in the form of self-build, intergenerational cohabitation or intergenerational financial transfers (*ibid.*, p. 24).

4.3.2. The financialisation approach

The financialisation view explains Hungarian housing developments as primarily shaped by the current wave of re-commodification transforming housing into an investment vehicle that is less and less affordable (Gagyi and Vigvári, 2018; Pósfai, 2018; Gagyi *et al.*, 2019; Pósfai and Jelinek, 2019). Authors apply the same periodisation of housing developments as authors following the transition approach, however, they identify different drivers of housing policy and market change in certain periods: while the transition approach explains periodic changes by the often improvised strategies of subsequent national governments to manage tensions generated by the economic transition, the financialisation approach argues periods overlap with global housing market cycles and changes in housing policy are driven by global processes (Pósfai, 2018; Gagyi *et al.*, 2019).

Similarly to the transition approach, authors also consider the 1970s the crucial turning point when the current housing regime started to take shape. However, for them, the decision to hold back the provision of public housing and subsidise private housing construction instead is not the outcome of a specific national reaction to the crisis of the dysfunctional political-economic model of state socialism. They see Hungary remaining part of the capitalist world economy during the period of state socialism and interpret changes in the 1970s to be the result of the global crisis of capitalism affecting Hungary as a semiperipheral country of the capitalist world economy[4]. In this vein, they consider the fall of public housing construction as a neoliberal policy of welfare retrenchment, while they view the easing of access to preferential fixed-rate mortgages provided by the state-owned savings bank and the expansion of subsidies to private house-building as policies fostering financialisation (for the definition of financialisation see Chapter 2.2.1) (Gagyi *et al.*, 2019).

The authors describe the post-state-socialist era not in terms of a protracted transition characterised by haphazard policy-making, but as marked by not only the facilitation of mortgage lending by the state, but a gradual shift in housing-related redistribution. The authors argue that most policy measures targeting disadvantaged households with the aim of mitigating the detrimental social consequences of commodification, were abolished, retrenched or hijacked to support the middle class (Gagyi *et al.*, 2019; Pósfai and Jelinek, 2019).

The financialisation approach argues that as housing has been becoming more and more unaffordable and assistance of vulnerable households by the state has been decreasing, reliance of households on their own resources, or those of their relatives and friends utilised through reciprocal exchange, has risen in significance (Gagyi *et al.*, 2019, pp. 216–217). The family gets more involved in young adults' housing access through intergenerational cohabitation or labour support in self-build, and the conversion of buildings in allotment gardens not built for habitable use into quasi-housing units (*ibid.*, p. 217).

[4] The impact of global processes on housing policy development in the 1980s was not completely rejected by representatives of the transition approach either. For example, Hegedüs & Tosics (1996, p. 30) also briefly mention that the 1970s crisis in the West spread to state-socialist countries. However, they attribute incomparably larger importance to national policy-making in producing housing outcomes.

An important difference between the financialisation perspective and the transition approach is that the former does not explain widespread familialism by the retreat of the state-based housing system and the delayed emergence of a market-based one (that is, a gap left by the low level of both commodification and de-commodification), but by large-scale housing commodification and the restructuring of redistribution by the state to enhance rather than mitigate inequalities caused by the market.

Authors consider mortgage boom and bust cycles as local materialisations of global housing investment cycles. They acknowledge housing outcomes can be more severe during busts, however, they also highlight increasing reliance on household resources during housing booms. Households rely on their own resources and those of their social network during housing busts to escape homelessness due to defaulting on mortgage payments, but also during mortgage booms to escape housing markets heated by housing price appreciation (Gagyi and Vigvári, 2018; Gagyi *et al.*, 2019).

4.3.3. Family support in housing in Hungary in the long-run: fluctuation or rise?

From the above international and Hungarian literature reviews it is apparent that while the interest of housing theory grows in the documented rise of housing-related family support globally, in Hungary the issue has not been addressed by theoretical works in detail[5]. Even though none of the Hungarian works in housing theory presented above deal with family support explicitly in length, two (somewhat contradicting) views of familialisation can be identified: the transition approach and the financialisation perspective. Both approaches agree in that housing-related family support in Hungary is significant, they differ mostly in their interpretations regarding trends and causes of it.

On the one hand, the transition approach sees family support (and within it parental support) as filling the gap created by the transition from state socialism to market capitalism (Csizmady, Hegedüs and Vonnák, 2019). It assumes support increases at times when de-

[5] A number of authors discussed the emergence of pro-natalist housing policy measures as examples of state-supported familialism (Elek and Szikra, 2018; Bohle and Seabrooke, 2020; Makszin and Bohle, 2020). Though such measures do reinforce traditional family roles, they do not affect family help in the provision of housing: subsidies are available for housing acquisition regardless of support received from the family. For this reason, they are not expounded in length in the dissertation.

commodification and commodification are both low. According to this view, both commodification and de-commodification have been decreasing since the 1970s with the exception of the 2000s characterised by a wave of commodification. On the other hand, the financialisation approach suggests a rise of housing-related family support due to the re-commodification of housing taking place from the 1970s onwards globally, as well as in Hungary.

The above interpretations of the development of housing-related family support and underlying causes can also be posited in the international literature. The financialisation view is akin to the approach explaining the rise of family support in the highest-income countries as the consequence of re-commodification (Flynn and Schwartz, 2017; Ronald, 2018; Ronald and Lennartz, 2018). The transition view also sees the phenomenon affected by waves of commodification, however, they assume an inverse relationship between commodification and family support while they dismiss the argument that commodification has been significant in Hungary. In this sense, their position is similar to political economists such as Polanyi (2001) or Streeck (2009) who noted the retreat of the family as welfare provider as a consequence of capitalist transformation, or housing theorists such as Barlow and Duncan (1994) who see widespread self-build to be the consequence of economic backwardness and a rudimentary welfare state.

Since family support is not in the main focus of either approach, their theoretical assumptions are underpinned with only meagre empirical evidence. Both approaches present data about self-build, but other forms of family support such as intergenerational cohabitation and financial support are not analysed in depth.

Hegedüs and Tosics present the development of self-build through data about self-provision (also containing entrepreneurial construction) from 1960 but not the earlier period of state socialism. Further, somewhat in contradiction with the development of self-build outlined by authors, this data shows self-building was, already at the beginning of the 1960s, as widespread as in the alleged boom in the 1980s (Hegedüs, 1992, p. 224; Hegedüs and Tosics, 1992b, pp. 133–134).

The financialisation approach presents even less empirical evidence about family support. They mostly rely on Gagyi and Vigvári's (2018) qualitative data from one allotment garden near Budapest to suggest reciprocal work in housing construction and renovation has been on the rise (Gagyi *et al.*, 2019). In order to explore trends in housing-related family support since WWII and test the validity of the two approaches, further empirical evidence needs to be evaluated.

4.4. Micro determinants of parental support

The literature exploring determinants of different types of parental support in Hungary is scant. Housing-related family support was extensively researched in the 1980s when exploiting the labour of families became an important goal of economic policy. Yet the validity of much of the findings of these analyses might be limited today. Further, existing analyses rarely applied advanced statistical methods such as regression to find causal relationships between parental support and independent variables. For this reason, in the following studies presenting simple correlations of different types of parental support with certain selected factors are also summarised.

Since the above Hungarian literature review demonstrated that self-build is considered by housing researchers to be one of the main fields of the materialisation of housing-related family support in Hungary, determinants of this type of support, alongside intergenerational cohabitation and financial support more explored in international studies, are also examined.

4.4.1. Labour support in housing construction

Studies exploring the causality between socio-economic characteristics of parents and their adult children, and the provision of construction support have not been found. However, data from time use surveys aggregated by socio-economic indicators by Farkas and Székely (2001, p. 33) can provide valuable information about factors influencing the provision of support. Based on data from the 1999/2000 time use survey, the authors found that construction support is most common among parents living in villages while it is equally uncommon in Budapest and county seats.

It is surprising that according to these data, there does not seem to be a relationship between educational attainment and construction support. Not only people with vocational education tend to provide construction support in a higher proportion, but also those with a college degree, while university graduates are not far below the average. The equal share of the unemployed and active earners among support-providing parents also testify to the low significance of socio-economic status. The high share of old people, people with adult children and pensioners among supporting parents is obvious as there is a lower proportion of people in the younger generation who have children that could make use of labour support in housing construction.

4.4.2. Intergenerational cohabitation

Though similarly to construction support, determinants of intergenerational cohabitation were also not examined in detail earlier, a few studies drew attention to patterns in characteristics of young adults staying in the parental home. In the 1980s, Vajda and Zelenay (1984), and Rédei, Salamin and Újvári (1984) identified significant differences by profession and location in the share of people living independently after marriage or leaving the parental home. According to Rédei, Salamin and Újvári (1984, p. 166) 60%, based on Vajda and Zelenay's (1984, p. 10) data 69%, of the population live independently in towns (except Budapest) and settlements, but in Budapest they only amount to 50% and 60% respectively. The same figure decreases by occupational status, except for households with a head in agricultural employment which is higher than managers and intellectuals (Rédei, Salamin and Újvári, 1984, p. 167; Vajda and Zelenay, 1984, pp. 123–124). Contrastingly, examining intergenerational cohabitation after marriage, Róbert (1986, pp. 152–154) did not find a strong correlation between intergenerational cohabitation, and socio-economic status or place of residence.

If Rédei, Salamin and Újvári (1984, p. 166), and Vajda and Zelenay's (1984, p. 10) findings are correct, two factors posed obstacles to young people's independent household formation: residence in Budapest and low socio-economic status. In villages, self-build provided easier access to housing at the time, while the advantage of managers and intellectuals consists of better access to housing units built by the state construction industry due to their good

connections and higher salaries (Konrád and Szelényi, 1969). Town-dwellers may have profited from both the relative abundance of public housing and the tradition of self-build.

The regime change altered the distribution of cohabitation by the settlement type of residence. Most probably due to housing privatisation benefitting urban dwellers, in Budapest and big provincial towns the share of young adults living independently was the highest while it became less common towards the bottom of the urban hierarchy (Székely, 2002, p. 121). At the same time, low socio-economic status (exemplified by disadvantaged position on the labour market) of young adults continues to positively affect the likelihood of intergenerational cohabitation (Medgyesi and Nagy, 2014). In this sense, the weak and gradually reversing effect of settlement type and the strong effect of socio-economic status of parents on intergenerational cohabitation is assumed.

4.4.3. Financial support

Determinants of financial support were examined in detail by Róbert (1986, pp. 152–154) through survey data recorded in 1981-1982. He found that the socio-economic status of both parents and children significantly influenced the reception of financial support. Surprisingly, in contrast with recent findings in the literature based on NWE evidence, Róbert found that the socio-economic status of the child more positively influences the reception of financial support than that of their parents. A plausible explanation behind this surprising finding is that social mobility during state socialism was high and those could achieve higher socio-economic status than their parents who were strongly supported by their parents earlier.

Considering that the norm of supporting adult children is stronger in rural areas where housing provision by the state was for long minimal, it is less surprising that rural residence of both the parents and the child also increases the probability of receiving a transfer. Though the relationship between socio-economic characteristics of parents and children has definitely changed significantly in the past four decades, results suggest financial support is provided mostly by wealthier parents living in villages, but is relatively rare among low-income urbanites.

Although the provision of dwellings to children falls in the category of financial support, Örkény and Székelyi (n.a., pp. 14–15) analysed the practice separately and their results are worth mentioning. They found that the provision of dwellings is less common in families with some children remaining in the parental home. In the authors' opinion, parents provide the same amount of support to their children and parents with more children (with a remarkable age difference) can less afford to purchase a dwelling for each of their kids, even if they belong to higher classes.

5. Hypotheses and the course of analysis

The literature review identified a number of aspects of housing-related parental support where empirical evidence is weak or contradictory, and therefore further empirical examination is needed. Not only the extent of parental support is little known, but knowledge about direction and pace of its long-term change, its structure and determinants is also ambiguous. For this reason, the first aim of the current inquiry is to more precisely trace long-term trends in the development of the extent and structure of housing-related parental support. Secondly, the dissertation seeks to provide new empirical evidence about the micro determinants of parental support in order to evaluate them in light of findings in the international literature.

5.1. The long-term development of housing-related parental support

Following the transition approach formulating statements about the development of reciprocity in housing based on the postwar development of self-building, it can be assumed that parental support decreased after WWII, stayed at a low level by the 1970s when it started to increase due to the disintegration of the state-socialist system in reformist Hungary from that time onwards (Hegedüs, 1992; Hegedüs and Tosics, 1992b, 1996). Since the regime change, family support is reported to have risen at times access to mortgage was limited: in the 1990s and the years following the GFC. In turn, the expansion of mortgage lending between the millennium and the GFC should have contributed to the decrease of parental support by providing a market alternative to family support (Csizmady, Hegedüs and Vonnák, 2019).

The financialisation view outlines a somewhat different development of housing-related family support. They also assume a lower level of family support before the 1970s but, instead of fluctuation, they suggest a gradual expansion from then onwards (Gagyi *et al.*, 2019, p. 203). Although proponents of the financialisation approach do not present short-term developments of parental support, they highlight the intensifying involvement of the

family (and the wider reciprocity network) in the past decades. For this reason, according to this view, parental support should have neither stagnated nor decreased in the medium-term.

Though the negative relationship between commodification and familialisation per se is questionable based on the NWE evidence, in the situation of post-state-socialist Hungary, the existence of the relationship, at least until 2015, is a plausible assumption. Between the 1970s, when public housing provision started to decrease, and 2000, parental support should have logically risen. Economic downturn and the virtual halt of mortgage lending after 1989 probably increased the reliance of young adults on parental support.

However, it is exactly the severity of the post-state-socialist economic shock that makes the observer expect that the mortgage boom of the 2000s relieved families rather than increased their burdens. Further, the availability and, in the run-up to the crisis, increasing affordability of market finance is expected to have led many not to choose parental support, often coming together with increasing control over housing choices. The high number of low-income households affected by the GFC indicates mortgages were easily accessible in the 2000s. For this reason, the trend suggested by the transition approach is hypothesised rather than that favoured by the financialisation approach.

H1: Parental support dropped after World War II, significantly increased between the 1970s and 2000, decreased in the 2000s until the GFC, and increased again in the following years.

5.2. Changes in the structure of family support

The Hungarian housing literature does not address changes in the structure of family support. Trends in highest-income countries point towards the disappearance of self-build after WWII and an increase of financial support and intergenerational cohabitation in the recent decades. In contrast with the NWE literature, Hungarian housing research explored labour support in house building in the greatest detail and dealt less with intergenerational cohabitation and financial support. In the housing literature, self-build is argued to have fallen after WWII, increased from the 1970s onwards (Hegedüs, 1992; Hegedüs and Tosics, 1996) and remained on a high level after the regime change (Stephens, Lux and Sunega, 2015; Gagyi and Vigvári, 2018; Gagyi *et al.*, 2019).

Since intergenerational cohabitation had traditionally been the norm in rural areas, it is expected to decrease during massive urbanisation after WWII and rise since the 1970s due to the increasing urban affordability problems in the same way construction support allegedly did. Financial support is expected to have been less widespread in the early postwar decades, and to have gradually increased since then. It is assumed to have spread faster after the regime change when the purchase of an owner-occupied dwelling instead of obtaining a public rental unit or constructing one's own housing became more common.

H2: The structure of housing-related family support changed as formerly dominant forms of parental support, labour support in housing construction (H2a) had undergone a decrease in the 1950-60s and an increase since the 1970s, but stagnated after the regime change. Intergenerational cohabitation (H2b) is also expected to have decreased by the 1970s and to have increased since then. Financial support (H2c) has increased since WWII, at a higher pace after the regime change.

5.3. Determinants of parental support in housing access

The Hungarian housing literature suggests that during state socialism, reliance on the help of the family in housing access was determined primarily by class and place of residence. People in lower classes living in rural areas had to rely more on the support from their parents as they were disfavoured by the public housing allocation system (Hegedüs, 1992; Hegedüs and Tosics, 1992b; Gagyi *et al.*, 2019). Further, in rural areas housing-related family support was widespread because of its stronger tradition there.

On the one hand, the regime change is expected to have increased the importance of the socio-economic status of parents. On the other hand, due to the assumed weakening of the impact of rural tradition, differences among settlement types are expected to have evened out.

H3: Socio-economic status of parents has had a larger effect on parental support over time while the significance of place of residence has declined.

Based on the data presented by Farkas and Székely (2001, p. 33), construction support is argued to have characterised mostly parents in rural residence while class does not seem to have an effect.

H3a: Parental labour support in housing construction is primarily determined by the rural residence of parents.

International case studies suggest that intergenerational cohabitation is positively affected by parents' home ownership status and dwelling size, while the effect of parents' income and wealth, and the number of siblings of the child are negative (Albertini and Kohli, 2013; Isengard, König and Szydlik, 2018). Earlier evidence from Hungary suggests the same relationship is expected to be present, but in addition there is also a weak effect of the type of settlement of residence on intergenerational cohabitation. Urban residence positively affecting intergenerational cohabitation in the past is expected to have a negative effect today based on Székely's (2002, p. 121) data.

H3b: Intergenerational cohabitation is positively affected by parents' home ownership and rural residence, while parental income, and household or dwelling size are negative.

The provision of financial support was found to be heavily dependent on parents' socio-economic status in high-income country case studies. However, the Czech case study of Lux, Sunega and Kážmér (2018) indicates that in state-socialist home-ownership dominated countries the provision of financial support (or a dwelling) to the child is the norm, therefore the influence of parents' socio-economic status is questionable. In the current inquiry, parental socio-economic status is hypothesised to have a significant positive effect.

H3c: Financial support is positively influenced by parents' socio-economic status.

5.4. The course of analysis

The research of the long-term evolution of parental support, and more recent changes in the structure and determinants of it, requires different research methods and reliance on different kinds of data. Microdata is not available about housing-related family support before the 1980s, however, evidence can be collected from a number of publications and research

reports presenting aggregated data recorded in surveys. For this reason, long-term trends in the provision of parental support are explored through the review of evidence collected earlier.

In order to find publications containing data about the topic, the Hungarian journal database MATARKA and the catalogue of the Metropolitan Ervin Szabó Library in Budapest were searched with the keywords “family support”, “parental support”, “family help”, “parental help” and “bee” (kaláka). From the publications in sociology and ethnology found this way, those discussing housing-related support were selected and their relevant references were also reviewed.

Besides academic publications, data sources containing aggregate data are also used. Census reports and EUROSTAT data are helpful in presenting trends in intergenerational cohabitation. Time use survey data recording participation in and time spent on supporting others in housing construction since 1976 can also be used to trace trends in labour support provided in housing construction. Aggregate data collected this way are presented through descriptive statistics.

The development of self-building, the form of housing construction where construction support is extensively provided by the family, is analysed in more depth. Since for a long period of time data about either self-constructed units or different proxies of self-building are available, a long-term estimate of this specific phenomenon can be provided. A long time series of self-built units is created based on statistics recording the number of self-constructed dwellings between 1978 and 2013, and an estimate of self-built units in the 1921-1977 period. The estimate is based on historical overviews of traditional housing construction in the interwar period, census data, housing construction statistics, and data about the number of entrepreneurs and apprentices working in construction.

The analysis of medium-term trends in all main forms of family support is enabled by the 2003 and 2015 housing surveys of HCSO. The representative surveys examined, among others, the support provided by parents to their independently living adult children.

Finally, parental micro determinants of the occurrence of intergenerational support and the choice of certain types of support are examined through logistic regression performed on

indicators denoting attributes of parental households. Not only differences and parallels between results of international analyses and the Hungarian case study can be identified, but changes in determinants following the millennium are also explored in the analysis.

6. The long-term development of housing-related parental support in Hungary

6.1. Focus and scope

Intergenerational support in housing is very diverse and in lack of the focus of housing theory on the phenomenon, empirical inquiries into the subject remained rather fragmented. Most studies undertaken in the field sought to offer snapshots of the development of parental support or concentrated on one type of parental support, while only a few examined several types of housing-related parental support in a time frame wider than one or two decades.

In the following, earlier empirical findings are collected from these diverse data sources and arranged so as to provide the most complete puzzle about the development of the three most frequently provided forms of intergenerational support in the past decades: labour support in construction, intergenerational cohabitation and financial support.

6.2. Measuring labour support in construction: the development of self-build in the 20th century[6]

6.2.1. Difficulties of estimating parental labour support in housing construction

Data about construction support is scarcely available. The only empirical studies that provide evidence about its long-term development can be found in Hegedüs's (1992) article about the development of self-build in Hungary in the period of state socialism, Sik's (1988) monograph about the 20th century development of reciprocal labour in Hungary, and his analysis of a survey recording data about grandparent-parent-child triads in 1979 through surveying the 45-51 year-old parent generation (Sik, 1984).

Hegedüs's (1992) work has already been discussed with the introduction of the transition approach in Section 4.1. In his analysis, he uses data about self-provision, a category broader

[6] The section contains text published in Kováts (2020a).

than self-build (definition see later), through which he argues that self-build declined after WWII but increased from the 1970s onwards due to the tolerance, and later outright support, of the state-socialist leadership. However, his self-provision data (*ibid.*, p. 224) and the limited success of urban planners to restrict the construction of single-family housing even in the capital of the country (Kocsis, 2006, 2009) do not seem to underpin the suggestion of the author about the low level of self-build in the 1960s.

Somewhat contradicting the transition perspective, in his monograph about reciprocal labour Sik (1988) argues that in housing construction reciprocal labour was relatively stable until 1988, however, evidence supporting this claim is rather scarce in his book. He also highlights that by the 1980s collective construction transformed from a local practice involving a large part of rural communities, loosely regulated by custom, into a form of exchange of labour in which the value of participants' contribution is carefully noted by beneficiaries.

In his other study about transfers among three generations, Sik (1984, pp. 361–363) found that 28% of all support provided to fathers by grandparents was construction support which figure was only 24% in the parent-son nexus. Data suggests a slight decrease between the 1955-1965 period, when the parent generation constructed their housing, and the end of the 1970s, the time of recording the survey, when their children constructed housing units.

Sik's data is of limited use for the current inquiry for two reasons. On the one hand, he provided only the share of construction support within all support between two generations, therefore this data does not provide evidence about the absolute change in it. On the other hand, since a presumably significant share of self-builders in the child generation had not started constructing their own housing at the time the survey was recorded, data most probably underestimates the share of those receiving construction support.

In order to explore the development of construction support in more detail, a method for its estimation needs to be defined. Data is available about either the number of self-built units or proxies of self-build through which output can be estimated. Self-build is usually carried out with the significant involvement of labour provided by not only parents, but also the larger family, friends and acquaintances, and in case the composition of supporting actors shifts, evidence about the extent of self-building is less reliable without the knowledge about

the composition of people involved in self-building. Since tracing the composition of supporting actors in self-build would go beyond the scope of the dissertation, for the sake of simplicity, this composition is presumed to remain constant.

Based on H2, self-build is expected to fall after WWII, but gradually increase from the 1970s onwards. In the following, the hypothesis is tested through a long time series of self-built units built up based on statistics recording the number of self-constructed dwellings between 1978 and 2013, and an estimate of self-built units in the 1921-1977 period. The estimate is based on historical overviews of traditional housing construction in the interwar period, census data, housing construction statistics, and data about the number of entrepreneurs and apprentices working in construction.

6.2.2. Data and methods

Self-build is a term widely used to denote housing construction with a large variety of involvement of the resident-household in the construction process. In the current analysis, the definition of Duncan and Rowe's (1993) seminal work is applied that is frequently used in the housing literature. According to the definition of Duncan and Rowe (1993, p. 1332), self-provision is the term describing housing construction realised by the would-be owner-occupant household. Based on the form of involvement of the household, self-provision is divided into self-build (also known as self-construction) and self-promotion. While self-build refers to housing production where "the household […] (individually or collectively) [carries] out the bulk of the construction work", self-promotion pertains to the type of production whereby the household is not significantly involved in the actual construction of housing, but "(alone or collectively) finds finance, buys land, manages the project and owns the finished product" (*ibid*.).

In many cases, self-build and self-provision are not distinguished[7]. Therefore authors aiming to quantify the extent of self-construction (generally unrecorded by statistics), often use data

[7] For example, many authors, mostly focusing on Europe, refer to self-build as Duncan & Rowe's (1993) category of self-provision and do not differentiate between self-promotion and self-build (Barlow et al., 2001; Benson & Hamiduddin, 2017; Caputo et al., 2019; Soaita & Dewilde, 2019, p. 50).

about the broader category of self-provision (usually recorded by statistics) (Hegedüs, 1992; Hegedüs and Tosics, 1992b; Soaita and Dewilde, 2019).

Other researchers distinguishing between the two terms apply various estimating methods. Harris (1991) estimated the number of units self-built in Toronto in the 1900s with the help of building permits, address registers and tax records. Ward and Peters (2007), and Durst (2016, 2019) apply aerial images, survey data and property records to estimate the number of informal subdivisions in the United States. Earlier Hungarian studies about self-build applied time-use data, recording time spent on (housing) construction by the population since 1976 (Farkas and Vajda, 1988b; Sik, 1988; Farkas and Vajda, 1989; Farkas and Székely, 2001) and housing loan statistics (Farkas and Vajda, 1988a).

In Hungary, unique data collected annually about the number of self-constructed dwellings by the HCSO are available for the 1978-2013 period that hitherto have not been published in one time series. Yearbooks of housing statistics define self-build as a form of construction pursued through the labour of the would-be owner; their family members, relatives and friends. Data about self-provision were collected separately[8]. In this sense, the differentiation made by Hungarian housing statistics follows Duncan and Rowe's (1993) distinction between self-built and self-provided housing.

For the 1921-1977 period not covered by the data, the number of self-constructed dwellings can be estimated based on ethnologic overviews of traditional housing construction, census data, housing construction statistics, and the number of entrepreneurs and apprentices working in construction. Building a time series overarching such a long period by estimates is not an easy task and a few circumstances make such an undertaking difficult. First of all, housing construction, housing statistics, but also housing research considerably changed after WWII. Interwar self-build is best documented by historical sources exploring modes of construction in rural areas based on various ethnographic studies. Similar sources about the postwar period do not exist, but the extent of self-provision is recorded annually since 1949

[8] Statistics on 'housing units constructed by private actors' collected between 1949-1990 corresponded with self-provision as it included self-built dwellings, and self-promoted ones constructed mostly by individual entrepreneurs and their employees. Due to restrictions of the ownership of land, credits, and central price setting, individual entrepreneurs could not manage the whole process of housing development therefore their role was limited to the construction of houses in this period.

and, due to the lack of speculative provision, the extent of self-construction can be estimated using statistics about the annual number of construction entrepreneurs and their employees.

The use of different sources can affect the accuracy of the estimate in the two periods in different ways. Historical sources discuss self-build in the period in general, therefore even in combination with annual construction data, this part of the time series is relatively insensitive to annual fluctuation. Conversely, data about the number of construction entrepreneurs used for the postwar period can show higher fluctuation. Hence, the time series is less reliable in estimating short-term developments of self-build between 1921-1977, and should only be used for tracing long-term trends in this period. Due to the lack of data about housing construction between 1944-1948 and the number of demolished dwellings in the war, only rough estimates can be provided for this short period.

Unrecorded construction can also affect the accuracy of the estimate. Luckily, there is no indication that informal construction in Hungary unrecorded by housing statistics was widespread. Although in the 1950s a large share of unauthorised private construction went unregistered, their number was recorded in the 1960 Census and included in statistical yearbooks published later. Unrecorded construction represented only a smaller share of new housing units after the 1950s. A survey conducted in 1973 recorded that the housing stock constructed in lack of a permit or deviating from it constituted only around half per cent of the total stock (Árvai, 1973). Since illegal construction is expected to have decreased in later decades, estimating self-build based on official statistics will not produce false results.

6.2.3. Estimating self-build in Hungary (1921-1977)

1921-1943

In the interwar period, the extent of self-building, the widespread traditional form of housing provision can be best estimated with the help of the few historical sources dealing with rural housing construction. The extent of labour contribution of the family and the community highly varied by builders' social status and the building technique. In his work synthesising results of ethnologic research from the interwar period, Juhász (1997, pp. 252–253) argues that housing construction in rural Hungary was generally pursued with the significant

involvement of the family and the wider community. Only the petite nobility, and wealthier peasants and craftsmen built housing through self-promotion in villages.

Sources also discuss the involvement of professionals by the type of housing constructed. In the construction of mud houses, labour contribution of the family and the community always exceeded that of paid specialists who were occasionally involved in some phases of building. However, Barabás and Gilyén (1987, p. 123) note that significant part of craftsmen building brick houses in villages lacked professional training, and such unqualified masons and carpenters relied more on the labour of owners (Juhász, 1997, p. 253). Therefore, it can be assumed that a significant part of brick and stone houses were also self-built, despite the fact that their construction required the more significant engagement of professionals.

The approximate number of self-constructed dwellings in villages can be calculated based on Juhász's above description of the relationship between builders' social status and the involvement of professional labour. 1930 Census data about the distribution of agricultural land recorded that only 6,45% of Hungary's agrarian population owned 20-100 acres of land qualifying them as relatively wealthy (Gunst, 1998, pp. 203–204). Considering that (1) wealthier landowners lived in towns in greater proportion, (2) in the interwar period a higher share of the poor population constructed houses due to the shorter lifetime of their houses, but also the 1920 building lot allocation, but (3) a larger share of craftsmen and merchants afforded self-promotion than that of the agrarian population, a 7% ratio of self-promoted dwellings in villages is a reasonable estimate. Since speculative housing provision and, until 1940, public housing provision was non-existent in villages, the remaining 93% of new construction in villages is estimated to be provided through self-build.

Self-build in towns and Budapest can be calculated based on the above estimates of the practice in villages and statistical data about the walling of residential buildings. Censuses recorded the stock of residential buildings with mud walls (further mud buildings) in the era. Since due to Hungarian building traditions multi-apartment mud buildings can be considered virtually non-existent, we can consider their number and the number of dwellings in mud buildings (DMB) as identical.

Due to demolitions, housing stock increase recorded by censuses should always be lower than housing construction. Yet in the pre-war era of 1921-1940, housing construction recorded in statistical yearbooks is slightly lower than stock increase recorded by censuses, suggesting some construction went unrecorded by housing statistics (Mozolovszky, 1932, p. 472; Lonti, 1961, p. 362). For this reason, for the interwar period the ratios of DMBs in the total housing stock increase are considered identical with their share in dwellings constructed.

Census data indicate extensive construction of mud buildings in the era: they constituted 54% and 61% of the total housing stock increase in 1921-1930, and 1931-1948 respectively. In villages, figures record an especially intense construction of mud buildings, making up 73% and 78% of total construction in the two periods. On the opposite end of the spectrum stood Budapest where figures show such an insignificant number of new mud buildings that self-build can be considered virtually non-existent in the whole 1921-1949 period. For towns, the ratio is 34% and 18% in the two periods (See 1. Table).

1. Table. Share of residential buildings (dwellings) with mud walls in total housing stock increase, %

%	Budapest	Towns	Villages	Total
1921-1930[a]	1	34	73	54
1930-1949[b]	0	18	78	61

Source: see Section 10.1.1 in the Appendix.

In towns, the extent of self-construction can be calculated by applying the self-build/mud building ratio of villages as a benchmark. In villages, 73% of all housing construction consisted of DMBs in the 1920s and, based on the earlier estimate of the 93% share of self-built units, an additional 20% of the total number of dwellings are estimated to be self-constructed in brick or stone.

In towns, in the 1921-1930 period 34% of constructed dwellings were DMBs. Since in towns self-building of houses other than those with mud walling should be considered less widespread due to the higher share of wealthier inhabitants than in villages, it is supposed that on top of DMBs an additional number of brick or stone dwellings equalling to 15-16% of DMBs are self-constructed. Therefore, in the 1921-1930 period 40% of all new housing

in towns should be considered self-built. The high level of self-construction in the 1920s is surprising, nevertheless, given that most Hungarian towns were low-density village-like settlements with a large majority of the population working in agriculture and a vast amount of homesteads belonging to their administrative area (Timár, 1986), relatively high values seem justified.

In the 1931-1948 period, DMBs constituted 18% of the housing stock increase in towns. Since it is assumed that large part of the construction of DMBs in towns occurred after the 1945 building lot allocation, for the 1931-1943 period self-build is estimated to make up only 18% of total housing production. This decrease is in line with findings of Juhász (1997) about the decrease of self-build and the rise of self-promotion towards the end of the interwar period.

Between 1940 and 1944 two extensive public housing programmes were launched under the auspices of the National Fund for the Protection of the People and Families (NFPPF) that produced approximately 22 thousand homes on the interwar territory of Hungary[9]. Houses were constructed by contracted entrepreneurs (although sometimes with the involvement of the labour of beneficiaries) and were allocated to large families in risk of poverty and flood victims living in villages and towns. Therefore, for these 5 years the 93% and 18% ratios of self-built dwellings in villages and towns are applied to housing construction in the two settlement types decreased by the annual output of these two programmes in the two settlement types (see Section 10.1.2 in the Appendix).

1944-1948

Between 1944 and 1948 data was not collected systematically on housing construction, however, the difference between housing stock increase and the estimated number of housing units demolished during the war, 100 000 units are estimated to have been constructed in the period, after 1945 mostly self-built (Balassa, 2002, p. 168). The share of self-constructed

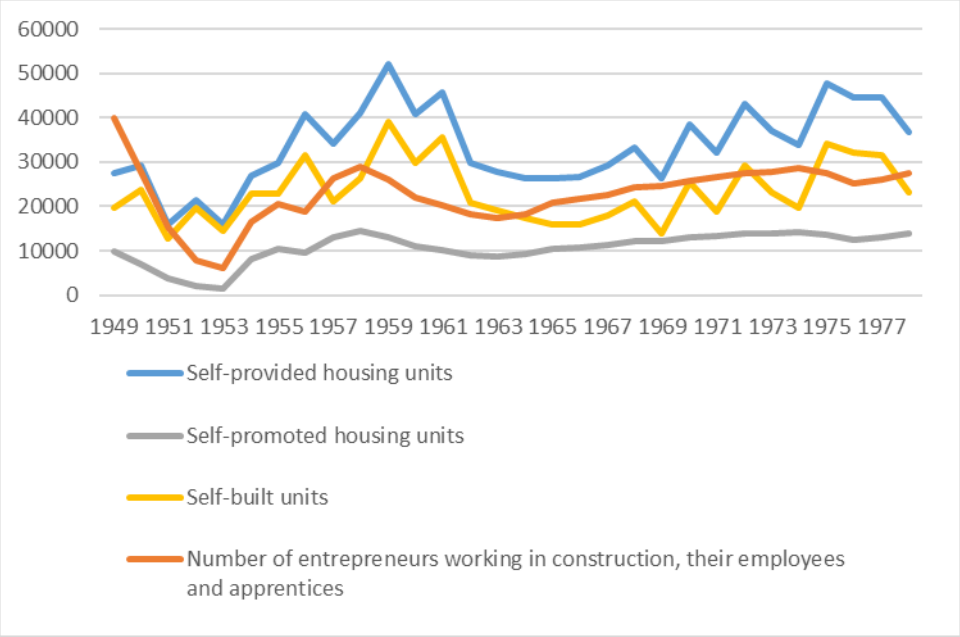
[9] Between 1938 and 1945, some of the territory lost by Hungary after WWI were returned to or occupied by Hungary. In order to avoid discrepancies, national housing construction data was only calculated for the interwar territory of the country.

units is therefore estimated to amount to 68% of total construction in the era (see Section 10.1.2 in the Appendix).

1949-1977

Since construction in stone and brick became widespread among self-builders after WWII, self-build cannot be estimated using the method applied to the interwar period. However, the number of self-provided dwellings, entrepreneurs, their employees and apprentices working in construction is recorded annually since 1949. With the help of these data, the approximate extent of self-promotion, a form of provision dependent mostly on the labour of entrepreneurs at the time, and thus self-build, constituting the difference between the two, can be estimated.

3. Figure. Number of construction employees and forms of housing self-provision.



Source: see Section 0

From 1949 until 1953, the number of entrepreneurs, their employees and apprentices (hereinafter entrepreneurs) steeply decreased due to the ban on issuing new entrepreneurship permits in effect since 1938; the introduction of central price setting and new taxes; and the restriction of material supply introduced by the Stalinist leadership (Gervai, 1960, p. 92). Later, when after Stalin's death some of the restrictions were eased and some others lifted,

the number of construction entrepreneurs surged by 1958 while it was characterised by a slow fluctuation afterwards (see 3. Figure). Since house building requires the collaboration of a group, the very low average number of employees and apprentices, fluctuating between 0,1 (in 1952) and 0,9 (in 1965) in the period indicates they completed relatively few housing units without the labour provided by builders' families and communities (KSH 1962, p. 325; Márfai and Kovácsházi, 1969, p. 176).

Still, in order to define the number of self-promoted dwellings, an average ratio of self-promoted dwelling/entrepreneur should be estimated. For 1978, when statistics about self-build, self-promotion and the number of entrepreneurs are all available, this ratio is 0,5. In the period between 1954 and 1977, labour productivity of entrepreneurs ill-equipped with machinery, typically working with one or without an employee, is not expected to rise faster than the average rise in housing standards entailing more labour and technology required for the construction of a house. For this reason, the 0,5 ratio is applied for the whole 1954-1977 period. In the 1949-1953 period, due to restrictions on entrepreneurship and entrepreneurs' heavy involvement in public housing construction and maintenance at the time (Csikós Nagy, 1954, pp. 17–24), a lower share of entrepreneurs are estimated to be involved in self-promotion, therefore a 0,25 entrepreneur/dwelling ratio is applied for the period.

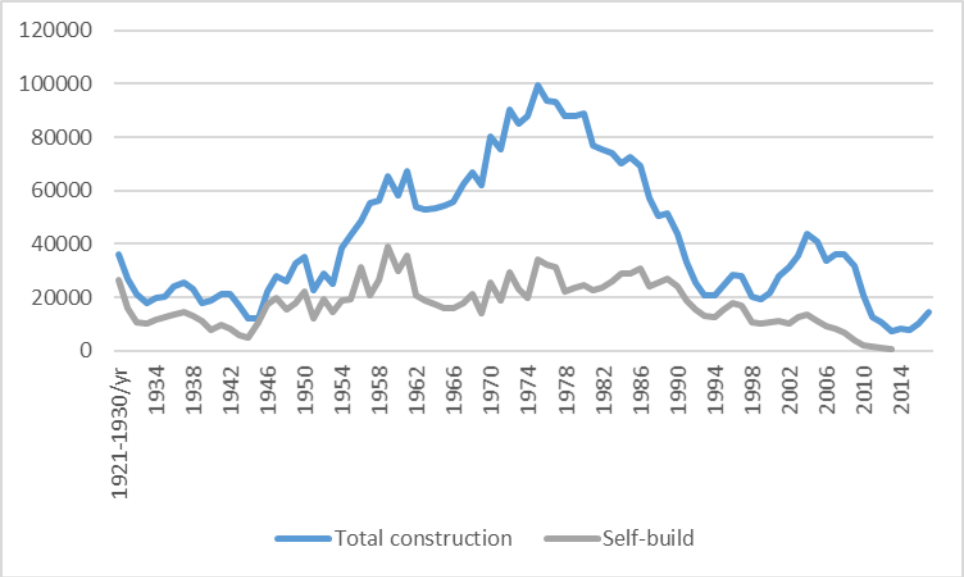
6.2.4. Long-term trends in self-building

4. Figure displays estimated values and statistical data about self-build in one long time series. In comparison with the high fluctuation of public and speculative housing provision, self-build remained surprisingly stable in Hungary until the end of the 20th century and the trend line does not resemble the hypothesised U-shaped development suggested by H2a. While historical sources, as well as data, suggest self-construction was on the decline in the interwar period, it increased after WWII and its high level was sustained during the whole period of state socialism in line with the suggestion of Sik (1988). Hence, evidence suggests self-build was boosted rather than restricted with the introduction of state socialism. Further, no substantial positive effect of the disintegration of state socialism on self-construction is reflected in the data. The increase in the share of self-build between 1978 and 1996 despite

the relative stability of output occurred due to the virtual disappearance of public housing provision in the period.

The most significant lasting change can be observed after the 1989 regime change when the number of self-built units steeply declined to a marginal level by the end of the 2000s. One of the likely causes is the halt of urbanisation, causing decreasing demand for urban housing. But pro-market changes after the fall of state socialism such as the commodification of land ending preferential land sales; the expansion of mortgage lending; and the new Building Act (1997) setting higher requirements for construction labour and virtually banning self-building also contributed to the decline of the practice. The weakening of family ties and increased geographic mobility of young adults (Murinkó, 2013; Lakatos, 2015) are also likely to contribute to the decline of the practice requiring a close relationship among family members. This trend is again the opposite of an increase envisaged and argued to be the consequence of a protracted transformation into a fully-fledged market-based housing system in CEE by several authors (Tsenkova, 2009; Stephens, Lux and Sunega, 2015).

4. Figure. Housing construction and self-build in Hungary between 1921 and 2017 (Nr. of units).



Source: own calculations based on yearbooks of housing construction, 3. Figure and Section 10.1.2.

Data from time use surveys suggest some part of labour formerly provided in housing construction shifted to renovation or reconstruction as the share of people carrying out these activities did not decrease to the extent the number of self-built units did, especially after the millennium (see 2. Table). Farkas and Székely's (2001, pp. 10–11) data also demonstrate the share of people providing labour support in new housing construction dropped more significantly (by 70%) than support in housing renovation (25%).

A number of amendments to the Building Act adopted since 2012 relaxed regulations regarding the use of family labour in construction works (CLVII Act, 2012; 244 Govt. Decree, 2019). However, the range of activities allowed to be performed by non-professionals was limited until 2019, therefore its effect on self-build is likely to be exerted in the future, however, it is not considered to substantially affect the practice in the period covered by the current analysis (Kovácsné Csala, 2019a, 2019b).

2. Table. The share of the 15-74 years old population spending time on maintenance, renovation or construction of a premise or a building.

1986/1987	3.3
1999/2000	1.9
2009/2010	1.9

Source: KSH (2012, p. 108)

6.3. Intergenerational cohabitation

6.3.1. Patrilocality: the traditional form of intergenerational cohabitation

In pre-capitalist Hungary, cohabitation of generations was common and was practised so as to maximise the labour of the household in farming. In villages, young couples chose their place of residence following the principle of patrilocality strengthening traditional gender roles: generally, sons remained in the parental home after marriage and brought their wives there as well. This practice was important in communities living off agriculture as a means of sharing labour in cultivating land, thus increasing the family's wealth. Based on ethnologic evidence, Faragó (2000) reports sons took over the position of the head of household from their father around the age of 40 and only among some ethnic minorities became adults

independent earlier. In this way, fathers and sons mostly never moved out of the parental house while mothers and daughters did rarely remain in their parental home for their entire life (*ibid.*).

The traditional form of intergenerational cohabitation started to decrease from the turn of the 19th and 20th century in villages as a result of urbanisation, industrialisation, the decline of fertility and spread of neolocal residence. Still, before WWII, one fourth of households were extended (Faragó, 2000). Though the collectivisation of small farms at the beginning of the 1960s gave a further blow to traditional co-residence, in 1979, Sik (1984, p. 362) found patrilocal residence still could still be found: 10% of 45-51 year-old males lived with their parents for their entire life while 17% left, but moved back to them.

6.3.2. Unaffordability-induced cohabitation

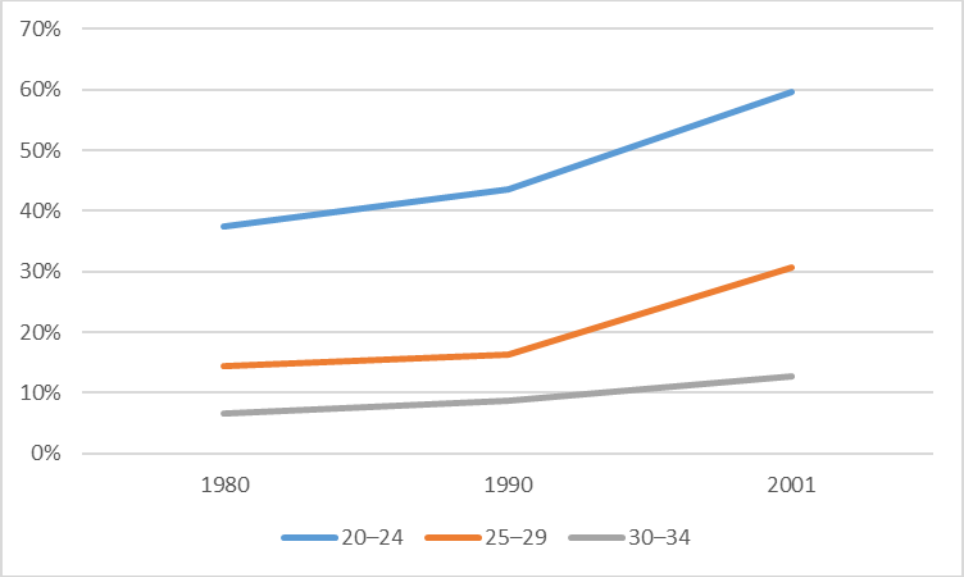
The rise of a new type of non-traditional intergenerational cohabitation induced by housing unaffordability attracted the attention of sociologists at the end of the 1970s (H. Sas, 1978; Hoffmann, 1981; Rédei, Salamin and Újvári, 1984). The emergence of unaffordability-induced intergenerational cohabitation and the fall of the traditional form of it is a trend similar to the emergence of previously unaccepted forms of cohabitation due to housing unaffordability observed in Japan by Takagi and Silverstein (2006) presented in Section 3.2.

In his work about the increasing economic hardship faced by young adults in the 1980s, Harcsa (1986, p. 325) exemplifies housing problems by highlighting that around half of young married couples co-resided with their parents in the middle of the decade. In a similar vein, H. Sas's (1978) study of rural multi-generational households concludes that intergenerational cohabitation was no more induced by labour pooling necessary for the cultivation of peasant holdings, but limited access to housing. Young adults did not remain in the parental household forever, but only temporarily until they obtained housing.

Sik's (1984, pp. 377–381) multi-generational comparison of the distribution of grandparents and parents having cohabited with their adult children also suggests that in the postwar period intergenerational cohabitation became more often induced by unaffordability, and less by a living but slowly declining rural tradition. Data about the distribution of intergenerational

cohabitation in the population by education, residence and engagement in agriculture signals a shift in inter-class differences. Intergenerational cohabitation provided by the grandparent generation to the parent generation characterised more the rural low-status group and much less the urban high-status group. However, intergenerational cohabitation provided by the parent generation to their children became more even across classes, though differences remained visible. Rédei, Salamin and Újvári (1984), and Vajda and Zelenay (1984) reported young adults in agricultural employment were overrepresented among people not in intergenerational cohabitation (see Chapter 4.4.2).

5. Figure. Share of people in the three age categories living in one family household with their parents.



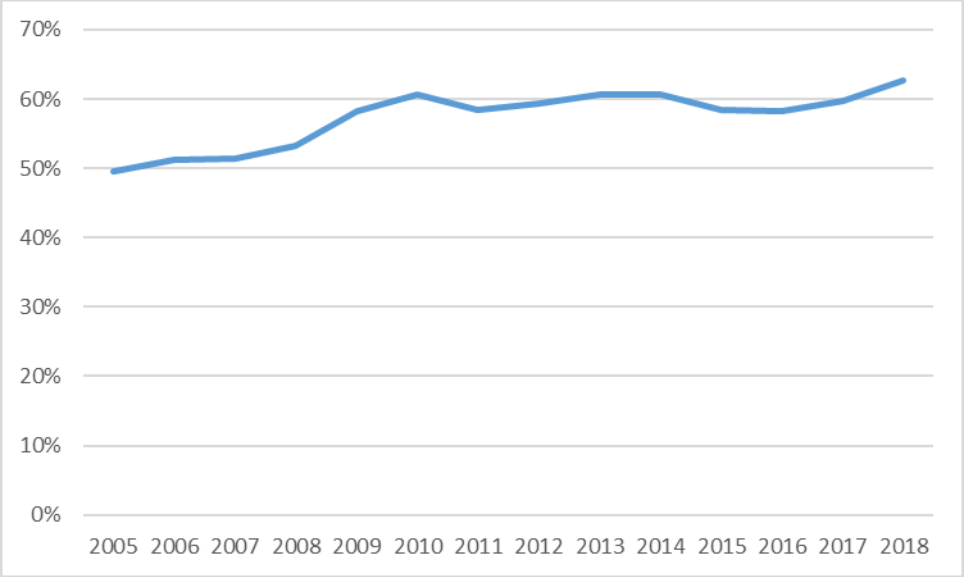
Source: own calculations based on
http://www.nepszamlalas2001.hu/hun/kotetek/gycs/tables/load1_2.html

Rédei, Salamin and Újvári (1984, p. 162) highlighted the share of people living independently after marriage or leaving the parental home decreased significantly before the 1980s: 67% of households with a head under 34 years did not live in a separate dwelling, while the same figure was 52% for the cohort above 50. Sik's (1984) multi-generational data about the provision of cohabitation to children by both the grandparent and the parent generation suggests the parent generation provided cohabitation in a much higher share than the grandparent generation. While only 11% of the parent generation received

intergenerational cohabitation from the grandparent generation, 30% of them provided intergenerational cohabitation to their children (Sik, 1984, pp. 378–380).

In the 1990s, rising unemployment, inflation, the abolition of preferential mortgages and the halt of housing subsidies in the first half of the decade closed important channels of young adults' housing access. Increase in intergenerational cohabitation seems to be the natural consequence of these developments. The share of employed adults between 15-29 living independently decreased from 52% in 1980 to 50% in 1990 and 47% in 1996 (Székely, 2002, p. 116). Murinkó (2013) also took note of the fall in the share of young adults living independently.

6. Figure. Share of young adults aged 18-34 living with their parents in Hungary.



Source: Eurostat (2020)

Census data about the share of young adults between 20-34 cohabiting with their parents displayed in 5. Figure shows a significant rise between 1980 and 2001. Most remarkable is the rise of the 25-29 age group in which double as many people co-reside with their parents than in 1980. The increase in the 30-34 cohort is milder while increase in the 20-24 age group can also be caused by the spread of the phenomenon of emerging adulthood characterised by longer studies and a later start of independent living (Arnett, 2000; Vaskovics, 2000). EU-SILC data recorded since 2005 confirms an increase in intergenerational cohabitation until

2010 and a stagnation since then (see 6. Figure). A cross-European comparison shows intergenerational cohabitation rose in Hungary at the highest pace in the EU between 2008 and 2012 (Medgyesi and Nagy, 2014, pp. 305–06). Evidence suggests that H2b correctly assumed the development of intergenerational cohabitation followed a U-shape.

6.4. Financial support

Financial support is a relatively new phenomenon as compared to traditional forms of parental assistance such as construction support or intergenerational cohabitation. In traditional rural communities, if material support was provided to children besides labour, it came in the form of objects such as textiles or furniture, but not money (Szilágyi, 2000, pp. 723–725). This is why it was assumed in H2c that this form of support was not widespread before the regime change. However, data reveals that already after WWII financial support was a common form of parental support, received by 34% of people who were 45-51 year-old in 1979 and were supported by their parents in some way (Sik, 1984, p. 361). A higher share of the same cohort provided financial support to their children later (*ibid*, p. 363). In a representative survey recorded in 2008, Örkény and Székelyi (n.a., p. 8) found that 36% of the great-grandparent generation provided support to their children, while the respective figures for the grandparent and the parent generation (including planned transfers) were 54% and 60%.

Harcsa's (1991, p. 309) data suggests financial support was even more widespread in the younger generation. In 1984 he found that 78% of the population of young people between 15 and 34 received material (mostly financial) support in housing access. The increase of financial support was also reported by H. Sas (1978, pp. 79–81).

More recent data suggest that today a relatively high share of home owners received housing-related financial support from their parents. Hungarian data from a representative survey about circumstances of first-time access of the population under 60 to home ownership recorded in 2005 reveals 39% of respondents received financial support for the acquisition of their first owned dwelling and 15% received their dwelling as a gift (Medgyesi, 2007, p. 102). With this figure, Hungary belongs to the group of semiperipheral countries where this type of support is most widespread (for international data see Section 3.3).

6.5. Changing structure of housing-related parental support

Based on the above analysis of sources about self-build, intergenerational cohabitation and financial support, the trend of parental support since WWII and its changing structure can be more precisely traced, and hypotheses H2 be evaluated. From the data of Sik's (1984) multi-generational study, the share of males can be presented who were 45-51 years old in 1979 and had received financial support or construction support. Data suggests that in this generation, receiving support in the 1950s and early 1960s, the two types of support are received by a very similar share of people: 12% received construction support and 14,5% financial support (*ibid*., pp. 358, 361). The reception of intergenerational cohabitation is reported by 11% of all respondents (males and females together) (*ibid*., p. 378), however, it is presumed males received a higher share of it than females, therefore intergenerational cohabitation is expected to be approximately as frequently provided as the other two types of support in the early postwar period.

As discussed in the previous sections, financial support has been continuously on the rise since WWII, intergenerational cohabitation started to increase from the 1970s at the latest after a postwar drop, while construction support largely stagnated until the regime change and fell afterwards. Though the structure of parental support was never examined in detail in the period, 1988 figures of Róbert (1986, 1991) about the spread of construction support and financial support confirm a more significant difference between the share of parents providing financial support and construction support in the 1980s than following WWII described above. He recorded 28% of young adults received financial support, 8% housing-related labour support, and an additional 9% both in 1988 (Róbert, 1991, p. 65).

The widening of the difference is confirmed by Medgyesi's (2007, p. 104) data recorded in 2005. He found that the share of recipients of labour support in housing construction fell from 20% to 7% between the 1980s and the 2000-2005 period, the share of recipients of material support (consisting mostly of financial support and the provision of a dwelling as a gift) rose from 46% in the 1970s to 60% in the first half of the 2000s.

H2 is only partly confirmed as many of its subhypotheses are contradicted by empirical evidence. Considering that the labour contribution of parents in the construction of self-built

dwellings did not change significantly, the development of construction support can be evaluated through the estimated number of self-built housing units in the period. Self-build seems to have evolved differently from what was assumed in H2a based on the literature. Evidence does not suggest it first decreased following WWII and then increased from the 1970s, but, instead, it seems to have remained relatively stable until the regime change and decreased afterwards. With its U-shaped fall and rise, the development of intergenerational cohabitation confirms H2b. Finally, the development of financial support only partly confirms H2c. Contradicting the hypothesis, it was a widespread form of parental support already following WWII and not only after the regime change. Nevertheless, H2c was correct regarding the steady rise of it since WWII. All in all, the structure of parental support evolved differently from what was assumed earlier.

In lack of data about the provision of multiple types of parental support, the overall trend of intergenerational support cannot be precisely defined. However, supposing the share of providers of multiple types of parental support has not shifted significantly since WWII, the Hungarian housing literature seems to have correctly assumed the trends in parental support during state socialism even though, in line with Gagyi *et al.* (2019) and my earlier findings (Kováts, 2020b), parental support did not fluctuate on the semiperiphery as abruptly as would be assumed based on a transition-focused perspective. The share of people providing parental support was the lowest after WWII as financial support and intergenerational cohabitation were much less widespread than today while construction support is not supposed to have been higher than in the 1980s by when the frequency of the provision of the other two support types had increased. Based on this evidence parental support was the most widespread in the 1980s.

Some of the post-millennial development of the phenomenon is explored by Székely (2018) who examined the share of transactions of owner-occupied dwellings in which family support was used. Though this includes help provided by other family members and not only parental support, the trend she identifies is interesting. Dividing responses into a pre-crisis and a post-crisis period, she found that the share of transactions in which family support was used significantly increased after 2008 (Székely, 2018, p. 69). This might suggest that the transition view correctly assumes that cycles of intense housing commodification relieve the

family from assisting their younger members in accessing housing, and family support is significant at times market finance is less available. Since the development of parental support in this period will be analysed in depth in the next chapter through the analysis of HCSO microdata, the evaluation of H1 remains open for now.

7. Trends and determinants of parental support after the regime change

7.1. Data and methods

Available microdata from housing surveys of HCSO enables the more thorough analysis of the period following the regime change. Besides medium-term trends in the development of intergenerational support, determinants of it can also be examined. Surveys not only provide useful information about socio-spatial inequalities shaping the provision of parental support and parents' choice of certain types of it, but through the temporal variation of micro determinants, socio-economic processes driving change in parental support can also be better explored.

The Hungarian Central Statistical Office recorded data about support provided to adult children in two representative national surveys entitled "Housing Conditions 2003" and "Housing Conditions 2015". The 2003 database contains 8781 dwellings while the 2015 survey recorded data about 9781 dwellings and their inhabitants. Surveys were answered by heads of households in each dwelling and datasets of both surveys available for research contain data about support provided by parents to their child(ren) living independently in obtaining their dwelling, socio-economic characteristics of the household and detailed information about their dwelling.

Although the survey is representative of dwellings and not households, data can be used to measure parental support with high accuracy. Based on the 2011 Census, 8,6% of households share a housing unit with at least one other household. Since more than two households occupying a single dwelling is rather rare, the dwelling-based database does not contain data about only cca. 4% of households sharing a dwelling with other households. Among households sharing a dwelling with other households there are almost 10% more households with at least one member under 29 years than in all households and 11% more households living alone (KSH 2013, pp. 113–116). This suggests that among these households young people in co-residence with peers are over-represented while people with adult children

living independently are underrepresented. However, such differences are so insignificant that we can consider results gained from the dwelling-based database accurate without weighting for multi-household dwellings.

The other weakness of the surveys, stemming from their focus on dwellings and not people, is that people not living in dwellings remained outside the sample. People living in institutions such as e.g. homeless shelters or elderly homes are excluded from the two surveys. Since questions about parental support were answered by heads of households, answers of elderly parents co-residing with their child's family are also missing from the survey.

The above factors already make it hard to define the share of parents supporting their children, however, it is further complicated by the lack of information about the share of divorced parents. The survey records support by two divorced parents forming separate households as two responses while that of a couple only counts as a single response. Since differences stemming from the lack of consideration of multi-household dwellings are minor, data are largely representative of the share of parental households providing support, but not of parents providing support.

Another issue that needs to be taken into consideration is the comparability of data from the two waves of the survey. Abrupt demographic changes can induce variation in the ratio of parental households providing support. The most significant such change occurring between 2003 and 2015 is undoubtedly the increasing ratio of divorced individuals. Data recorded in the 2001 Census and the 2016 Microcensus (around the two waves of the housing survey) shows that the share of divorced individuals increased by 20%, from 8,9% to 10,7% in the period (Makay and Szabó, 2019, p. 37). Although the increase may seem remarkable at first glance, even if we do not take into consideration that, in many cases, after divorce only one of the parents supports their child(ren); and that most divorced people form new households with partners who (or with whom together they) also have children; and we consider all data about divorced parents as evidence about parental support recorded twice, we still get only 1% observational error which is rather small. With the above factors considered, the impact of the increase of divorce on a prospective change in parental support is even milder. Hence, data from the two waves are comparable.

Since the surveys focused on housing conditions rather than the characteristics of individuals living in the dwellings, datasets contain only a limited amount of data about heads of households, further, data was not recorded about children living elsewhere to which support was potentially provided. For this reason, in the following only characteristics of parents can be examined, but no parent-child dyads.

As expounded in the literature review, the international literature highlights two qualities of adult children that have an impact on the occurrence of parental support: merit and need. The lack of variables denoting characteristics of children prevent the scrutiny of merit and need. However, need was partly examined by the surveys in the case of non-provision of support: in the case of lack of support, parents were asked about the cause of non-provision of support and the lack of child(ren)'s need was one of the two options provided. In this sense, some evidence is available about the lack of the child's need or the lack of parental resources.

The question about the provision of parental support is the following (in the 2003 survey, question III/5; in the 2015 survey, question VII/5):

If you have at least one adult child living independently, could you support them in obtaining a dwelling?[10]

Three types of support could be reported at most. Support categories were expanded in the 2015 survey, but they largely match 2003 categories. For new categories such as "help in administration, dwelling search" and "guarantor in mortgage" unrecorded by the 2003 survey and selected by only a small share of respondents, an "other" category was created. On the one hand, categorical variable values in the two samples have been transformed into a three-value categorical variable *support* denoting the provision of support and the two types of non-provision:

- Could not provide support
- Did not provide support as it was not needed by the child(ren)
- Supported

[10] Originally in Hungarian: "Ha van felnőtt, önállóan élő gyermeke, tudott-e segíteni neki (nekik) a lakás megszerzésében?"

On the other hand, for the examination of the provision of different types of support, binary variables were created for each type of support:

- Labour support (in construction or renovation) (*lab*)
- Support through the provision of temporary accommodation (*cohab*)
- Loan or financial support (*fin*)
- Support through the provision of a building lot, attic or part of building where the child created a new dwelling (*plot*)
- Support through the provision of a dwelling (*dwel*)

Among the types of parental support recorded by the survey, one appears on top of the three types discussed earlier in the literature review: the provision of space for construction (building lot, attic or part of building where the child created a new dwelling). This kind of support is expected to be a less frequently provided type that started to spread in the state-socialist period. Further, the provision of a dwelling is usually categorised as financial support in the literature and not as a separate category. In this section the term "financial support" does not include the provision of a dwelling. Since data about labour support pertains to both construction and renovation, the figure is expected to be higher than that of support provided solely in construction.

Since *cohab* pertains to temporary accommodation provided in the past to adult children living independently, it does not perfectly overlap with intergenerational cohabitation which also includes long-term cohabitation and cohabitation at present. For this reason, the extent of the provision of temporary accommodation is expected to be lower than actual intergenerational cohabitation. However, its determinants are expected to be similar to those of intergenerational cohabitation, but should also be evaluated carefully.

The meaning of the two options available for non-supporting parent households are somewhat ambiguous. The option "did not need to support" suggests one's (financial, physical, housing, etc.) conditions allow them to support their child(ren), but so far their support has not been needed by their children. In turn "could not support" seems to mean one's conditions do not allow the support of their child(ren). In most cases, the latter refers

to problems of affordability of support while the former the lack of opportunity or the lack of acceptance of support on the child(ren)'s side.

As mentioned earlier, the survey primarily records evidence about housing units and data about the inhabitants of dwellings is limited compared to a population census. Still, the two surveys recorded a wide range of characteristics of responding households and heads of households that could serve as independent variables, and are sufficient for the current inquiry. Datasets contain variables such as per capita income, settlement type, tenure, number of inhabitants in the dwelling, the modified Erikson-Goldthorpe-Portocarero (EGP) occupational classification of the head of the household and the year of provision of parental support that are expected to significantly impact the provision of housing-related parental support.

The relationship between different support types and independent variables denoting socio-economic characteristics of supporting parents are examined first through descriptive statistics in order to test H1. First, the development of support types is examined through periods of housing system formation identified in Section 4.3 based on Hegedüs and Tosics (1992b), Hegedüs and Somogyi (2016), Augustyniak *et al.* (2019) and Pósfai (2018):

- 1970-1989: disintegration of the state-socialist housing system
- 1990-1998: collapse of the state-socialist system, hesitant transformation into a market-based one
- 1999-2008: expansion of mortgage lending
- 2009-2015: housing crisis management

Trends in parental support are examined through the visual inspection of the development of parental support by the year of provision. Further, change in the share of parental households providing support, the diversity of parental support and the distribution of certain support types in the two waves of the survey are also examined. Distribution of parent households providing different support types by occupational classification and the type of settlement of residence are also inspected through descriptive methods.

Determinants of the provision of parental support and its different types are explored through logistic regression performed separately on major types of parental support in the two surveys

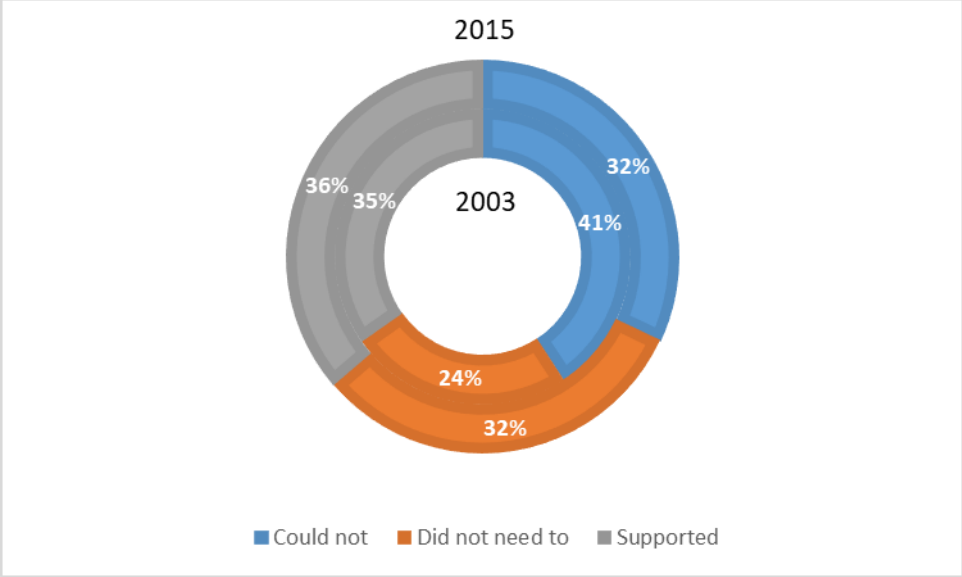
measured by dependent categorical variables, and independent categorical and continuous variables denoting socio-economic and housing conditions of the parental household.

7.2. General trends

7.2.1. The share of supporting parent households: high or low?

As a first step, for a succinct comparison, observations with missing values (overwhelmingly denoting households who do not have an adult child living independently) were dropped in both cohorts. In the 2003 survey, 38% of respondents did not provide an answer to the question about their support for their adult children, while in the 2015 survey there was an over 66% share of missing answers. Though the share of young adults in cohabitation dynamically increased in the period as presented in Section 6.3.2, the reason behind such a big difference can barely be explained by simply a drop in the share of respondents with independently living adult children as intergenerational cohabitation did not double in the period. Supposedly, as other parts of the dataset also confirm, in the 2015 sample there are more missing answers than in the 2003 one.

7. Figure. Share of parent households with independently living adult children providing housing support and non-supporting parent households by the reason of the lack of provision.



Data shows that among respondents to the question there is practically the same share of households (in 2003 35%, in 2015 36%) who provided support to their children (see 7. Figure). However, as discussed in the previous section, intergenerational cohabitation and the provision of temporary accommodation do not perfectly overlap and the increase of intergenerational cohabitation recorded by EUROSTAT (in contrast with decreasing temporary accommodation recorded by the survey) after the millennium implies parental support grew in the period.

Although international analyses do not measure the frequency of the provision of parental support (financial support and intergenerational cohabitation) together and rather tend to analyse different types separately, the supposedly higher than 36% of supporting households is a rather high figure that is characteristic of semiperipheral countries in Europe.

7.2.2. Changing causes of non-provision of support

Data shows that among respondents to the question about supporting their adult children, there is practically the same share of people (in 2003 65%, in 2015 64%) who did not provide any support to their children. However, there is a significant difference in the distribution of people who could not and who did not need to provide support. In 2003 41% could not, and 24% did not need to provide support, while in the 2015 survey, respective figures in both cases are 32% (see 7. Figure). Given that in the 2003 sample there is a higher proportion of people with children obtaining public housing in the last decade of state socialism, and therefore supposedly not needing parental support, the direction of change is very surprising. The trend might suggest that parents had less difficulties with providing support in the 2003-2015 period while the need of support by children decreased as time passed since the regime change. A plausible assumption is that as Hungary left the economic shock following the regime change behind, a higher share of parent households could support their children. At the same time, the emergence of market finance options enable some young adults to obtain housing without parental support.

However, it should not be forgotten that non-provision due to the lack of need rose to the detriment of non-provision due to the lack of means of support and not the provision of support. This might mean that those not affording to support their child(ren) in the 1990s did

not necessarily know if their support would have actually been accepted (that is, needed) by their offspring, however, once they did not suffer the economic consequences of the regime change, a higher share of them knew their support was not needed.

Large part of the increase in the lack of need can also be caused by housing affordability problems as the rising share of young adults staying in the private rental sector, often shared with friends as described by McLoughlin (2013) in the UK context, need parental support to a lesser extent. Also, construction support, the type of parental support available in families lacking the means to provide financial support, could be provided to a lesser extent due to the restrictions of the use of family labour in housing construction. Support can be best utilised in the form of financial support today, however, amidst rising housing prices, it is less likely that financial support provided by lower-class parents can cover a meaningful part of the purchase price.

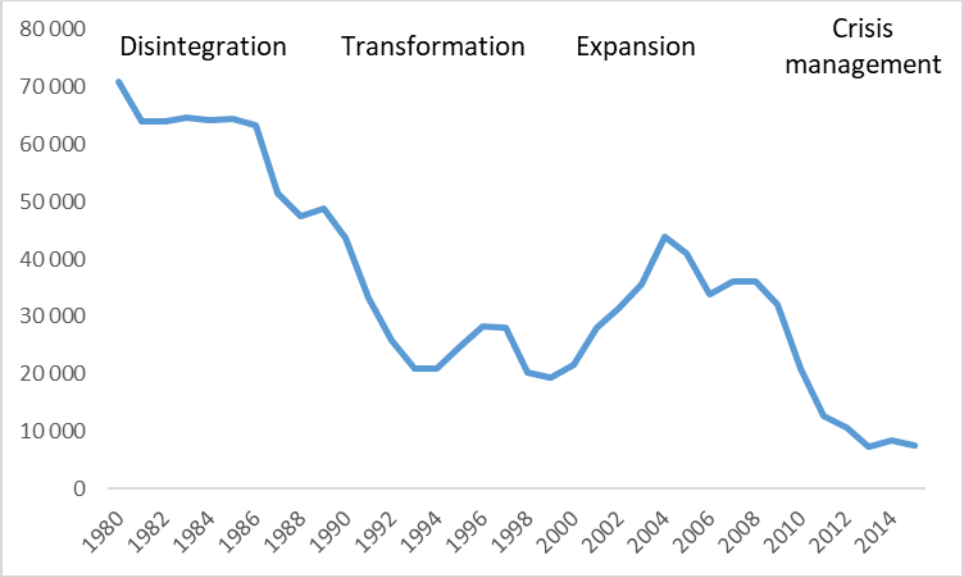
Another cause can be the avoidance of parental control. As described in Druta and Ronald (2018) and Heath and Calvert (2013) parental support often goes together with exercising control over the choice and use of the apartment obtained through parental support. Prospects of strengthening parental control, especially coupled with a low financial contribution can prompt young adults not to accept parental support even if they actually could make use of it. Contradictory potential causes of such developments can be better evaluated through the examination of independent variables affecting the two types of the lack of support.

7.2.3. Parental support and periods of housing system formation: testing the commodification effect

The surveys do not record support provided recently and in the more distant past equally well. The distribution of the time of support provision suggests that the overwhelming majority, more than 60% of respondents, provided support to their children in the 15 years preceding the survey and around 90% of support is recorded in the preceding 25 years. For this reason, the 2003 dataset records support provided in the past two decades of state socialism, the first post-state-socialist decade and the beginning of the housing boom around the millennium. The 2015 survey provides data mostly about the post-state-socialist periods and the share of support providers during state socialism is very low. Hence, due to the

surveys' relatively short-term perspective of transactions, the overlap between their time span is not too large.

8. Figure. Periods of housing system formation and the number of dwellings constructed between 1980 and 2018 (in the 1980-89 period without public rental housing).



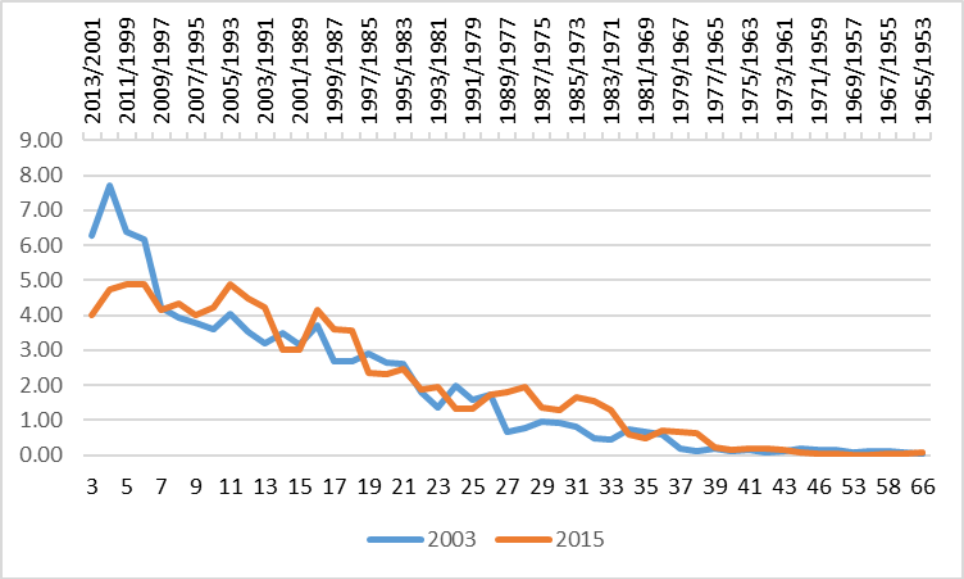
Source: HCSO Yearbooks of Housing Statistics

8. Figure displaying periods of housing system formation together with the development of housing construction testifies to the significant fluctuation of construction by periods of housing system formation. 9. Figure (in the bottom scale of the graph) displays the distribution of the share of support-providing households by the difference between conducting the survey and the provision of parental support. On the top scale of the graph, years of support provision from the 2015 survey are displayed first, years of provision from the 2003 survey are displayed second. Years from the 2003 sample are always twelve years behind as the survey was recorded twelve years earlier. Periods where the blue and the orange line diverge the most are characterised by significant differences in the temporal development of the frequency of support-provision.

Luckily, the two surveys were recorded in two very different periods of housing system formation: the 2003 was recorded at the time of the expansion of mortgage lending while the 2015 was recorded at a time when the housing market just started to leave behind the

depression following the crisis and mortgage lending was subject to much stricter regulations. For this reason, the two curves record very different periods and if periods of the development of the housing system impact parental support, the two curves should diverge during different cycles. If the orange curve displays higher values than the blue one following the millennium characterised by the expansion of the mortgage market, H1 based on the transition perspective proves wrong. If it displays higher values than the blue line, the assumption that easily accessible mortgages replace parental support, that is commodification reduces familialism, may prove correct.

9. Figure. Comparison of the three-year moving average of the share of support-providing parent households by survey wave through years passed between the provision of support and recording the survey (bottom). Top: year of recording the answer displayed in the format "2015 survey / 2003 survey".



The figure shows that the occurrence of parental support increases with boom cycles of the housing market. A much bigger share of parental support was provided in the four years preceding the 2003 survey conducted during the housing boom, than the 2015 one which was carried out at the end of the "crisis management" period and the start of the current housing market uptake. The effect of the 1999-2008 housing market prosperity is clear from the 2015 data which is higher than the 2003 line displaying the years following the regime change.

The other period marked by a higher share of parental support is the 1980s when subsidies and preferential loans for single-family housing construction were introduced.

The increase of parental support during housing market booms can be caused by the increase of transactions due to easily accessible mortgages which entails more support from the family. In this sense, parental support is widely used to supplement mortgage, meaning the latter does not substitute the former. While the share of transactions realised with the use of parental support might indeed increase after crises as Székely's (2018, p. 69) data suggests (see in Section 6.5), parental support increased in absolute terms at times of housing market booms marked by housing price appreciation and the expansion of mortgage lending. A possible explanation for the higher share of transactions involving family support during the years of the depression can be explained by the lower share of investor buyers and older buyers who tend to receive less family support.

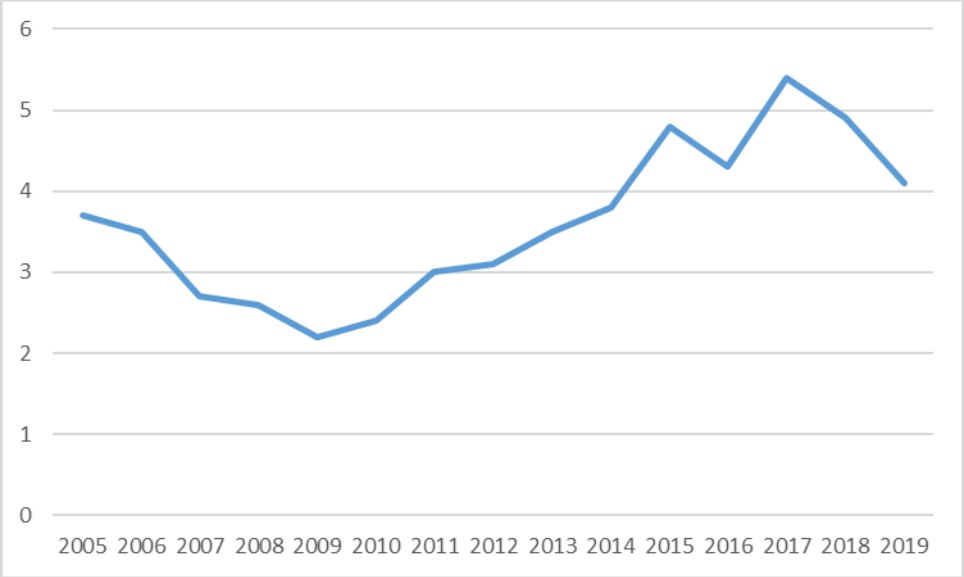
One reason behind such strong covariance of housing market prosperity and the provision of parental support could be the dominance of types of support linked to obtaining home ownership and the fact databases contain data only about past temporary intergenerational cohabitation. However, if we consider that the share of young people living with their parents dynamically increased during the housing boom, but stagnated in the post-crisis years (see 6. Figure), it is clear that intergenerational cohabitation is also positively influenced by housing booms.

The only plausible logical explanation behind the covariance of the provision of intergenerational cohabitation and support provided to obtain independent housing is that in a market-based housing system housing is increasingly dependent on accessing mortgages which, however, cannot be taken without family support. Consequentially, booms in family support coincide with housing booms. Hungarian parents' ability to provide support for independent housing may also be greater when credits are more accessible and their economic circumstances improve. Finally, housing price appreciation generated by housing booms also incite many young adults to stay or move back to the parental home.

Data also shows that in periods of housing market stagnation, young adults do not tend to move back to the parental home, but increasingly choose PRH that is cheaper in the period

of housing busts. As 10. Figure demonstrates, the trend of the share of people living in PRH is the opposite of housing market booms and the provision of parental support. Further, the share of young adults among private tenants increases. Balogi and Kőszeghy (2019, p. 35) report the share of heads of households under 35 years of age living in private rental housing increased from 10% in 1999 to 30% by 2015.

10. Figure. Share of population living in rental housing let at market price 2005-2019, %.



Source: Eurostat (2020)

According to the transition approach, a housing system with easily available mortgages poses an alternative to the post-state-socialist "housing-welfare regime by default" (Norris and Domański, 2009; Stephens, Lux and Sunega, 2015; Csizmady, Hegedüs and Vonnák, 2019). In this sense, reliance on the family in housing access, and parental support in particular, should have decreased

in the period of the millennial mortgage boom. The fact that the opposite occurred and a significant rise could not be observed in periods characterised by limited access to mortgages suggests that housing price appreciation during mortgage booms increases parental support while limited availability of market finance actually relieves families from financing the housing of young adults.

Though mortgages are indeed less available during crises, PRH is cheaper and a higher share of people choose it over the stay in the parental home. Since owner-occupancy is the socially accepted tenure that Hungarian parents want to socialise their adult children into, they do not tend to provide support for rental housing. Considering the Hungarian unregulated PRH provides rather insecure housing conditions, young adults are likely to pay the price for the lack of their mortgaged owner-occupied dwelling purchased with parental support in the form of worse living conditions at times of housing market stagnation (Kováts, 2017; Kőszeghy, 2017; Balogi and Kőszeghy, 2019).

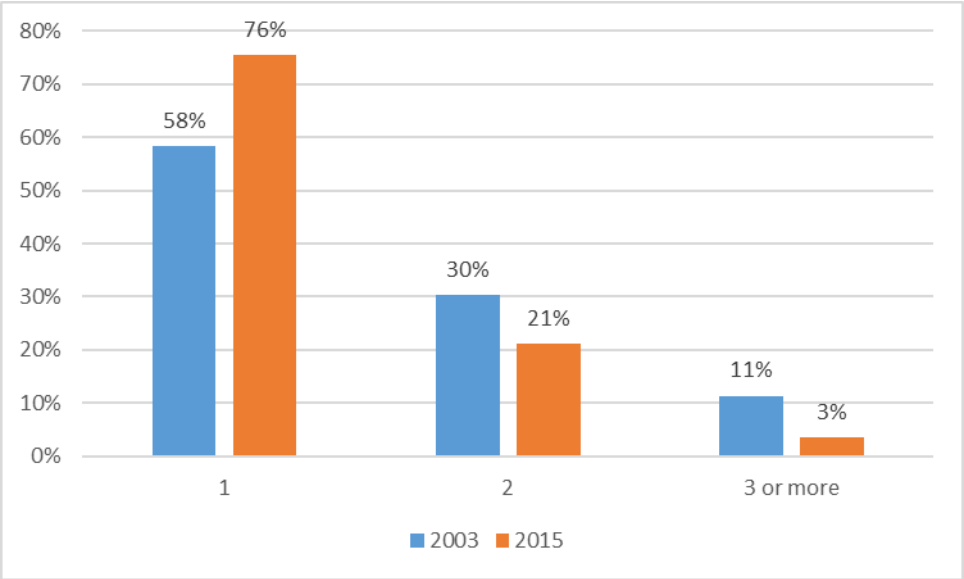
Trends outlined here based on the HCSO survey databases and evidence collected earlier presented in Chapter 6 suggest H1 be rejected. The assumption of the financialisation approach seems correct as young adults seemingly have to rely more on their own resources (if they rent privately or pay a mortgage) or those of their family (to pay down payment for a mortgage) in the current period characterised by a higher extent of commodification than in earlier eras marked by a higher share of public housing or the give-away privatisation.

7.2.4. The structure of parental support

As expounded earlier, respondents of the housing surveys could report a maximum of three types of support provided to their children. Between 2003 and 2015, a decrease in the diversity of support can be noted. We can see that the average amount of types of support provided to children dropped by 2015 even though in 2015 there were additional categories of support in the database (see 11. Figure).

Though earlier case studies of parental support do not record the provision of all types of it in such great detail, data were recorded about the share of financial support and the provision of a dwelling together, considered as one category of financial support in the literature. The roughly 25% of parent households providing it is a somewhat low number among semiperipheral countries and contrasts evidence recorded by Medgyesi (2007, p. 102) presented in Section 6.4 (see 3. Table).

11. Figure. The number of types of support provided to adult child(ren) living independently.



In the distribution of different types of support a radical change between 2003 and 2015 can be witnessed (see 3. Table and 12. Figure). In line with findings of the previous chapter, both surveys reported that financial support was far more frequent than any other type of support with around the third of support-providing respondent households helping their adult children this way. Moreover, it dynamically increased between 2003 and 2015. The provision of financial support and labour together, if combinations are treated as separate types, was the second most popular type of support in 2003 which, however, significantly decreased by 2015. Similarly, labour support, much less significant than finance already in 2003, dropped by around a fourth.

An even harsher drop characterises past temporary cohabitation with parents which almost completely disappeared by 2015. The provision of a plot, attic or part of building formerly not for habitable use was rare among respondents of both surveys, but it decreased after 2003. The provision of a dwelling became somewhat more frequent and became the second most popular kind of support in the 2015 sample, not counting the "other" category.

The most plausible explanation of the rise of financial support could be that as public housing provision virtually diminished during the give-away privatisation in the 1990s and self-building became more restricted by more rigorous building regulations, housing access

through the resale market or professional developers grew, and this required more reliance on cash. Weakening family ties, more fragile marriages may have also contributed to the increase of more accountable financial support over labour which is less accountable and requires a closer parent-child relationship. Further, the fall of self-build was complemented with the post-regime change expansion of specialised firms carrying out construction works that limited the reliance on labour support in housing renovation as well, resulting in a decreasing labour figure.

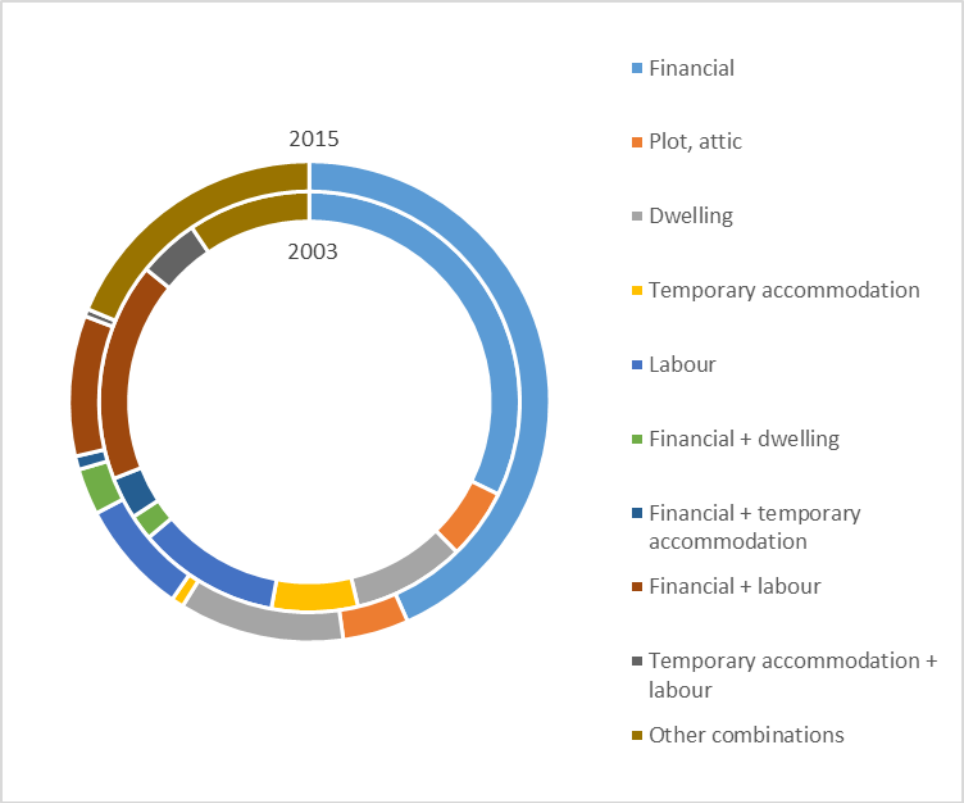
3. Table. Share of different types of support among households with adult children living independently, %

	2003	2015
Could not	40.8	32.0
Did not need to	24.5	31.7
Financial	11.2	15.7
Plot, attic	1.9	1.6
Dwelling	3.0	4.0
Temporary accommodation	2.3	0.3
Labour	3.8	2.8
Financial + dwelling	0.7	1.1
Financial + temporary accommodation	1.1	0.3
Financial + labour	5.8	3.4
Temporary accommodation + labour	1.6	0.2
Other combinations	3.3	6.8
Total	100	100
N	5475	3349
Missing	3306	6432

The relatively high figure of the provision of a dwelling needs further examination as it is unclear to what extent this category consists of the transfer of ownership rights to children with the retainment of usufruct rights of the dwelling by parents, a de facto bequest recorded in advance. However, even if a share of dwelling provisions are actually preliminarily

recorded quasi-bequests, a presumably significant part of these transactions form part of a strategy to turn financialisation to the family's advantage: housing price appreciation makes investment in real estate favourable and parental gifts can be utilised most if provided in the form of a dwelling. Also, by providing a dwelling, parental control accompanying parental support can be exercised in the subtlest and most effective way as parents can choose the location, type, and possibly the design of the dwelling and influence life decisions of their children.

12. Figure. Distribution of types of parental support provided.



The disappearance of the provision of temporary accommodation by parents is striking as all other data sources reported an increase in intergenerational cohabitation in the past two decades. A likely cause behind this change is the fact that intergenerational cohabitation has become rarely temporary. The economic shock of the 1990s generated an abrupt change in the housing situation of many households. Such conditions brought about by the regime

change are likely to have increased the number of parents temporarily accommodating their adult children.

The changing structure of parental support towards the dominance of financial support and the provision of a dwelling amidst the sharp decrease of labour support and temporary accommodation signals the decrease of self-build and the rising significance of housing access through the market. As case studies from both SE and CEE suggest, housing access through self-build rests upon the limited engagement and lenient attitude of the state which allow builders to surpass advanced and costly construction methods (and sometimes the purchase of land) (Hegedüs, 1992; Allen *et al.*, 2004; Tsenkova, 2009, 2010; Stephens, Lux and Sunega, 2015; Kováts, 2020b, 2020a). However, the turn towards financial support suggests that parental support is transforming into more market-compatible types. Hence, parents unable to provide finance and supporting their children's housing access through labour are likely to be unable to provide support of the same utility as in earlier decades.

7.3. Support by settlement type

Results of earlier surveys presented in Chapter 6 suggested that the occurrence of support types significantly varies by settlement type. In order to identify these differences, the percentage of people having provided different types of support to their adult children are displayed by settlement type separately for 2003 and 2015. Due to different characteristics of suburban settlements from both the cities they surround and the settlement category they fall into, separate categories were created for suburban areas of Budapest, and those surrounding lake Balaton or provincial cities (officially called "cities with county rights" in Hungary).

Data from 2003 displayed in 4. Table shows there was a significant difference in the share of households not supporting their adult children. In Budapest and provincial suburbia, they represented over 70% of households, while in provincial cities only 58% did not support their children. Looking at the two categories of the lack of support-provision, outstanding high value of people not needing to provide support in Budapest is striking. This was most probably the consequence of public housing provision under state socialism and the

subsequent privatisation of housing units to sitting tenants in the 1990s at a discount price, relieving a large share of the population from reliance on parental support.

In the provision of financial support, the largest difference is between villages and provincial suburbia scoring low on the one hand, and provincial cities scoring highest on the other hand. The provision of the attic or a plot for construction is most widespread in suburbia. Interestingly, villages where plots are expected to be widely available score as low as towns and cities, which signals this type of support was widespread in the 1990s in areas where land both became relatively abundant and was dynamically appreciating after the regime change.

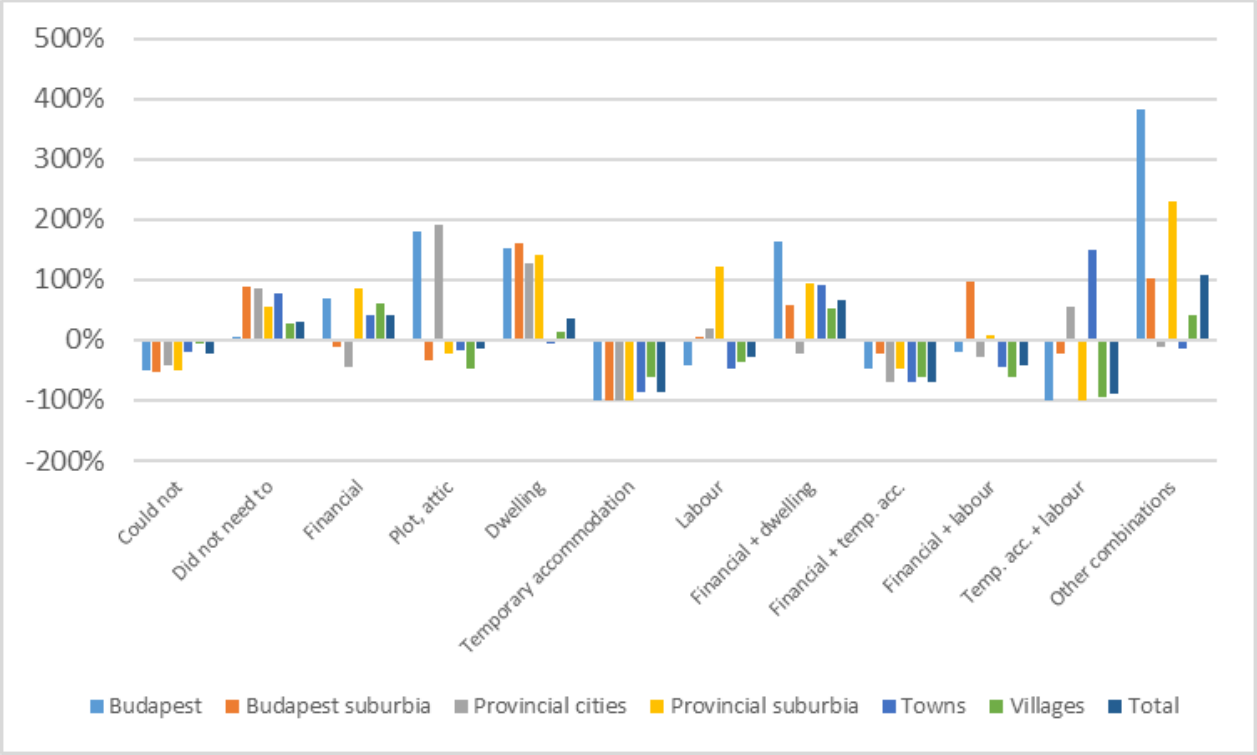
4. Table. Share of types of support provided by settlement type in the 2003 housing survey.

2003							
Support/Settlement	Budapest	Budapest suburbia	Provincial cities	Provincial suburbia	Towns	Villages	Total
Could not	37.6	43.6	35.8	49.5	44.3	40.3	40.8
Did not need to	35.7	22.6	22.9	23.5	18.2	22.7	24.5
Financial	11.1	10.1	15.8	7.8	10.3	8.5	11.2
Plot, attic	1.3	7.7	1.7	3.1	1.3	1.5	1.9
Dwelling	3.6	3.6	4.2	1.7	2.8	2.1	3.0
Temporary accommodation	3.1	3.6	3.3	2.7	2.0	0.8	2.3
Labour	1.2	2.4	2.2	1.5	4.7	7.2	3.8
Financial + dwelling	1.2	0.4	0.8	0.4	0.4	0.6	0.7
Financial + temp. acc.	1.3	0.8	2.1	1.1	1.0	0.6	1.1
Financial + labour	2.1	1.6	4.4	5.0	7.9	9.0	5.8
Temp. acc. + labour	0.4	0.8	0.4	1.5	0.1	1.8	1.6
Other combinations	1.3	2.8	6.4	2.3	7.0	5.1	3.3
Total	100	100	100	100	100	100	100
N	1128	248	977	477	1197	1448	5475
Missing							3306

Standard deviation of labour support is the highest according to the data. In villages every 14th person provided such type of support, in Budapest only every 83rd. Towns also score relatively high, while in cities and their suburban rings, values are low. The tradition of reciprocal labour, construction skills, low earnings and the shortage of professional specialists most probably contribute to this difference along the urban-rural continuum.

The 2015 dataset enables the review of changes in the patterns of parental support since 2003 (see 13. Figure and 5. Table). As highlighted in the previous section discussing general trends it was mentioned that the ratio of parent households not affording and not needing to provide support significantly changed. This occurred very differently by settlement category. The share of respondents not affording to provide support declined in all settlement categories, in villages and towns to a lesser extent. At the same time, the share of parent households not needing to provide support exploded and caught up with Budapest in all settlement categories except Budapest and villages where their share stagnated.

13. Figure. Percentual change in the share of parent households providing different support types between 2003 and 2015 by the type of settlement of residence.



All in all, parents seem to be less constrained in providing support everywhere, but particularly in settlements with a dynamic housing market, while adult children were less in need of support everywhere except Budapest where need, already low in 2003, did not decline significantly. These disparities suggest that after the millennium, the economic situation of both parents and (with the exception of Budapest) adult children improved.

The provision of a dwelling increased dynamically in all categories except provincial cities where it declined. This is likely to be the consequence of the spread of the practice of purchasing a dwelling as an investment amidst the ongoing commodification of housing and the fall of housing prices in the years following the GFC. Interestingly, the provision of temporary accommodation virtually disappeared in all settlement categories.

5. Table. Share of types of support provided by settlement type in the 2015 housing survey

2015							
Support/Settlement	Budapest	Budapest suburbia	Provincial cities	Provincial suburbia	Towns	Villages	Total
Could not	18.2	20.9	20.9	25.2	35.0	37.8	32.0
Did not need to	37.8	42.4	42.4	36.3	32.2	28.9	31.7
Financial	18.6	8.9	8.9	14.4	14.6	13.6	15.7
Plot, attic	3.7	5.1	5.1	2.4	1.1	0.7	1.6
Dwelling	9.1	9.5	9.5	4.1	2.6	2.4	4.0
Temporary accommodation	0.0	0.0	0.0	0.0	0.3	0.3	0.3
Labour	0.7	2.5	2.5	3.3	2.4	4.5	2.8
Financial + dwelling	3.0	0.6	0.6	0.8	0.8	0.8	1.1
Financial + temp. acc.	0.7	0.6	0.6	0.5	0.3	0.2	0.3
Financial + labour	1.7	3.2	3.2	5.4	4.4	3.4	3.4
Temp. acc. + labour	0.0	0.6	0.6	0.0	0.2	0.1	0.2
Other combinations	6.4	5.7	5.7	7.6	6.0	7.2	6.8
Total	100	100	100	100	100	100	100
N	296	158	648	369	930	948	3349
Missing							6432

Labour support declined remarkably by 2015 in all settlement categories except the suburbs which is likely to be the consequence of the deteriorating conditions of self-building such as the ban of labour provision by non-professionals and the restricted availability of cheap building lots as described in more detail in Section 6.2 and in Kováts (2020a, 2020b).

Among the most popular combinations of two types of support, only the share of financial support and dwelling increased, primarily in big cities. The incidence of the other three types of support combinations presented in the figures significantly decreased in most settlement categories. The provision of "other combinations" exploded between 2003 and 2015 in all settlement categories except provincial cities and towns. This is likely to be the consequence of the introduction of new categories in the 2015 survey. The increasing and evening out of the share of respondents providing combinations of support across all settlement categories suggest parental help is not diverse only in villages, but increasingly in larger settlements.

In sum, trends by settlement type suggest that spatial disparities observed in 2003 remained relatively stable in the period following it and the transformation of the structure of parental support affected all settlement types similarly. At the same time, in the two types of non-provision disparities rearranged. Non-provision due to the lack of parental means was relatively evenly distributed among settlement types, but after 2003 it concerned villages and towns much more than Budapest and suburban settlements. Non-provision due to the lack of the child's need of it, in turn, evened out spatially in the same period.

7.4. Support by the occupational category of parents

There is a remarkable difference by class in terms of the structure of parental support in housing. Income per capita, occupation and educational attainment of responding household heads were all recorded in the survey. In both databases, multiple aspects of social status were combined in an occupational category variable. In the following two tables, the share of responding households is displayed by the modified EGP occupation-based class categories recorded in the databases (Erikson and Goldthorpe, 1992). In the following, class and occupational category will be used interchangeably to denote EGP classification.

In the 2003 dataset, the variance of the share of respondents not providing any support to their children by class is mild. Only the highest class of managers sticks out by providing support in a much higher share than representatives of any other occupational category. However, if non-supporters are divided into two groups by the cause of the lack of support, there emerges a sharp division between lower and higher classes. Among managers and small proprietors there was an equal share of people not providing support due to no need and those not affording to support their children. In turn, there was a double as high share of working-class people not affording to support their offspring as those not needing to.

6. Table. Share of types of support provided by occupational group in the 2003 housing survey

2003							
Support/Class	Higher managerial and professional workers	Lower managerial and professional workers	Routine non-manual employees	Small proprietors and employers	Skilled workers	Non-skilled workers	Total
Could not	25.0	32.5	45.5	33.3	42.4	46.5	40.3
Did not need to	27.6	33.0	22.4	33.7	24.6	19.1	24.6
Financial	21.0	13.1	9.8	8.0	8.3	8.7	10.5
Plot, attic	1.7	1.3	2.0	2.2	2.4	1.6	1.9
Dwelling	4.0	5.1	2.4	5.3	2.7	2.1	3.1
Temporary accommodation	1.9	2.1	3.4	1.9	2.7	1.7	2.2
Labour	2.1	2.5	2.0	3.6	4.1	5.4	3.9
Financial + dwelling	2.4	0.7	0.8	0.7	0.3	0.5	0.7
Financial + temp. acc.	1.9	2.0	1.0	0.7	0.7	1.0	1.1
Financial + labour	6.1	4.4	5.2	4.6	5.9	6.7	5.9
Temp. acc. + labour	1.2	0.8	1.4	1.0	1.8	2.1	1.6
Other combinations	5.0	2.5	4.2	5.1	4.3	4.6	4.3
Total	100	100	100	100	100	100	100
N	576	609	501	415	1355	1773	5229
Missing							3552

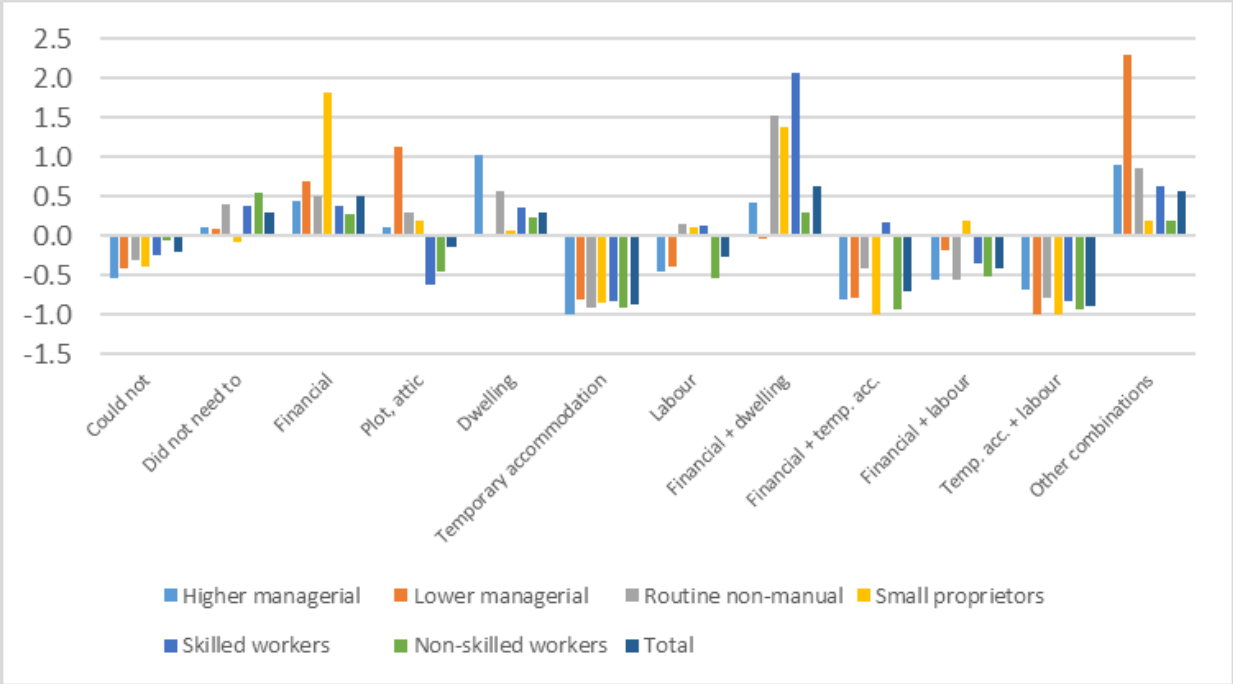
Similarly, the provision of financial support, dwelling and labour, seems to very much depend on class. In the highest class, the provision of financial support or a dwelling is common while it is very uncommon in the lowest classes. Labour support shows the opposite tendency as it decreases by increasing class status. The combination of financial support with the provision of a dwelling or temporary accommodation characterises the highest managerial class the most, while financial support is combined with labour outstandingly by both non-skilled workers and high-ranking managers, with the middle classes taking a low value. The combination of temporary accommodation with labour support increases with decreasing class status.

By 2015, significant changes occurred regarding the structure of support within different classes (see 14. Figure and 7. Table). The provision of support became more polarised by class. While in the higher and middle classes, the share of providers of support increased, a lower share of non-skilled workers provided support than among respondents of the 2003 survey. Interestingly, all classes except small proprietors and employers recorded an increase in the share of non-supporters due to the lack of need. It is even more surprising that it increased most in lowest-ranking classes. While one would think that after the intense commodification of housing and the GFC, the need for support increased, this data suggests that these tendencies did not affect need in the negative direction, rather the opposite. At the same time, the share of those not affording to provide support decreased significantly in all classes, mostly in the highest-ranking class of managers and professionals where it halved, and the least among non-skilled workers where it decreased only by a few percentage points.

The significant rise of the share of non-supporters due to the lack of need even in the lowest classes suggests that the change is not necessarily caused by improving economic conditions. Causes may be diverse as demonstrated in Section 7.2.2, however, a large part of young adults in this group do not need parental support because it can be increasingly utilised if provided in financial support and not construction support that can be provided even if the parental household is financially constrained. This shift is expected to contribute to the decrease of need of support in low-status groups. Young adults may also simply not ask for support due to their parents' disadvantaged situation, especially if they live in rental housing or obtain housing in a settlement located far from their hometown where labour support can

be less utilised. A more complete picture will be provided by the analysis of parental determinants.

14. Figure. Percentual change in the share of parent households providing different support types between 2003 and 2015 by occupational group.



The decreasing utility of labour support, the type of aid that can be provided by lower-income parents, is demonstrated by the remarkable increase of the occurrence of financial support in all classes. It most increased among small proprietors and lower managers where it doubled, while in lower classes the increase was milder. The provision of a dwelling also increased in most classes except among lower managers. Increase was highest in the highest-ranking managerial class.

Tendencies are not clear regarding labour support. It decreased in most classes, most conspicuously among non-skilled workers, but among skilled workers and small proprietors it even increased a little. Most probably the lack of renovation and housing construction in the lowest class caused the decrease in this form of support, significant a decade earlier also due to the generous construction subsidies provided by the government in the mid-1990s.

7. Table. Share of types of support provided by occupational group in the 2015 housing survey

2015							
Support/Class	Higher managerial and professional workers	Lower managerial and professional workers	Routine non-manual employees	Small proprietors and employers	Skilled workers	Non-skilled workers	Total
Could not	11.5	19.4	32.0	20.6	32.2	43.8	31.8
Did not need to	30.7	35.7	31.4	31.4	33.9	29.5	31.7
Financial	30.3	22.2	14.7	22.3	11.4	11.0	15.8
Plot, attic	1.9	2.8	2.6	2.6	0.9	0.9	1.6
Dwelling	8.1	5.1	3.8	5.7	3.7	2.6	4.1
Temporary accommodation	0.0	0.4	0.3	0.3	0.5	0.2	0.3
Labour	1.2	1.5	2.3	4.0	4.6	2.5	2.8
Financial + dwelling	3.5	0.6	2.0	1.7	0.9	0.6	1.2
Financial + temp. acc.	0.4	0.4	0.6	0.0	0.8	0.1	0.3
Financial + labour	2.7	3.6	2.3	5.4	3.9	3.2	3.5
Temp. acc. + labour	0.4	0.0	0.3	0.0	0.3	0.2	0.2
Other combinations	9.6	8.1	7.8	6.0	6.9	5.4	6.7
Total	100	100	100	100	100	100	100
N	261	468	347	350	649	1214	3289
Missing							6492

The trend in the change of the provision of the combination of financial support and a dwelling follows the tendency observed in the separate provision of these two support types. It is increasingly characteristic of the higher and middle classes while no substantial change could be observed among lower classes. The provision of a combination of any support types that included temporary accommodation virtually disappeared in all class categories. Other combinations of support types, however, increased and distribute relatively equally among classes, with lower managers standing out with the lowest share.

Summing up changes in the structure of parental support by occupational category caught by the two surveys, data suggests that the provision of support and certain parental support types have been increasingly becoming determined by class status in the decade after 2003.

Parental support is more and more becoming the privilege of higher and middle classes while there remains a high share of parent households in lower classes that are unable to provide support to their children.

At the same time, the type of support parents choose also becomes more class-dependent. Labour is increasingly provided by lower classes, while cash or a dwelling by higher classes. Due to the decrease of self-build, the dependence of labour support on class suggests it is provided in renovations by those parents who cannot contribute financially to their children's housing purchase.

7.5. Parental micro determinants

7.5.1. Variables

Descriptive statistics have shown both class and settlement type significantly correlate with the provision of parental support and its different types. In order to analyse the causal relationship between socio-economic characteristics and parental support in more depth, logistic regression is performed with independent variables that are expected to have an effect on parental support.

Multinomial logistic regression is conducted to define the determinants of the provision of parental support, its lack of provision due to the lack of means, or non-provision due to the lack of need on both the 2003 and the 2015 datasets. Further, the provision of certain types of support by the group of support-providing parents is analysed through four logistic regressions performed separately on both the 2003 and 2015 datasets to cover four major types of support (provided either alone or in combination with some other type of support): labour support, temporary accommodation, financial support and the provision of a dwelling. The reason why only the above four types of support categories are examined is that other categories were chosen by a very small amount of respondents and could therefore not be examined through logistic regression. The provision of a dwelling is considered a type of financial support in other analyses, however, as this kind of support is provided by a relatively large share of households in the sample, financial support (excluding the provision of

dwellings) and the provision of a dwelling are analysed separately. Altogether two multinomial and eight binomial logistic regressions are conducted.

Independent variables cover factors most likely influencing parental support such as class (EGP occupational classification), type of settlement of residence, tenure, and the number of inhabitants in the dwelling. Settlements of residence were merged into three categories having displayed similar characteristics in the analyses in Section 7.3: Budapest (including suburbia), large provincial cities (including cities with county rights, their suburbs and the Balaton conurbation) and the rest of settlements classified as provincial towns and villages. Age of respondents is not recorded in the database, however, the year of establishing the first independent household of the head of household can be used as a proxy of age. The year of the provision of support is included in the model only when examining the determinants of support types. Year of support is applied as a categorical variable to account for the period in which support was provided.

Of the above variables, only the number of inhabitants in the dwelling and the year of establishing independent household are continuous variables, the rest are categorical ones. Values of the two continuous variables were normalised to fall in the range between 0 and 1 in each regression. Full regression output tables are available in Section 10.2 of the Appendix.

7.5.2. The provision of parental support

First, determinants of parental support and the two categories of the lack of support are examined through multinomial logistic regression with the lack of provision due to the lack of means set as the base outcome (see 8. Table and regression tables in sections 10.2.1 and 10.2.2 of the Appendix). H3 presumes socio-economic status of parents was significant already in the first decade after 1989, but became stronger later on. Performing logistic regression on the 2003 dataset, the date of parents' independent household formation (age proxy) and class had the strongest effect. All class categories except higher managers and professionals affected the coincidence of parental support negatively, denoting parental housing support was a privilege of the people in the highest-ranking class. Significant was the negative effect of tenancy, household size and residence in Budapest. All in all, people in lower-than-highest class, residing in a large household in Budapest, and leaving their

parents' house more recently were the least likely to provide support to their children before 2003.

8. Table. Coefficients of multinomial logistic regressions performed on the 2003 and the 2015 databases of the Housing Survey. (Base outcome: could not)

	2003		2015	
	no need	support	no need	support
Occupational category (*Ref.: Higher managerial and professional workers*)				
Lower managerial and professional workers	0.01	-0.64**	-0.33	-0.70**
Routine non-manual employees	-0.58**	-1.11**	-1.01**	-1.32**
Small proprietors and employers	-0.05	-0.49**	-0.46*	-0.63**
Skilled workers	-0.48**	-0.89**	-0.76**	-1.29**
Non-skilled workers	-0.73**	-1.14**	-1.19**	-1.84**
Settlement type (*Ref.: Budapest*)				
Large provincial cities	-0.37**	0.25**	-0.63**	-0.35**
Provincial towns and villages	-0.53**	0.30**	-0.73**	-0.61**
Tenure (*Ref.: Owner-occupied*)				
Private rental	-0.18	-0.76**	-0.61*	-1.34**
Municipal rental	-0.71**	-1.45**	-0.75**	-2.04**
Other	-0.27	-0.05	0.39	-0.17
Nr. of inhabitants	0.07	-0.36**	-0.77**	-1.40**
Year of departure from parental home	1.54**	-2.94**	-0.29	-1.44**
Pseudo R^2	0.07		0.05	

Source: Sections 10.2.1 and 10.2.2.

The lack of provision of support due to the lack of children's need were remarkably affected negatively by indicators reporting lower status: working class, provincial residence and municipal rental housing tenure. At the same time, logically, parents leaving their parental home later were likely not to provide support due to the lack of need, probably due to the fact

that their children had left the parental home, but were probably not in the age of settling permanently for which they would have needed the support of their parents.

Results suggest that the provision of support highly depends on class: the provision of support is common in the highest managerial class and the lack of support due to the lack of means among the working classes. This trend can be explained by the preservation of privileges of the state-socialist managerial class in the post-state-socialist period described by Eyal, Szelényi and Townsley (2000). During state socialism and the first decade after the regime change, highest-ranking managers could provide support in a much higher share than any other classes which were affected less positively or outright negatively by the regime change.

The strong effect of residence can be explained through urbanisation on the one hand and housing privatisation on the other hand. Highly positive effect of residence in Budapest on non-provision due to the lack of need, and its negative effect on support suggest either family ties have been loosened here by urbanisation, or Budapestians, having benefitted the most from housing privatisation, did not need to support their children, in all likelihood due to the fact their children obtained public housing units during state socialism to a greater extent.

The logistic regression run on the 2015 database signals minor changes in the 12 years that passed between the two surveys. Determinants of the provision of parental support did not change except the effect of settlement type and non-provision due to the lack of children's need became negatively affected by the "small proprietor" occupational category, private rental tenure and household size, while the year of departure of parents from the grandparental home lost significance. The fact that the incidence of non-provision of support due to the lack of need became more strongly associated with class and residence refutes the assumption made in Section 7.2.2 that the influence of class and residence on the non-provision of support has weakened. Trends indicate that a polarisation occurred between those able to support their children and those who are not.

Still, the expanding group of non-providers of support due to the lack of need remains a more heterogenous group than that of providers. On the one hand, it is likely that as time since the regime change passed, a large share of young adults from affluent families were able to access housing without parental support (and the control often accompanying it), increasing the

importance of class. On the other hand, young adults unable to utilise forms of support that are made less valuable under the conditions of housing financialisation, such as labour or smaller financial support, simply remain renters and in this sense they do not need parental support which is often tied to the access of home ownership.

Another interesting fact is that the effect of residence on the provision of support turned to the opposite of that in 2003. Unlike in 2003 when provincial residence increased the coincidence of support provision, in 2015, provincial residence had a negative effect. The earlier negative effect of residence on non-provision due to the lack of need even strengthened. The lack of utility of labour support after the millennium, weakening family ties, the slow erosion of rural self-help networks, emigration of young adults from rural areas, and the reform of housebuilding subsidies, formerly favouring rural construction but after the millennium concentrating more on urban construction, are all likely causes of the changing effect of residence. In 2003, the effect of large-scale public housing provision and the privatisation of public housing benefitting the residents of Budapest was more significant, but it diminished until 2015 which made the necessity of parental support more even across the country. The decrease of Pseudo-R^2 between the two waves suggests independent variables could explain the variation in the provision of support less in 2015.

Interestingly, results show that the influence of parental class was very high already in the 2003 sample and although this effect may have somewhat strengthened it did not bring about the decrease of the effect of settlement type. It remained to have a remarkable effect, only the direction of the relationship changed. H3 has thus not been confirmed.

7.5.3. Types of parental support

It is worth examining the factors determining the choice of specific types of support. Descriptive statistics suggested forms of support were determined by class and settlement type already before 2003 and the former relationship seems to have strengthened by 2015. This assumed relationship will be put under a more thorough scrutiny through the logistic regression model containing independent variables beyond class and the type of settlement of residence (see 9. Table and detailed regression output in sections 10.2.3, 10.2.4, 10.2.5, 10.2.6, 10.2.7, 10.2.8, 10.2.9 and 10.2.10 of the Appendix).

9. Table. Summary table of logistic regression coefficients of the determinants of different types of parental support.

	lab03	lab15	cohab03	cohab15	fin03	fin15	dwel03	dwel15
Occupational category (*Ref.: Higher managers*								
Lower managerial and professional workers	-0.16	0.68*	0.32	1.16	-0.58**	-0.17	0.09	-0.31
Routine non-manual employees	0.22	0.63	0.91*	1.24	-0.82**	-0.23	-0.11	-0.14
Small proprietors and employers	0.41*	0.98**	0.31	0.80	-0.88**	-0.13	0.32	-0.18
Skilled workers	0.58**	1.37**	0.71**	1.81**	-0.96**	-0.72**	-0.37*	-0.05
Non-skilled workers	0.65 **	0.94**	0.77**	1.13	-0.86**	-0.37	-0.45**	-0.44
Settlement type (*Ref.: Budapest*)								
Large provincial cities	0.47**	0.13	0.32*	-1.06**	0.35**	0.57**	-0.36*	-0.94**
Provincial towns and villages	1.48**	0.90**	-0.17	-0.81*	0.24*	0.55**	-0.34*	-1.20**
Tenure (*Ref.: Owner-occupied*)								
Private rental	-1.39*	0.00	0.84	0.00	-1.26**	-0.26	1.14*	-0.44
Municipal rental	-0.71	1.38	0.78*	2.56**	-0.54	-1.33	0.42	0.46
Other	-0.22	-1.67	0.09	0.00	-0.34**	-0.39	0.91**	1.06**
Nr. of inhabitants	0.04	0.96**	0.71**	-0.08	-1.41**	-0.93**	-0.29	0.43
Year of departure from parental home	-0.53	0.28	-1.12**	0.82	-0.15	-1.71**	1.62**	1.90**
Year of support *(Ref.: Before 1989)*								
1990-1998	-0.11	0.11	0.24	-0.52	0.12	0.20	0.19	-0.08
1999-2008 (in 2003 only until 2003)	-0.12	-0.21	0.29*	0.44	0.03	0.07	0.12	-0.35
2009-2015		-0.13		0.76		0.26		-0.20
Pseudo R^2	0.10	0.06	0.03	0.06	0.04	0.04	0.04	0.05

*Source: Sections 9.2.3-10. Significance levels: * P<0,1, ** P<0,05.*

Four main support types will be examined within the group of supporting parents to find out what factors cause parents to choose specific types of support: labour support, the provision

of temporary accommodation, financial support and the provision of a dwelling. All types of support are analysed through logistic regression performed separately on the 2003 and the 2015 datasets. A type of support is considered to have been provided if either granted in itself or in combination with any other type of support. Therefore, combinations of support types are not considered as separate categories and there is some overlap among observations falling in separate groups.

Labour support in housing construction and renovation

Based on the evaluation of the 2003 dataset, the provision of labour support was most strongly affected by the type of settlement of residence, class and owner-occupancy. Provincial settlements scored highest on labour support suggesting that residence in Budapest was strongly negative. The two lowest-ranking working classes had a strong positive effect, while belonging to the class of small proprietors had a weaker effect on the incidence of support, indicating that belonging to the highest class of managers had a strong negative effect already in 2003, contradicting the earlier assumption drawn in Section 4.4.1 based on time use survey data of Farkas and Székely (2001). Residence in a private rental dwelling also had a weak negative effect.

The decrease of pseudo-R^2 between the two waves suggests the explanatory force of the model remarkably decreased by 2015. As observed in the case of other types of support, by 2015 the effect of class became stronger and the effect of settlement type weakened. All class categories except non-manual employees displayed a strong positive effect while residence in provincial large cities did not affect the incidence of the provision of labour support positively. The effect of private tenancy diminished, however, household size positively affected the dependent variable.

Results confirm the falling significance of parental characteristics on labour support in general. Among independent variables, the impact of settlement type weakened the most. This suggests labour support is less shaped by tradition, and materialises less in self-building that was more characteristic of rural areas with better access to land for single-family housing construction. Instead, labour support is to a higher extent provided in renovation pursued not only in rural areas, but all over the country. At the same time, the effect of class became

stronger in the model, indicating class not only became more influential in the incidence of the provision of support, but also its structure. Results of logistic regression confirm H3a formulated based on the results of descriptive statistics, and Farkas and Székely (2001): the correlation of labour support with rural residence indicates this form of traditional support is most characteristic in places where traditions are more vivid. However, by today the provision of labour support is less based on traditions, but class.

Temporary accommodation

Based on data from the 2003 survey, the provision of temporary accommodation was most positively affected by low occupation status. Residence in large provincial towns, municipal rental tenure, household size and the provision of support during the millennium housing boom all had a positive effect, while the age proxy had a negative impact. By 2015, the effect of class weakened while that of rural residence strengthened and turned to the opposite, the impact of municipal rental tenure strengthened and the influence of other factors diminished. Still, pseudo-R^2 increased, suggesting the model could explain a larger part of the variation in the model.

Results testify to the existence of two interesting relationships between the provision of temporary accommodation in the past and socio-economic characteristics of the parent household. Interestingly, the effect of the conditions of cohabitation observed as remarkably positive in international analyses of intergenerational cohabitation was rather negative in the 2003 data and insignificant in the 2015 evidence, however, it has to be noted that the provision of temporary cohabitation examined by the survey is somewhat different from intergenerational cohabitation analysed by other foreign case studies.

As reported in Section 3.2, EU data indicated intergenerational cohabitation is provided to young adults in case conditions, such as the size of the dwelling or parental home ownership, allow it (Albertini and Kohli, 2013; Isengard, König and Szydlik, 2018). The positive correlation with the number of people in the household and the positive effect of municipal tenancy in 2003 suggest in Hungary there is an opposite trend. By 2015, however, the importance of conditions of cohabitation may have become more important as the effect of household size was at least not positive on cohabitation.

One reason behind differences of the Hungarian case study from European ones dominated by NWE countries can be what Albertini and Kohli (2013) mentioned in their explanation of the difference between NWE and SE countries (see Section 3.2). In Hungary, similarly to SE, for young adults with a disadvantaged socio-economic background there are less alternative options to the prolonged stay in the parental home. The tiny share of social housing, insecure and expensive private renting compared to salaries (Kováts, 2017) do not represent an alternative. Significance of some variables denoting conditions of intergenerational cohabitation in the analysis of 2003 data testifies to the availability of more alternative housing options in that period.

Another reason for the difference of the results of the analysis of Hungarian data from earlier international studies could be that temporary cohabitation recorded by HCSO is more an emergency support that characterises lower-class families and if all Hungarian parents in cohabitation with their adult children were examined by the surveys, differences would not be as significant.

The fact that temporary accommodation of adult children coincided with residence in Budapest in 2015, and the effect of provincial residence became negative, suggests that temporary accommodation of children, after the GFC, became more induced by high real estate prices that are characteristic of Budapest rather than provincial settlements experimenting a decline. Therefore, the formerly positive impact of residence in Budapest, having turned negative after the regime change described in Section 6.3.2, turned positive once again. This indicates that though housing privatisation provided a temporary relief to many young adults in cohabitation with their parents after the regime change in the capital, it remained a popular alternative to unaffordable independent living in the capital.

The fact that the provision of support during the millennium housing boom had a positive effect on the provision of temporary accommodation confirm the recognition outlined in Section 7.2.3 that housing price appreciation during housing booms drives young adults back to the parental home.

Supposing determinants of intergenerational cohabitation and the provision of temporary cohabitation in the past are the same, H3b is partly confirmed. High class has a negative

effect on the provision of temporary accommodation. The assumed positive effect of conditions of cohabitation, however, does not seem to be confirmed as household size and municipal tenancy had a positive effect in 2003 on cohabitation. Nevertheless, the difference between the category measured by the HCSO survey and international analyses suggest conclusions should be drawn only carefully.

Financial transfers

In the 2003 dataset, the provision of financial support seemed to be strongly determined by privileged socio-economic status and rural residence. Affiliation with the highest class; owner-occupancy; residence in provincial cities, towns or villages; and small size of the parent household affect the incidence of financial support strongly positively. By 2015, the effect of class weakened, that of provincial residence strengthened a little while the impact of tenure and household size diminished.

The above trend suggests that in late state socialism and the first period of the regime change, the early consequences of which were recorded by the 2003 survey, financial support was a privilege of higher classes residing in owner-occupied dwellings seeking to socialise their children into a tenure that they could not obtain through their own resources. (Data presented in Section 7.2.3 showing the covariance of mortgage market cycles and parental support suggests financial support is a type of home ownership support and is rarely provided for rental housing.) As the transformation into market capitalism went ahead and privatisation of public housing was completed, after the millennium financial support became the norm outside Budapest: a much larger variety of parents chose to provide financial help. The causes behind the increasing importance of residence remains unknown for the moment. The analysis therefore confirmed H3c supposing a positive relationship between class and financial support.

Provision of a dwelling

In 2003, the provision of a flat seemed to be most positively affected by tenure. “Other” tenure had a highly positive and private tenancy a weakly positive effect. Since “other” tenure covers mostly usufruct, it indicates many parents transferred the ownership of their flat to

their children while they became usufructuaries or rented a flat elsewhere. Working-class affiliation also had a negative effect while residence in Budapest and the departure from the (grand)parental home have a positive effect. Provision of a flat measured on the 2015 dataset showed two interesting differences. The effect of class diminished and the effect of parental tenure weakened, while residence in Budapest had a stronger effect.

The positive effect of residence in a dwelling owned by a relative living somewhere else (mostly usufruct) shows many parents formally provide the ownership of their dwelling to their children but continue to live in it and their children can take use of it only after their death. Therefore, this form of support is often only an indicator of a bequest provided in the future, but not an actual gift, therefore its relevance is modest for the current inquiry. The effect of private tenants also testifies to the same relationship as it is highly unusual in the Hungarian context that parents give up their owner-occupied flat and move to a rental unit to support their children. The lack of the impact of household size on the provision of a dwelling suggests that Örkény and Székelyi's (n.a.) assumption expounded in Section 4.4.3 that parents with many children do not provide this type of support to their children is not confirmed.

The strengthening effect of settlement type and weakening tenure effect could indicate the provision of a flat is less simply a transfer of home ownership without the transfer of rights to use, but instead has become an investment strategy of households. As outlined in Section , the provision of a flat in most financialised local housing markets (such as Budapest), with the promise of high gains made on housing price appreciation, or at least counterbalancing the inflation of the value of parental gifts in periods of housing price appreciation, is a prospective decision, and this might be the reason behind the strengthening impact of settlement type. Also, the popularity of this type of support among residents of Budapest explains the low score of financial support among them as the provision of a dwelling can also be considered to be a type of financial support which substitutes cash gifts.

Surprisingly, as the originally weak, but by 2015 diminished, class effect indicates, the choice of combining support with investment is less influenced by parents' socio-economic status. This needs to be interpreted carefully since much of dwelling transfers are quasi-bequests among which lower-income households can represent a higher share possibly compromising

the effect of class on the provision of this type of support. Nonetheless, the abundance of dwellings privatised at a preferential price after the regime change, knowledge of local housing market trends and easily accessible mortgages in Budapest after the millennium can also explain the diverse socio-economic background of providers of this type of support.

7.6. Discussion

The analysis of the HCSO microdata shed light on various aspects of parental support, its change and the processes underlying it. Results of logistic regressions clearly showed the class-based polarisation of parent households able to support their children (but not necessarily actually supporting them) and those unable to support them: the provision of parental support and the lack of provision due to the lack of their children's need have increasingly become the privilege of people in the highest class, living in Budapest or in homeownership.

Class-based polarisation of the ability to support one's children contradicts assumptions of the transition approach envisaging the decrease of family support due to the advance of the commodification of housing. If parental support indeed had filled a gap left by the disappearing state-provision of housing and the slow build-up of market-provision, it would have, on the one hand, been characteristic of lower-class households as children of higher-class parents can more easily access expensive and scarce purely market-provided housing inaccessible for the majority of the population. Or, on the other hand, class should have simply not played a significant role as during the transition, similarly to pre-capitalist times, wide strata of society should rely on the support of their family under conditions of scarcity regardless of the wealth of their parents.

The high influence of class on parents' ability to provide support did not increase the rise in the share of parent households not able to support their children. Evidence shows that between 2003 and 2015 a huge rise in the share of parent households not providing support due to the lack of their child(ren)'s need and a more modest increase of supporting households occurred. The little higher influence of variables denoting higher socio-economic status of parents on non-provision due to the lack of need indicates that after the millennium a higher share of young adults with higher-class home-owning parents did not obtain support

from their parents because they afforded to access housing without it. This was likely to have been enabled by this group's easier access to mortgages or their larger wealth at young age. The decrease in the share of parent households not able to provide support suggests that as time passed since the regime change parents' prospects of supporting their children improved.

However, while the situation of parents may have improved, this was not accompanied by better prospects for young adults to obtain housing independently from them. A larger share of parent households provided support after 2003, especially at the time of the expansion of mortgage lending, than before. Accelerating housing commodification taking place in the form of the expansion of mortgage lending not only positively impacted parental support in general, but also intergenerational cohabitation that was, conversely, assumed by Csizmady, Hegedüs and Vonnák (2019, pp. 17–18) to have been negatively affected by the easier access to mortgage in the period. In turn, the decrease of parental support, stagnation of the share of young adults in intergenerational cohabitation and the rise of the share of people living in PRH in the post-crisis years suggest young adults rely less on the family and, in the virtual absence of non-profit housing in Hungary, more on the market in terms of housing access when mortgages are less accessible.

As many researchers analysing NWE case studies found, the retrenchment of the welfare state, taking place since the 1970s as part of the process of re-commodification, has a generational bias: it concerns young adults more than older cohorts. Increasing reliance on parental support but better ability of parents to support their children can be explained by this phenomenon. Even though parents' economic capacity to support their children improved, it is questionable to what extent their support can be utilised in a financialised housing market characterised by large-scale housing price appreciation and stricter regulations regarding self-building. The spread of living in allotment gardens (Czirfusz, Pósfai and Pósfai, 2018, p. 68), in low-quality private rental housing (Ámon and Balogi, 2018; Balogi and Kőszeghy, 2019) or together with one's parents suggest that a significant part of people "not needing" parental support from the parents' perspective fall in this category because they could not afford to cover the costs of home ownership even with parental aid.

Those parents who can support their adult children increasingly rely on the provision of assistance that can be best utilised in a market-based housing system: finance and dwellings. Still, differences persist among groups in the incidence of providing certain types of support. The provision of a dwelling and temporary accommodation are characteristic of parents from Budapest, however, temporary accommodation is more likely among lower-class Budapestians. At the same time, in the provinces people provide finance to their children with a higher likelihood and representatives of provincial lower classes labour (see 10. Table).

10. Table. Incidence of the provision of different types of support by class and place of residence.

	High class	Low class
Budapest	Dwelling	Dwelling Temp. Accommodation
Provinces	Finance	Finance Labour

Reliance of rural lower-class parental households on types of support such as labour contribute to the enhancement of housing inequalities. In contrast with the provision of cohabitation, a dwelling and finance which can be used strategically to improve or at least sustain a family's position on the housing market if provided at the right time in the right location, the provision of labour lacks such advantages, further, its use is more limited due to stricter building regulations.

Further, the types of support provided in the countryside and in Budapest require a different extent of involvement of young adults in securing housing. In the case of the provision of a dwelling or temporary accommodation, recipients need to pursue very little efforts which, however, also entails that parental control over their way of life is stronger. Conversely, support strategies of provincial households are marked by the more significant involvement of recipients in providing for their own housing and less parental control. Though finding the causes behind these patterns would exceed the limits of the dissertation, it is certainly an interesting issue to be explored in the future.

8. Conclusion

8.1. Objectives of the dissertation

The goal of the doctoral research presented in the dissertation was to explore changes in the frequency, structure and determinants of housing-related parental support of Hungarian young adults since WWII. Housing-related family support, a topic long neglected in housing studies, has recently been on the rise in high-income countries and has become a popular theme in housing research worldwide that so far remains relatively unexplored in Hungarian housing research.

Globally, parental support is argued to be on the increase in line with the trend of re-familialisation emerging as a reaction to the increasing re-commodification of housing taking place since the 1970s (Flynn and Schwartz, 2017; Ronald and Lennartz, 2018). However, in CEE, family support tends to be analysed from an alternative standpoint as the consequence of the collapse of the state-socialist housing system and the protracted transition into a market-based one (Norris and Domański, 2009; Stephens, Lux and Sunega, 2015). In this sense, there are two contradictory concepts of the relationship between commodification and family support globally and in CEE: the first approach assumes there is a positive relationship between the two phenomena while the latter suggests it is an inverse one. However, since CEE housing research dedicated little attention to the development of the structure of parental support over time, the latter assumption is underpinned by meagre empirical evidence.

The dissertation sought to empirically assess the above issues through the case study of Hungary. Since WWII, a number of surveys have been conducted in the country that measured the frequency of different types of parental support, while after the regime change two representative housing surveys recorded data about the subject. The research aimed at gathering and analysing these data, to date not reviewed together, in the above theoretical framework. Based on the Hungarian literature discussing the development of the housing system during and after the period of state socialism, periods of commodification and

transition were identified and the development of parental support throughout these periods was examined.

Besides macro determinants of parental support, there is also ambiguity in research about the micro determinants of the practice. In mostly NWE foreign case studies, research focused on the determinants of intergenerational cohabitation and financial support. There, intergenerational cohabitation was influenced by low parental income and the conditions of cohabitation such as dwelling size or home ownership. Financial support was found to be mostly influenced by parental socio-economic status and tenure socialisation of parents (parental tenure), and to a lesser extent by children's merit (university degree or marriage) and need (divorced status, low income, etc.).

Since Hungarian empirical evidence about the micro determinants of these types of support was scant, only the impact of the characteristics of the parental households on them was examined. In addition, micro determinants of labour support in housing access, insignificant in high-income countries but assumed to be an important form of parental support until recently, were also explored. Separate collection of data about the provision of financial support and the provision of a dwelling enabled the separate analysis of the two types of transfers. Altogether micro determinants of the provision of four types of support were scrutinised in the dissertation: labour, temporary accommodation, finance and the provision of a dwelling.

8.2. Empirical findings

In my earlier article, a new scale of focus was proposed in comparative housing analysis: the regions of the core, the semiperiphery and the periphery based on world-systems theory of Wallerstein (1979) (Kováts, 2020b). Measuring a wide range of indicators, the article found that EU member states strongly cluster by the core-semiperiphery division and less by geographic division usually employed in comparative housing analyses. One of the aspects examined in the earlier article about the core-semiperiphery division of European housing systems was familialism measured by the indicator of extended households which signalled a strong coherence in the semiperipheral group and no significant East-South divide (*ibid.*). Evidence presented in the dissertation about types of parental support other than

intergenerational cohabitation (that largely overlaps with extended households) confirmed that Hungary falls in the group of semiperipheral countries and does not show much similarity with core countries.

The semiperipheral course of development characterised by a high level of family support does not seem to have been significantly altered even in the period of state socialism. The review of evidence recorded in the postwar period points towards the decrease of parental support with the implementation of state socialism characterised by a high level of de-commodification, in line with suggestions of the Hungarian housing literature. However, the decrease of parental support did not take place in the form suggested by the literature. On the one hand, it occurred at a more modest pace than suggested. On the other hand, contrary to what the literature suggests, the estimate of the number of self-built units shows that construction support decreased significantly only after the period of state socialism, and de-familialisation occurred mostly due to the decrease in traditional patrilocal intergenerational cohabitation in the early postwar period which could in part be induced by large-scale urbanisation, industrialisation and the second demographic transition starting to take place in the era.

The 2003 and 2015 HCSO surveys recording data about parent households providing support to their adult children living independently found that more parents were able to aid their children after 2003 than before. While the share of parent households providing support slightly increased, real changes occurred regarding non-supporting parents. The share of parent households not providing support due to the lack of their children's need dynamically increased, while the share of non-supporters due to the lack of means dropped. Non-supporters due to the lack of need constitute a heterogenous group including parents with adult children not affording to complement parental support with own resources to access home ownership and therefore staying in private rental housing, but also those whose children afford to access housing without any parental support. The strengthening impact of parental class on the lack of support due to the lack of need suggests the share of higher-class parents not aiding their children because they could afford to access housing without parental support grew. This indicates that, after the economic shock of the regime change

characterising the 1990s, the improvement of the support capacity of parents in general since the millennium.

The minor increase in the share of parent households aiding their adult children living independently after the millennium recorded by HCSO data was accompanied by a substantial rise in the share of young adults in intergenerational cohabitation with their parents (only partly recorded by the HCSO surveys). The covariance of periods of housing system formation and trends in parental support showed that support was more frequently provided in periods of housing market uptake while it decreased during the GFC and immediately following the regime change. In the early 2000s characterised by the expansion of mortgage lending, housing price appreciation and a housing construction boom, parental support was higher than in periods of stagnation. It is surprising that cohabitation of young adults with their parents, considered as an "emergency" parental support in the literature, also increased in the period of the housing boom. The countercyclical development of the share of private tenants suggests that parental support is more frequently provided at times of intense housing commodification and less in periods characterised by the limited availability of mortgage finance when young adults tend to live in rental housing in a higher proportion.

In this sense, in line with findings of the international literature and the Hungarian financialisation approach (Flynn and Schwartz, 2017; Ronald and Lennartz, 2018; Gagyi *et al.*, 2019), but contrary to the transition approach dominating CEE housing theory (Norris and Domański, 2009; Stephens, Lux and Sunega, 2015; Csizmady, Hegedüs and Vonnák, 2019), the Hungarian case study suggests that housing commodification contributes to the spread and not the retreat of parental help even in the CEE context.

Another consequence of commodification is the restructuring of support. Labour support that is not dependent on parental wealth decreased due to the restrictions on self-build, the harder access to building land and the loosening of rural communities. Parallel to this change, financial aid and the provision of dwellings, depending more on parental wealth, became more widespread.

Adverse effects of commodification vary spatially as urbanites are more impacted by housing price appreciation than the population of rural areas where appreciation tends to be low. The

socio-spatial division of different support types testifies to the fact that in Budapest, hit hardest by housing price appreciation, parents apply strategies to minimise its disadvantages. In the capital, regardless of class, the provision of a dwelling to children is far more widespread than in other parts of the country. It indicates that parents strive to maximise parental support by obtaining dwellings for their children in advance before housing appreciation would inflate the value of the support they can provide. Lower-class parents from Budapest who do not manage to provide a dwelling, support their children through the provision of temporary accommodation in a larger share. Outside Budapest, financial support, and among lower-class parents labour support are more common. The relative unpopularity of the provision of living space there, either in the form of a dwelling or cohabitation, can be explained by the fact that space, that is land, is less scarce in these areas as they are less threatened by real estate price appreciation generated by financialisation.

8.3. Theoretical implications of research findings

Empirical findings of the dissertation have a number of theoretical implications in social sciences that are worth highlighting. In his seminal work Thomas Piketty (2014, pp. 337–467) explored how inheritance maintains and increases inequality. Ryan-Collins, Lloyd and Macfarlane (2017) demonstrated that much of inequality in wealth is created through the spatially very different appreciation of housing. Based on evidence from core countries Flynn and Schwartz (2017), and based on evidence from CEE the current study, found that even parental support during their lifetime plays a significant role in fostering inequality.

The financialisation of housing fuelling housing price appreciation not only increases wealth inequality between generations, but also between young adults with different family backgrounds. Urban and wealthier parents, besides passing on social and cultural capital, possess knowledge and the economic capital enabling them to aid their children ahead of housing market upswings, whereas lower-class parents living in the provinces have neither the information nor the capital to make advantageous strategic housing-related intergenerational transfers. The former can to a higher extent prevent the inflation of their support to their children by purchasing a dwelling or providing financial support to their children at the right time, or at best outright take advantage of the appreciation of housing,

and increase their children's wealth. However, the latter enhance their children's disadvantaged position by not being able to provide substantial support, only labour that is of much lower utility today. Similarly to Csizmady, Kőszeghy and Győri's (2019) recent findings about the high level of home owners never living in rental housing among socially most integrated groups in Hungary, the current study suggest there is a strong relationship between class and housing career today.

However, although the children of better-off parents are seemingly in a better situation in a housing system where one's housing conditions and wealth are determined by parental status, higher parental control over their housing and life decisions significantly counterbalances these benefits. In this sense, in a familialised housing system, the phenomenon of "emerging adulthood" (Arnett, 2000) or "postadolescence" (Vaskovics, 2000) is omnipresent. This is probably the reason that a high proportion of young adults with high-status parents who could count on parental support, secure housing without the help of their parents.

As the significant inequality-driving character of not only the commodification of housing but also family support is becoming increasingly obvious, arguments for the de-familialising de-commodification of housing, extensively advocated by housing researchers in the past decades, are stronger. Flynn & Schwartz (2017, p. 498) view the current populist trend in politics as already the beginning of a Polanyian countermovement aiming at curbing commodification. They argue that throughout history countermovements often started first by the emergence of nationalist political movements promising to only shelter the "ethnonational core" population from the market. If they are right, the question is if the adverse effects of an increasingly global market can still be offset by nationalist policies aiming to strengthen the sovereignty of nation states today when competition among countries for the attraction of highly mobile capital through deregulation and lower redistribution is particularly intense.

Answering that question reaches beyond the focus of this dissertation. Nevertheless, what the evidence presented in this work suggests is that the liberalisation of mortgage lending, besides exposing the population to the more significant risk of indebtedness, increases the burdens of families and young adults. However, even the housing policy of the current Hungarian regime, a renowned example of right-wing populism, that relatively strictly

regulates mortgage lending and provides a large variety of preferential non-market loans to families with children, is also unlikely to effectively mitigate housing inequalities. The fact that the reliance on the family increased during the millennium housing market boom when mortgages were widely accessible suggests that the current subsidies and preferential fixed-rate mortgages provided to the Hungarian middle class, and especially the higher-middle class, to access mortgaged home ownership is likely to feed rather than mitigate housing inequalities. The higher extent of housing price appreciation due to the expansion of mortgage lending requires higher support from the family to young adults aspiring to become homeowners and probably more significant efforts from the children themselves. This is likely to further increase differences between those able and unable to secure such family support.

While currently the promotion of home ownership and the reluctance to provide any support for other tenures seem to constitute the cornerstone of the Orbán regime's housing policy, it is not excluded that the benefits of subsidising other de-commodified tenures over or besides home ownership will be recognised and housing policy's aim will shift towards more significant de-commodification. Findings of the current dissertation suggest such a change would significantly mitigate the reliance on parental support in housing access and consequently the pace of the rise of inequalities.

8.4. Limits and suggestions for further research

The utility of a scientific work often does not lie in the mere discovery of new patterns, but also the identification of blind spots that need further examination. Since the current study aimed at the analysis of existing data and not the creation of new datasets, it has a number of limits that should be kept in mind, but of which, in turn, a useful list of areas awaiting further exploration can be comprised.

First, familialisation is a complex phenomenon which permeates many spheres of life and limiting the dissertation's focus to housing-related parental support makes grasping shifts among fields and actors of familialism and their effect on young adults' housing access difficult. Families are rather flexible in their supporting capacity and it is an interesting question how changes in housing-related support are accompanied by changes in other

spheres of family assistance such as e.g. child care, but even non-housing related support such as the provision of furniture which is otherwise closely linked to obtaining housing. The dissertation briefly reflected on changes in other spheres of family assistance, however, a more thorough analysis of the issue would definitely provide useful knowledge about these relationships.

Similarly, increasing parental support can be accompanied by both the increase of aid from other relatives; or, on the contrary, a shift from the larger group of relatives such as siblings, uncles, aunts or cousins to parents can take place in line with the fading family thesis of Wirth (1938) and Parsons (1949). Research of support in communities larger than the family is also worth considering. As support in the non-housing spheres significantly impacts the capacity of the household to spend its resources on housing, similarly, support by the larger family can counterbalance the potential decrease of parental support and vice versa. These issues should definitely be more explored in additional research.

Second, the study focused on the frequency of parental support and not on its extent. Changes in the share of parent households providing support to their children does not necessarily entail the same pace of change in its extent. Though the quantification of different types of parental support such as cohabitation or labour support is challenging, it would definitely enhance the, to date, rather thin knowledge about this aspect of parental support.

Third, some areas of research suffered from the lack of empirical evidence. Although the study's aim was to explore longitudinal change, longitudinal data was not available about all types of support. The use of various data sources for the period of state socialism and one database for the post-millennial period can only provide an estimate of some long-term trends, this is why the dissertation aimed at only defining broad trends in the long run.

The lack of data sources made the exploration of the pre-1970 development of intergenerational cohabitation especially difficult that could only be traced through findings of the sociological study of H. Sas (1978) and the ethnologic account of the development of families by Faragó (2000). A deeper investigation into the early history of intergenerational cohabitation would definitely widen the knowledge about the historical development of parental support.

Similarly, in lack of longitudinal data about the development of construction support, only the number of self-built units was estimated and presented in the dissertation. Parental labour support in housing construction did not necessarily coincide with the development of units, therefore this estimate also provides only a broad estimate. As life expectancy of housing units increased, renovation became a widespread activity and its partial measurement in the current paper also makes part of its limitations.

Fourth, the above limitations of data from the state-socialist period, but also HCSO survey data, recorded in two waves with twelve years difference, used in the analysis of the post-state-socialist development of parental support makes the examination of short-term trends difficult. Although in Chapter 7.2 this limitation is sought to be overcome by the comparison of short-term trends in the 2003 and 2015 databases, annually recorded longitudinal data would certainly provide more solid empirical evidence for the analysis of short-term trends.

The dissertation found that housing-related parental support has been on the rise at least for half a century now while research in this field remains very limited so far. This work contributed to the exploration of this domain of housing not only through new findings, but, as demonstrated above, also by identifying a number of areas in parental support where empirical evidence is weak. By focusing on these areas in research and data collection, knowledge about this increasingly important field of housing research can be widened and applied in housing policy-making.

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10. Appendix

10.1. Estimation of self-build: supplementary information

10.1.1. Share of residential buildings (dwellings) with mud walls in total housing stock increase (1. Table) – sources

Sources:
1921-1930: MKKSH (1932, pp. 29–30); 1931-1949: KSH (1950b, pp. 6, 41)

Notes:
a. The 1930 Census provides data only about the building stock but not the housing stock in different settlement types (for Budapest, both data are available). In villages, multi-apartment houses are estimated to be insignificant as virtually no multi-storey houses were recorded in censuses in the period. Since the building stock of towns, unlike that of villages, did not solely consist of single-family houses, the 1930 housing stock is calculated by multiplying the building stock with the dwelling/building ratio of towns recorded in the 1949 Census equalling to 1,6 (KSH 1950a, p. 61, 1950b, p. 6).

b. In the 1949 Census data was recorded about Greater Budapest (Budapest with its post-1949 boundaries). Data for Budapest proper of the time are reported in KSH (1950a, p. 60) and the surplus between the two territories is divided between towns and villages in a 60-40% ratio based on the population of different settlements in the Budapest agglomeration recorded in MKKSH (1932, pp. 186–187).

10.1.2. Housing construction statistics and the estimated number of self-built housing units 1921-1948

	Number of housing units constructed				Self-built housing units		NFPPF houses built by contractors	
	A. Total	B. Budapest	C. Towns	D. Villages	E. Number	F. Share in total construction	G. for flood victims	H. for people endangered by poverty
1921-1930	361024	33397	75056	252571	264913	73%		
1931	26919	4350	6757	15812	15921	59%		
1932	21124	5524	4924	10676	10815	51%		
1933	17874	4235	3527	10112	10039	56%		
1934	19850	4371	3536	11943	11743	59%		
1935	20296	3522	3883	12891	12688	63%		
1936	24334	6229	4383	13722	13550	56%		
1937	25493	6255	4775	14463	14310	56%		
1938	23350	5300	4679	13371	13277	57%		
1939	17999	3314	3512	11173	11023	61%		
1940	18637	4822	3380	10434	7375	40%	3158	0
1941	21217	5268	2831	13118	8888	42%	2493	2004
1942	21049	6679	3292	11078	6795	32%	2493	2376
1943	16893	3715	2412	10766	5367	32%	3324	2651
1944	100000					68%	416	2809
1945-1948								

Sources and notes:

A. 1921-1930 data shows housing stock increase provided by Lonti (1961, p. 332) as it is higher than retrospectively collected data on housing construction (Mozolovszky, 1932, p. 472). Data for 1931-1943 is provided in the 'construction of residential buildings by municipality' section of annual statistical yearbooks 1931-1946. For 1939-1943 estimated housing construction in territories attached to or occupied by Hungary between 1938 and 1941 was subtracted from national data. The estimate was based on the share of the population of pre-1938 Hungary in the population of 1938-1945 enlarged Hungary (MKKSH 1944, p. 2). Data for 1944-1948 is the sum of 1941-1948 housing stock increase recorded by Lonti (1961, p. 332) and the number of dwellings demolished in the war estimated to amount to 3% of the total housing stock based on Kacsenyák (1959, p. 29), decreased by the number of dwellings constructed between 1941-1943.

B-C-D. 1921-1930: housing stock increase provided by Lonti (1961, p. 332) divided among settlement categories by ratios calculated based on the distribution in housing construction statistics (Mozolovszky, 1932, p. 472). 1931-1943: 'construction of residential buildings by municipality' section of annual statistical yearbooks 1931-1946. For 1939-1943 in C and D estimated housing construction on the enlarged territory of Hungary was subtracted from national data. Since cca. 73% of the population of the new territories integrated in Hungary lived in villages (MKKSH 1944, p. 8), 73% of the estimated difference between housing construction on the smaller and larger territory of Hungary was subtracted from national construction in villages, and the remaining 27% from towns.

E: 1921-1930: C*0,4+D*0,93. 1931-1943: (C-(H*0,24))*0,18+((D-G-(0,76*H))*0,93. H in villages and towns considered separately based on the town-village distribution of constructed units by Berey (1981, p. 56). 1944-1948: estimate based on A and Balassa (2002, p. 168).

G-H: Data provided by Berey (1981, pp. 96–97) and Kerék (1944, pp. 37–38) decreased by the estimated number of units built on the territories attached to Hungary between 1938-41 based on data provided in Berey (1981, p. 48)

10.1.3. Number of construction employees and forms of housing self-provision (3. Figure) – sources and calculations

Sources and calculations behind data presented in 3. Figure:

Self-provided housing: Balogh et al (1973, p. 554), Balogh and Sájer (1981, p. 215), Kovácsházi et al (1977, p. 343), Márfai and Kovácsházi (1966, p. 275, 1969, p. 174)

Number of entrepreneurs: Balogh et al (1973, p. 558), Balogh and Sájer (1981, p. 215), Kovácsházi et al (1977, p. 344), KSH (1962, p. 325), Márfai and Kovácsházi (1969, p. 176)

Calculation of self-promoted units: 1949-1953: Nr. of entrepreneurs*0,25; 1953-1977: Nr. of entrepreneurs*0,5.

Calculation of self-built units: difference of self-provided and self-promoted units.

10.2. Regression tables of determinants of housing-related intergenerational support of young adults

10.2.1. Determinants of parental support in the 2003 survey

support03	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Could not	base outcome					
Did not need to						
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	0.01	0.16	0.06	0.95	-0.30	0.32
Routine non-manual employees	-0.58	0.17	-3.37	0.00	-0.91	-0.24
Small proprietors and employers	-0.05	0.18	-0.26	0.79	-0.39	0.30
Skilled workers	-0.48	0.14	-3.35	0.00	-0.76	-0.20
Non-skilled workers	-0.73	0.14	-5.11	0.00	-1.01	-0.45
Settlement type (*Ref.: Budapest*)						
Large provincial cities	-0.37	0.10	-3.61	0.00	-0.58	-0.17
Provincial towns and villages	-0.53	0.10	-5.49	0.00	-0.72	-0.34
Tenure (*Ref.: Owner-occupied*)						
Private rental	-0.18	0.23	-0.79	0.43	-0.64	0.27

Municipal rental	-0.71	0.19	-3.74	0.00	-1.08	-0.34
Other	-0.27	0.17	-1.54	0.12	-0.61	0.07
Nr. of inhabitants	0.07	0.15	0.48	0.63	-0.23	0.38
Year of departure from parental home	1.54	0.24	6.41	0.00	1.07	2.01
_cons	-0.68	0.19	-3.53	0.00	-1.06	-0.30
Supported						
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.64	0.15	-4.18	0.00	-0.93	-0.34
Routine non-manual employees	-1.11	0.16	-7.03	0.00	-1.41	-0.80
Small proprietors and employers	-0.49	0.17	-2.85	0.00	-0.82	-0.15
Skilled workers	-0.89	0.13	-6.86	0.00	-1.14	-0.64
Non-skilled workers	-1.14	0.13	-8.89	0.00	-1.39	-0.89
Settlement type (*Ref.: Budapest*)						
Large provincial cities	0.25	0.10	2.45	0.01	0.05	0.45
Provincial towns and villages	0.30	0.09	3.13	0.00	0.11	0.48
Tenure (*Ref.: Owner-occupied*)						
Private rental	-0.76	0.33	-2.31	0.02	-1.40	-0.12
Municipal rental	-1.45	0.24	-6.09	0.00	-1.91	-0.98
Other	-0.05472	0.140263	-0.39	0.696	-0.32963	0.220187
Nr. of inhabitants	-0.36144	0.15425	-2.34	0.019	-0.66376	-0.05912
Year of departure from parental home	-2.93635	0.233407	-12.58	0	-3.39382	-2.47888
_cons	2.307404	0.172721	13.36	0	1.968878	2.64593

Multinomial logistic regression	Number of obs	=	4,795
	LR chi2(24)	=	735.63
	Prob > chi2	=	0
Log likelihood = -4803.5018	Pseudo R2	=	0.0711

10.2.2. Determinants of parental support in the 2015 survey

support15	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Could not	base outcome					
Did not need to						
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.32607	0.261575	-1.25	0.213	-0.83874	0.186612
Routine non-manual employees	-1.00677	0.267327	-3.77	0	-1.53072	-0.48282
Small proprietors and employers	-0.45742	0.275689	-1.66	0.097	-0.99776	0.082918
Skilled workers	-0.76229	0.24815	-3.07	0.002	-1.24866	-0.27592
Non-skilled workers	-1.19455	0.238181	-5.02	0	-1.66138	-0.72773
Settlement type (*Ref.: Budapest*)						
Large provincial cities	-0.63047	0.170153	-3.71	0	-0.96396	-0.29698
Provincial towns and villages	-0.72695	0.162135	-4.48	0	-1.04473	-0.40917
Tenure (*Ref.: Owner-occupied*)						
Private rental	-0.60868	0.357344	-1.7	0.089	-1.30906	0.091701
Municipal rental	-0.7483	0.315694	-2.37	0.018	-1.36705	-0.12955
Other	0.394121	0.286941	1.37	0.17	-0.16827	0.956514
Nr. of inhabitants	-0.76956	0.251115	-3.06	0.002	-1.26173	-0.27738
Year of departure from parental home	-0.29142	0.347558	-0.84	0.402	-0.97262	0.389785
_cons	1.845426	0.301454	6.12	0	1.254587	2.436265
Supported						
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.69884	0.2473	-2.83	0.005	-1.18354	-0.21414
Routine non-manual employees	-1.31744	0.251011	-5.25	0	-1.80941	-0.82547
Small proprietors and employers	-0.63352	0.258336	-2.45	0.014	-1.13985	-0.12719
Skilled workers	-1.29441	0.235445	-5.5	0	-1.75587	-0.83295
Non-skilled workers	-1.84027	0.225515	-8.16	0	-2.28227	-1.39826
Settlement type (*Ref.: Budapest*)						
Large provincial cities	-0.35152	0.168953	-2.08	0.037	-0.68266	-0.02038
Provincial towns and villages	-0.60883	0.16224	-3.75	0	-0.92681	-0.29084
Tenure (*Ref.: Owner-occupied*)						

Private rental	-1.34063	0.445983	-3.01	0.003	-2.21474	-0.46652
Municipal rental	-2.03936	0.493375	-4.13	0	-3.00636	-1.07237
Other	-0.17455	0.313518	-0.56	0.578	-0.78904	0.439932
Nr. of inhabitants	-1.40017	0.267599	-5.23	0	-1.92465	-0.87568
Year of departure from parental home	-1.44147	0.345042	-4.18	0	-2.11774	-0.7652
_cons	3.071637	0.292074	10.52	0	2.499182	3.644092

Multinomial logistic regression	Number of obs	=	3,007
	LR chi2(24)	=	343.16
	Prob > chi2	=	0
Log likelihood = -3121.3619	Pseudo R2	=	0.0521

10.2.3. Determinants of labour support in housing construction and renovation in the 2003 survey

lab03	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.16232	0.219993	-0.74	0.461	-0.59349	0.268863
Routine non-manual employees	0.217231	0.231117	0.94	0.347	-0.23575	0.670212
Small proprietors and employers	0.407959	0.242615	1.68	0.093	-0.06756	0.883476
Skilled workers	0.577396	0.178971	3.23	0.001	0.22662	0.928173
Non-skilled workers	0.649844	0.174631	3.72	0	0.307573	0.992114
Settlement type (*Ref.: Budapest*)						
Large provincial cities	0.472856	0.165865	2.85	0.004	0.147768	0.797945
Provincial towns and villages	1.483172	0.154634	9.59	0	1.180095	1.78625
Tenure (*Ref.: Owner-occupied*)						
Private rental	-1.39378	0.810086	-1.72	0.085	-2.98152	0.193958
Municipal rental	-0.70583	0.57167	-1.23	0.217	-1.82628	0.414625
Other	-0.21761	0.211685	-1.03	0.304	-0.63251	0.197282

Nr. of inhabitants	0.03657	0.256058	0.14	0.886	-0.46529	0.538435
Year of departure from parental home	-0.53366	0.427833	-1.25	0.212	-1.3722	0.304876
Year of support *(Ref.: Before 1989)*						
1990-1998	-0.10964	0.137565	-0.8	0.425	-0.37927	0.15998
1999-2003	-0.11619	0.150945	-0.77	0.441	-0.41204	0.17966
_cons	-1.15424	0.256087	-4.51	0	-1.65617	-0.65232

Logistic regression	Number of obs	=	1,687
	LR chi2(14)	=	234.09
	Prob > chi2	=	0
Log likelihood = -1042.128	Pseudo R2	=	0.101

10.2.4. Determinants of labour support in housing construction and renovation in the 2015 survey

lab15	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	0.680188	0.362531	1.88	0.061	-0.03036	1.390735
Routine non-manual employees	0.625962	0.396314	1.58	0.114	-0.1508	1.402724
Small proprietors and employers	0.979925	0.365523	2.68	0.007	0.263513	1.696337
Skilled workers	1.36747	0.348262	3.93	0	0.684888	2.050052
Non-skilled workers	0.935588	0.343898	2.72	0.007	0.26156	1.609616
Settlement type (*Ref.: Budapest*)						
Large provincial cities	0.132106	0.28546	0.46	0.644	-0.42739	0.691597
Provincial towns and villages	0.896397	0.266847	3.36	0.001	0.373387	1.419406
Tenure (*Ref.: Owner-occupied*)						
Private rental	0	(empty)				
Municipal rental	1.37555	0.968702	1.42	0.156	-0.52307	3.274171

Other	-1.66982	1.031341	-1.62	0.105	-3.69121	0.351569
Nr. of inhabitants	0.962451	0.349243	2.76	0.006	0.277947	1.646955
Year of departure from parental home	0.284596	0.646646	0.44	0.66	-0.98281	1.551999
Year of support *(Ref.: Before 1989)*						
1990-1998	0.114912	0.285327	0.4	0.687	-0.44432	0.674142
1999-2008	-0.21403	0.270832	-0.79	0.429	-0.74485	0.316788
2009-2015	-0.12701	0.290892	-0.44	0.662	-0.69715	0.443125
_cons	-2.78792	0.453571	-6.15	0	-3.6769	-1.89894

Logistic regression	Number of obs	=	1,057
	LR chi2(14)	=	71.02
	Prob > chi2	=	0
Log likelihood = -520.74514	Pseudo R2	=	0.0638

10.2.5. Determinants of temporary cohabitation of parents and adult children in the 2003 survey

cohab03	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	0.32212	0.251969	1.28	0.201	-0.17173	0.81597
Routine non-manual employees	0.912818	0.255477	3.57	0	0.412093	1.413544
Small proprietors and employers	0.307222	0.293191	1.05	0.295	-0.26742	0.881865
Skilled workers	0.70665	0.210961	3.35	0.001	0.293174	1.120126
Non-skilled workers	0.768274	0.207435	3.7	0	0.361709	1.174839
Settlement type (*Ref.: Budapest*)						
Large provincial cities	0.319631	0.170462	1.88	0.061	-0.01447	0.65373
Provincial towns and villages	-0.16641	0.166173	-1	0.317	-0.4921	0.159287
Tenure (*Ref.: Owner-occupied*)						

Private rental	0.840411	0.584485	1.44	0.15	-0.30516	1.98598
Municipal rental	0.783829	0.451329	1.74	0.082	-0.10076	1.668417
Other	0.088475	0.223792	0.4	0.693	-0.35015	0.5271
Nr. of inhabitants	0.711298	0.275297	2.58	0.01	0.171725	1.250871
Year of departure from parental home	-1.1179	0.474742	-2.35	0.019	-2.04838	-0.18742
Year of support *(Ref.: Before 1989)*						
1990-1998	0.243286	0.155271	1.57	0.117	-0.06104	0.547611
1999-2003	0.294326	0.168314	1.75	0.08	-0.03556	0.624215
_cons	-1.63012	0.289165	-5.64	0	-2.19687	-1.06337

Logistic regression	Number of obs	=	1,687
	LR chi2(14)	=	46.56
	Prob > chi2	=	0
Log likelihood = -885.25774	Pseudo R2	=	0.0256

10.2.6. Determinants of temporary cohabitation of parents and adult children in the 2015 survey

cohab15	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	1.160997	0.819839	1.42	0.157	-0.44586	2.767853
Routine non-manual employees	1.244812	0.861103	1.45	0.148	-0.44292	2.932543
Small proprietors and employers	0.802886	0.889269	0.9	0.367	-0.94005	2.545821
Skilled workers	1.810609	0.785814	2.3	0.021	0.270442	3.350776
Non-skilled workers	1.128403	0.815954	1.38	0.167	-0.47084	2.727643
Settlement type (*Ref.: Budapest*)						
Large provincial cities	-1.05599	0.471813	-2.24	0.025	-1.98072	-0.13125
Provincial towns and villages	-0.80989	0.422688	-1.92	0.055	-1.63834	0.018567

Tenure (*Ref.: Owner-occupied*)						
Private rental	0	(empty)				
Municipal rental	2.559178	1.232994	2.08	0.038	0.142554	4.975802
Other	0	(empty)				
Nr. of inhabitants	-0.08443	0.793775	-0.11	0.915	-1.6402	1.47134
Year of departure from parental home	0.821163	1.343896	0.61	0.541	-1.81283	3.455151
Year of support *(Ref.: Before 1989)*						
1990-1998	-0.51805	0.845417	-0.61	0.54	-2.17504	1.138936
1999-2008	0.439658	0.671273	0.65	0.512	-0.87601	1.755328
2009-2015	0.758316	0.692438	1.1	0.273	-0.59884	2.115469
_cons	-4.45631	1.007714	-4.42	0	-6.4314	-2.48123

Logistic regression	Number of obs	=	1,034
	LR chi2(13)	=	20.79
	Prob > chi2	=	0.0772
Log likelihood = -158.91405	Pseudo R2	=	0.0614

10.2.7. Determinants of housing-related parental inter vivos financial support in the 2003 survey

fin03	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.57598	0.213082	-2.7	0.007	-0.99361	-0.15835
Routine non-manual employees	-0.81823	0.228941	-3.57	0	-1.26694	-0.36951
Small proprietors and employers	-0.87539	0.24136	-3.63	0	-1.34844	-0.40233
Skilled workers	-0.96162	0.182544	-5.27	0	-1.3194	-0.60385
Non-skilled workers	-0.85927	0.180815	-4.75	0	-1.21366	-0.50488
Settlement type (*Ref.: Budapest*)						
Large provincial cities	0.349212	0.152387	2.29	0.022	0.050539	0.647886

Provincial towns and villages	0.239419	0.142657	1.68	0.093	-0.04018	0.519022
Tenure (*Ref.: Owner-occupied*)						
Private rental	-1.25948	0.611359	-2.06	0.039	-2.45772	-0.06124
Municipal rental	-0.53694	0.449457	-1.19	0.232	-1.41786	0.34398
Other	-0.34322	0.198703	-1.73	0.084	-0.73267	0.046227
Nr. of inhabitants	-1.40844	0.251817	-5.59	0	-1.90199	-0.91488
Year of departure from parental home	-0.15045	0.414842	-0.36	0.717	-0.96353	0.662622
Year of support *(Ref.: Before 1989)*						
1990-1998	0.116855	0.135398	0.86	0.388	-0.14852	0.382229
1999-2003	0.034724	0.1468	0.24	0.813	-0.253	0.322447
_cons	1.410673	0.251058	5.62	0	0.918608	1.902738

Logistic regression	Number of obs	=	1,687
	LR chi2(14)	=	87.54
	Prob > chi2	=	0
Log likelihood = -1077.45	Pseudo R2	=	0.039

10.2.8. Determinants of housing-related parental inter vivos financial support in the 2015 survey

fin15	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.17267	0.247411	-0.7	0.485	-0.65759	0.312244
Routine non-manual employees	-0.22634	0.278834	-0.81	0.417	-0.77284	0.320167
Small proprietors and employers	-0.12861	0.265863	-0.48	0.629	-0.64969	0.392476
Skilled workers	-0.7225	0.245446	-2.94	0.003	-1.20357	-0.24144
Non-skilled workers	-0.3708	0.237166	-1.56	0.118	-0.83564	0.094032
Settlement type (*Ref.: Budapest*)						

Large provincial cities	0.569545	0.198672	2.87	0.004	0.180155	0.958936
Provincial towns and villages	0.554899	0.192126	2.89	0.004	0.178339	0.931459
Tenure (*Ref.: Owner-occupied*)						
Private rental	-0.26024	0.807101	-0.32	0.747	-1.84213	1.321647
Municipal rental	-1.33085	0.941603	-1.41	0.158	-3.17636	0.514655
Other	-0.38715	0.435612	-0.89	0.374	-1.24093	0.466633
Nr. of inhabitants	-0.92594	0.323694	-2.86	0.004	-1.56037	-0.29151
Year of departure from parental home	-1.71236	0.546275	-3.13	0.002	-2.78303	-0.64168
Year of support *(Ref.: Before 1989)*						
1990-1998	0.197403	0.24896	0.79	0.428	-0.29055	0.685355
1999-2008	0.066909	0.230269	0.29	0.771	-0.38441	0.518227
2009-2015	0.263738	0.249657	1.06	0.291	-0.22558	0.753056
_cons	1.125587	0.321945	3.5	0	0.494587	1.756587

Logistic regression	Number of obs	=	1,064
	LR chi2(15)	=	48.65
	Prob > chi2	=	0
Log likelihood = -671.46387	Pseudo R2	=	0.035

10.2.9. Determinants of provision of a dwelling by parents in the 2003 survey

dwel03	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	0.088682	0.246483	0.36	0.719	-0.39442	0.571778
Routine non-manual employees	-0.11297	0.280948	-0.4	0.688	-0.66362	0.437676
Small proprietors and employers	0.324731	0.278443	1.17	0.244	-0.22101	0.870469
Skilled workers	-0.37417	0.225681	-1.66	0.097	-0.81649	0.068161
Non-skilled workers	-0.44668	0.224218	-1.99	0.046	-0.88614	-0.00722
Settlement type (*Ref.: Budapest*)						
Large provincial cities	-0.36323	0.191886	-1.89	0.058	-0.73932	0.012858

Provincial towns and villages	-0.33778	0.181593	-1.86	0.063	-0.6937	0.018134
Tenure (*Ref.: Owner-occupied*)						
Private rental	1.139202	0.600908	1.9	0.058	-0.03856	2.316959
Municipal rental	0.417311	0.525344	0.79	0.427	-0.61234	1.446967
Other	0.90626	0.227319	3.99	0	0.460724	1.351796
Nr. of inhabitants	-0.2856	0.336453	-0.85	0.396	-0.94504	0.373832
Year of departure from parental home	1.617282	0.549651	2.94	0.003	0.539985	2.694579
Year of support *(Ref.: Before 1989)*						
1990-1998	0.192369	0.186414	1.03	0.302	-0.173	0.557734
1999-2003	0.120131	0.203673	0.59	0.555	-0.27906	0.519323
_cons	-2.26839	0.32157	-7.05	0	-2.89865	-1.63812

Logistic regression	Number of obs	=	1,687
	LR chi2(14)	=	55.28
	Prob > chi2	=	0
Log likelihood = -687.11368	Pseudo R2	=	0.0387

10.2.10. Determinants of provision of a dwelling by parents in the 2015 survey

dwel15	Coef.	Std. Err.	z	P>z	[95% Conf.	Interval]
Occupational category (*Ref.: Higher managerial and professional workers*)						
Lower managerial and professional workers	-0.3103	0.29283	-1.06	0.289	-0.88423	0.263639
Routine non-manual employees	-0.14161	0.326653	-0.43	0.665	-0.78184	0.498617
Small proprietors and employers	-0.18116	0.315064	-0.57	0.565	-0.79867	0.436355
Skilled workers	-0.04818	0.290439	-0.17	0.868	-0.61743	0.521072
Non-skilled workers	-0.44137	0.289147	-1.53	0.127	-1.00809	0.125348
Settlement type (*Ref.: Budapest*)						

Large provincial cities	-0.94017	0.223925	-4.2	0	-1.37905	-0.50128
Provincial towns and villages	-1.19943	0.221952	-5.4	0	-1.63445	-0.76441
Tenure (*Ref.: Owner-occupied*)						
Private rental	-0.43792	1.176425	-0.37	0.71	-2.74367	1.867828
Municipal rental	0.457365	1.148854	0.4	0.691	-1.79435	2.709077
Other	1.061708	0.461789	2.3	0.021	0.156618	1.966797
Nr. of inhabitants	0.426215	0.393142	1.08	0.278	-0.34433	1.19676
Year of departure from parental home	1.898671	0.675943	2.81	0.005	0.573848	3.223495
Year of support *(Ref.: Before 1989)*						
1990-1998	-0.07601	0.31439	-0.24	0.809	-0.69221	0.540182
1999-2008	-0.34868	0.296534	-1.18	0.24	-0.92988	0.232514
2009-2015	-0.20112	0.314656	-0.64	0.523	-0.81783	0.4156
_cons	-1.2174	0.380296	-3.2	0.001	-1.96277	-0.47204

Logistic regression	Number of obs	=	1,064
	LR chi2(15)	=	51.79
	Prob > chi2	=	0
Log likelihood = -459.35673	Pseudo R2	=	0.0534

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