6 The welfare state and family

Intergenerational tensions and solidarity within the housing sector

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Introduction

Questions concerning intergenerational relations, especially intergenerational equity, have gained a lot of attention in recent years (e.g. Arber and Attias-Donfut 2001; Willetts 2011; Searle 2018). Previously, the rhetoric around intergenerational justice pictured older generations as relatively disadvantaged compared to younger generations who could profit from an ever-expanding welfare state. However, in more recent debates, the focus is on the imbalance between a growing, older population, supported by a shrinking younger generation against a backdrop of an economic austerity and welfare state retrenchment (Searle 2018). A key issue in these arguments is that changing economic, demographic, and political contexts may create dividing lines among people whose chronological age anchors them at different points in historical time. These dividing lines may be understood as conflict, tension, or competition between young and old over scarce public resources.

The counterpart of the debate on intergenerational conflict is intergenerational solidarity. The basis for both conflict and solidarity between generations is wealth inequalities. However, rather than focusing on inequalities as a source for tensions, a focus on solidarity highlights cohesion and interdependence between generations. More generally, solidarity between generations includes not only the provision of care and maintenance when needed but also shared expectations and obligations regarding the distribution of resources between generations (Katz et al. 2005). Intergenerational solidarity is fundamental for the generational contract in modern welfare systems (Albertini et al. 2007); protecting the old and investing in the young within the balance of financial sustainability and social justice and fairness principles. The generational contract has both a public and a private dimension. The public dimension operates at the societal level. It refers to the relations between generations within the welfare state. The private dimension refers to intergenerational relations within the families. In this chapter, we will study the private dimension of the generational contract in light of the public dimension.

Common in both the conflict and solidarity hypothesis is the concept of generation as a key to analyzing social dynamics. Generations are a basic unit of both

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social change and social reproduction. The intergenerational conflict hypothesis argues that large inequalities in wealth distribution between generations beg for reforming the generational contract at the societal welfare state level. Reforms are needed to secure the welfare state's sustainability and its purpose of providing comprehensive social security according to the principles of fairness and social justice (Kohli 2006). However, the intergenerational solidarity hypothesis argues that the conflict frame is too naive and ignores inequalities within a generation (Williamson and Watts-Roy 2009). People within the same generation have different access to resources. Therefore, the dividing lines or conflicts are not necessarily between the young and the old but between the rich and the poor. For example, intergenerational solidarity at the family level may compensate for welfare reforms, and family support may act as an insurance against life-course risks (Kohli et al. 2010). Because distributional principles within the family might differ from the norms guiding redistribution within the welfare state, social inequality will be reproduced both within and across different generations.

In this chapter, we focus on the intergenerational dependency within the family. Comparative studies in Europe have shown that intergenerational family relations are shaped by national public policy arrangements (Kohli et al. 2010; Dykstra 2017). A central issue concerns the extent to which these arrangements enforce reliance on older or younger family members or enable individual autonomy (Dykstra & Hagestad 2016; Hagestad & Dykstra 2016). A key component of generational interdependencies is reflected in the flow of resources between family members. Although intergenerational exchange can include, among other things, care and emotional support, transfer of wealth can be a significant contributor to intergenerational solidarity. Transfers are evident in practices of nest-leaving and support between generations in early housing pathways. Although parents often take an active role in supporting children leaving the nest regardless of welfare regimes, differences exist in the modes and extent of support transferred to young adults (Holdsworth 2004; Albertini & Kohli 2012). Furthermore, young adults' position on the housing market has become more vulnerable, and studies from European countries show that parents' role in their housing pathways has become more important in recent years (Lennartz et al. 2016).

This chapter focuses on the importance of parents' economic resources for first-time buyers. It aims to connect the concept of intergenerational dependency and housing to specify how the transformations in the housing systems have affected the dynamics between generations. Using Norwegian data from the living condition surveys conducted by Statistics Norway, we address the following questions: To what extent and by what means do parents support their children in entering the housing market? Is there evidence of shifting patterns in this support in recent years? And, does this support affect the young adults' way into the housing market?

Our next two sections take a broad approach: we begin by presenting the main concepts within the literature on the interplay between the welfare state and the intergenerational dependency within the family sphere before highlighting how recent changes in the housing system have restructured the homeownership-welfare dynamics. Here, housing concepts as a "wobbly pillar" or "cornerstone" in the modern welfare state captures how the homeownership model works through its dual-cum-service nature as both accommodation and capital asset. We then narrow our focus to the specific Norwegian case: the third section presents results on changes of parental housing support in recent years, before we reflect in the final section on how these patterns affect the intergenerational and intragenerational relations.

The welfare state and intergenerational dependency within the family

All welfare states have some way of dividing caregiving and maintenance responsibility between the family and the public service systems. Still, this family-state mix's infrastructure is shaped by the cultural context and different generations' position in both historical time and society. The central component of generational interdependencies or family solidarity is reflected in the flow of resources between familial generations (Searle 2018). A key issue concerns the extent to which welfare state arrangements enforce reliance on older or younger family members or enable individual autonomy.

The welfare state frames the context in which intergenerational relations within the family are embedded. Two aspects of this state-family dynamics are considered important (Dykstra 2017): firstly, generous welfare provisions may help relieve family and kin from the burden of economic support and personal care (Lingsom 1997). However, instead of viewing welfare state arrangements as a substitution of family care and maintenance, generous public services are understood as complementary to the family (Daatland and Lowenstein 2005). According to this approach, the welfare state will take responsibilities, and thus family members have more opportunities to maintain their close relationships without perceiving them as obligations. Secondly, public transfers might be redistributed at the family level. Monetary welfare provisions enable families to respond to members with the most significant financial needs. Family support may act as informal insurance against life-course risks within the family (Kohli et al. 2010).

As there is interdependence between family generations, family solidarity is a multidimensional phenomenon, and its components reflect different exchange relations (Bengtson and Roberts 1991). Thus, family members may have different motives for giving support to other members. Cigdem and Whelan (2017) distinguish between three motives for why such transactions are made within the housing context. A *first* motive is altruism, or concerns about the welfare of family members. Here, the child's wellbeing is the central focus, and no repayment is expected. The support is transferred out of goodwill and emotional ties. A *second* motive is exchange and demonstration effects as family members support each other to receive favours in return. This means that intergenerational transfers may be acts of self-interests where, for example, parents look after their children with the expectation that children will take care of them in old age. A *third* motive is insurance. Families may support their members to circumvent market failures such as credit market imperfections that constrain family members from borrowing. This has been demonstrated in harsh market conditions, where parents transfer wealth to children to facilitate home purchase (Cirman 2008).

The theoretical basis for this understanding of the interplay between the welfare state and intergenerational dependency within the family sphere is Esping-Andersen's (1999) discussion of different regimes in terms of what he calls "familialism" and "de-familialisation". Within this framework, welfare states may be categorized from the extent to which they enforce reliance on the family ("familialisation") or enable individual autonomy ("de-familialisation"). Policies affect intergenerational dependency by reinforcing or lightening the reliance on older and younger family members. By taking the starting point in Esping-Andersen's classifications of countries based on the decommodification of public transfers and services, the term "transfer regimes" is often used to interpret cross-national findings on intergenerational exchanges (Albertini et al. 2007; Albertini and Kohli 2013). For example, Albertini and colleagues (2018) have nicely demonstrated how generational interdependence and young adults' housing careers vary, depending on the transfer regime context. In the Southern European countries, the primary family support provided to children is co-residence, and financial transfers are rare. Living in the parental home seems a suitable alternative when a frail welfare state is accompanied by high unemployment rates and difficult entry to the labour market. Co-residence is not a widespread strategy for supporting children's housing in the Continental countries. However, needy children are more likely to receive financial help from their non-co-resident parents. In the Nordic countries, young adults leave the parental home at an early age. A generous welfare state, along with parents' financial support, favours adult children's residential autonomy. The welfare state generally takes on supporting young adults in need, while family members provide complimentary financial support.

Although there is empirical evidence on how family transfers have different aims and meanings across European welfare states, the relation between the state and the family is manifold, and countries within these regimes will display different patterns (Kasearu and Kutsar 2013). A focus on different regimes overlooks these within-regimes differences and regional ways that go beyond the regime categorization. Thus, Dykstra and Hagestad (2016) have argued that national policies constitute a valuable strategy to uncover how macro-level social forces shape intergenerational family relations. Within this framework, three actors are highlighted in considering intergenerational dependency: family, market, and state. Generational dependency is regarded as a product of allocations between private and public protection and the state's respective roles, the market, and the family in providing welfare to individuals. Following this, the idea is that the interplay between the family and the state is not static but dynamic and may change over time. In the following section, we will use this approach to study how recent housing policy and housing markets have affected intergenerational family relations within the Norwegian housing sector.

Housing – the wobbly pillar of the welfare state

Housing has been one of the central pillars of the modern welfare state. It is recognized as a key aspect of everyday life and associated with security, health and wellbeing. For this reason, providing sufficient and affordable housing of adequate standard was a high priority in the founding of post-war welfare systems (Kemeny 2001). In the expansion years of the welfare state, the main element was new production and private housing; in many countries mainly through owner-occupation, housing was heavily subsidized using low-interest loans, price regulations, and favourable taxation. This mass homeownership model's ambition was to enable households to uphold a socially acceptable housing standard independent of the housing market and family background. In Norway, this ambition was to no small degree achieved during the post-war period. Today, about 80% of Norwegian households are homeowners, either as individual owners or through collective arrangements. Moreover, near 95% become homeowners throughout their lifetime (Sandlie and Gulbrandsen 2017).

With its dual capital-cum-service nature, housing has a unique position within the welfare state (Fahey and Norris 2010). On the one hand, housing provides a service or accommodation, and, on the other hand, an owner-occupied dwelling is also a capital asset that provides an essential means of saving or allocating resources within the family. The ambiguous place of housing in the welfare system led Torgersen (1987) to refer to housing "as the wobbly pillar under the welfare state". He demonstrated the difficulties in solving social problems through private property. The welfare state supports housing to provide socially acceptable and affordable housing, but in providing housing through owner-occupation, it also subsidises homeowners' prospects of accumulating wealth. Consequently, a support scheme aiming to neutralizing inequalities paradoxically will also produce inequalities when public support converts into private property.

The housing context has a profound impact on generational relations and the growing interests concerning intergenerational equity. Housing is one of the dominant wealth resources emerging in several nations in recent decades, and it could give rise to new tensions or dependency between generations (Searle 2018). Altering historical conditions may have created new intergenerational relations patterns at the societal and family levels. While previous generations benefitted from a generous welfare state and favourable economic conditions, restructuring of housing systems and changing housing markets have imposed increasing constraints on the opportunities of young adults to leaving the parental home and entering the housing market (Forrest and Yip 2011; Lennartz et al. 2016).

In the Norwegian context, the housing policy, underpinning mass homeownership, has changed dramatically post-1980s (Sørvoll 2011). The housing market regulations were eased up, brick and mortar subsidies were phased out, and universal support schemes aimed at all members of society were replaced with policies targeted at marginalized groups. However, subsidizing homeowners' post-war policy through generous tax deductions and low property and housing taxation rates was continued. The main aim of the recent housing policy is to facilitate well-functioning housing markets and support those who are unable to enter the housing market and maintain socially acceptable housing standards on their own. Combining this move to greater individualization of welfare support and changing market conditions has altered the circumstances that different generations have entered the housing market. Later generations are potentially disadvantaged against earlier generations, who profited from an ever-expanding welfare state.

More recently, like many other countries in Europe (Ronald 2008), there has been a rapid increase in Norwegian house prices. Consequently, Norway has experienced aggregate wealth build-up in housing property and a corresponding bound up in debts. Homeownership has been a primary mechanism by which households have accumulated debts and economic risks (Ford et al. 2001; Aalbers 2017). To reduce housing price inflation and financial risks, the government introduced mandatory home purchase deposits. The maximum loan-to-value ratio for repayment mortgages was at first set at 90% of the property value (in 2010), but the ratio was later reduced to 85%. But, if homebuyers can provide adequate additional security in the form of a mortgage on other property, the opportunity for higher loan-to-value ratio exists. Parallel to the more stringent requirements for housing finance, the award criteria for a public start-up loan have been tightened (Astrup et al. 2015). The loan scheme is now restricted to longer-term, financially disadvantaged households who can repay the mortgage. In practice, prudent mortgage-lending practices increase the threshold for young first-home buyers entering the housing market.

The housing-welfare state relationship has changed in recent years. Cuts in generosity and increasing qualification conditions make welfare support schemes less universal and restrict the number of recipients. Combined with changed economic conditions in the housing market, these trends contribute to debates over generations' relationships. One prevalent assumption is a re-familialisation of the housing sector with the growing importance of family transfers and the significance of receiving financial help from parents in entering homeownership (Scanlon and Blanc 2019). Parents who have experienced favourable economic conditions may provide their offspring financial support to make entering the housing market easier or less risky (Halvorsen and Lindquist 2017).

In a picture of changing housing conditions, geography has become an important dimension shaping intergenerational support (Bayrakdar and Coulter 2018). Conditions in local housing markets influence parents' role in determining the young adults' need and the parent's opportunities. This is also visible in the Norway context where Galster and Wessel (2019) have documented the crucial role of housing wealth in perpetuating social inequalities across several generations. By exploring multi-generational reproduction of socio-economic status through the transmission of housing wealth, they found that those whose grandparents owned a large home in Oslo, the capitol of Norway, in 1960 had a much higher probability of owning a home in 2014 compared to otherwise similar individuals.

Wealth and family transfers – data and analysis

We primarily use data from the Norwegian part of the Survey on Income and Living Conditions (EU-SILC) 2015. This is a cross-sectional and longitudinal sample survey (the sample size for Norway is 6.394) coordinated by Eurostat, based on data from the EU member states (Støren and Todorovic 2019). The survey provides data on income, poverty, and living conditions in the European Union. In the Norwegian part, a battery of more detailed questions on housing conditions and different kinds of housing transfers within the family is also included every third year. Our analysis relies on surveys conducted in the period between 2001 and 2018. In addition to these surveys, we also use national representative surveys. These data are collected by internet panels consisting of people recruited through telephones or postal questionnaires. Comparisons between these internet data and data from the Norwegian living conditions surveys, which are based on personal interviews and carried out by Statistics of Norway at the same time, show that the two sources of data correspond very well (Gulbrandsen 2016).

We use parental housing support as an indicator of family solidarity. Young people may receive housing support from their parents in two different ways (Köppe, 2018): financially (deposit, inheritance, loans) and in-kind (guarantor, living rent-free at parental home). Our study provides data on both categories of parental support. Using questions on family and position in the household, we can identify whether the respondent shares residence with parents. However, we do not know whether they are living rent-free or at a discount. Furthermore, homeowners are asked whether they received these three different types of support from their parents when they purchased their home: inheritance or advancement of inheritance, a loan from parents/parents-in-law, and used parents/parents-in-law as guarantor for a loan.

Our analyses give a simple, but representative, picture of how recent changes in the housing sector have affected housing wealth and parental housing support among Norwegian households. However, a weakness worth mentioning in such cross-sectional data is that the sample size does not allow us to study geographical variations in these developments. Thus, in such variations, we are limited to discuss our results considering existing literature.

Age inequalities in wealth and family support

The recent years' changes in the Norwegian housing sector are manifested in age inequalities in net wealth. This is illustrated in Table 6.1. Using data from surveys conducted by TNS Kantar, the table shows the median value of net wealth in Norwegian kroner (NOK) in the age intervals 20-29 and 55-62 in 2006 and 2015, respectively. Net wealth is measured by asking the respondents about the assumed market value of central assets such as the dwelling, holiday houses, financial assets, car(s) minus their total debt. The two age groups in the table mirror the young generation about to enter the housing market and their parent generation. Table 6.1 shows net wealth in the two generations in 2006 and 2015. Despite the short time

Table 6.1 Net wealth (median) in 1000 NOK by age in 2006 and 2015

	20-29 years	*55-62 years*	*Total 20-62*
2006	148 (601)	1925 (436)	1175
2015	170 (231)	2990 (415)	2010
2006–2015	+22	+1065	+835

Source: TNS Kantar

interval, nine years, the table shows large and significantly growing age inequalities in net wealth. The inflation in this period was approximately 18%. The increase of 22 000 NOK in the youngest age group corresponds to 15%, a bit less than the drop in the value of NOK. However, in the oldest age group, the increase was about 53%, which was far more than the value inflation. In other words, the economic impact of increasing house prices has been substantial and favourable for middle-aged homeowners, while the situation for young adults has remained stable or has worsened. Parallel to rising house prices, the youth has also accumulated corresponding debts.

Although entering the housing market seems to have become more difficult and risky for young first-time buyers, the proportion of young Norwegian adults entering the housing market has not changed. Table 6.2 shows that the proportion of youth living with their parents has not increased in a period with a steep increase in house prices and more restricted housing finance access. On the contrary, the share of young adults living with their parents has been relatively stable. Furthermore, the table shows that the homeowner rate among young people has remained at the same level in this period. In this respect, Norway differs from many other European countries (Revold 2019), where the ownership rate among young people dropped considerably after the financial crisis in 2014.

A significant proportion of young Norwegians receive parental support when entering the housing market. In 2015, about 50% of the homeowners in the age group of 20–34 years had received some kind of financial support from their parents (Revold 2019). It may be more surprising that the proportion of young homeowners receiving parental support has remained remarkably stable during the period after 2001. Table 6.3 shows the percentage of young homeowners who received different types of parental housing support in 2001, 2015, and 2018. Regarding the recent years' changes in the housing sector and the stable homeownership rate among young adults, we expected increasing shares of young first-time buyers receiving parental support. However, the incidences of transfers are stable. The first indicator, using parents or parents-in-law as a guarantor for the loan to buy a home, has been stable between 2001 and 2018. In 2018, 29% of the homeowners in the age group of 20–34 years received this kind of support, compared to 27% in 2001. This is also the most common form of parental support. Although stable, it is worth underscoring that more than one-fourth of the young homeowners in this age group use parents as a guarantor for their loans.

Table 6.2 Housing tenure among Norwegian youth by age: 2001–2018 (%)

	20–24 years			*25–29 years*			*30–34 years*		
	2001	*2015*	*2018*	*2001*	*2015*	*2018*	*2001*	*2015*	*2018*
Living with parents	31	33	27	6	9	9	3	1	2
Renting	51	52	59	36	37	41	20	24	23
Homeowners	17	16	14	57	55	51	77	74	75
N =	334	451	398	415	463	409	494	411	458

Source: Level of living surveys

Table 6.3 Proportion received different family transfers among homeowners in the age group of 20–34 years (%)

	2001	*2015*	*2018*
Used parents/parents-in-law as guarantor for loan to buy a home	27	28	29
Received inheritance or advancement of inheritance to buy a home		16	13
Received loan from parents/parents-in-law to buy a home		11	8
Repossessed the dwelling as inheritance, gift or by exchange	-	5*	5*
Number asked	(673)	(503)	(447)

Source: Living conditions survey/EU_SILC 2001–2018.
* For this category, N = 523 in 2015 and N = 320 in 2018.

In 2015 and 2018, respectively, 16% and 13% of young homeowners in the age group of 20–34 years received inheritance or advancement of inheritance to buy a home. This is slightly higher than the proportion of first-time buyers who received a loan from their parents (11% and 8%). The less common form of family transfers among young homeowners is repossessing the dwelling as inheritance, gift, or exchange. Only 5% of the homeowners in the age of 20–34 years live in a dwelling they inherited or received as a gift from or exchanged with other family members. Unfortunately, the last three indicators of parental support were not included in the survey from 2001. Therefore, we do not know whether the scope of this support has changed since 2001. However, in another national survey from 2001, a question on receiving an interest-free or affordable loan, or another kind of financial support to housing, was included (Sandlie 2008). In the age group of 18–35 years, 15% confirmed they had received such support. Although not wholly comparable, this does not indicate a dramatic change in family transfers regarding housing in recent years. It would probably be more reasonable to argue that the share of young Norwegian adults receiving financial support for housing is significant. Still, this support's extent has not changed parallel to changes in framework conditions in the housing sector.

Youth who receive support receive a relatively modest sum of money compared to the average wealth in parents' and grandparents' generations. Table 6.4 shows the results of a national representative survey conducted by TNS Kantar in 2015. Youth still living in their parental homes are omitted in Table 6.4, and the percentage owners in Table 6.4 will, therefore, necessarily be higher than the same percentages in Table 6.2. In all age groups, a large majority had not received any help at all, and only a tiny minority had received help valued more than 500 000 NOK or €50 000. In 2015, the median value of support received in connection with house purchase was 200 000 NOK. The median value of support given by elderly parents was 250 000 NOK (Gulbrandsen 2016: 82). According to the same survey, the median value of net wealth in the age group of 63–68 was well over 3.5 million NOK, or more than 14 times as much the median value of the amount given. Parents will not fall into bankruptcy by supporting children or grandchildren. However,

Table 6.4 Percent of owners who have received help from family and percent owners who have received 500 000 NOK or more by age

	20–24 years	*25–29 years*	*30–34 years*
Percent owners	*33%*	*69%*	*82%*
Percent owners who have received economic support from the family when they bought the dwelling	14%	26%	25%
Percent who have received help at the value of one half million NOK or more	-	2%	6%
N =	(52)	(94)	(195)

Source: TNS Kantar 2015

a relatively modest amount of money may be significant for the offspring in meeting the equity required to obtain housing financing.

It seems that family transfers in housing often are marginal concerning both the parents' total wealth and concerning what the adult children must pay for their dwelling. However, being marginal is not the same as being insignificant. For intergenerational transfers in Norwegian housing, marginality and importance coexist.

Concluding remarks

The term "intergenerational dependencies" describes to what degree family members rely on each other. This reliance is affected by macro-level structures such as economic and policy conditions. This chapter aimed at unveiling the interplay between the welfare state and the family to understand the dynamics between generations. The underlying assumptions were that a public policy that increases economic inequality between the young and the old would increase private transfers between generations and increase the family's importance as an arena for redistribution. We have examined how intergenerational dependency in housing is affected by changes in national housing policies and housing markets. Despite recent housing policy reforms which restrict mortgage-lending practices and increase in house prices, we find no decline in the likelihood of entering homeownership among young adults. About 50% of the homeowners in the age group of 20-34 years receive some kind of financial support from their parents. The share of parental support has not changed in recent years.

An important goal of the Norwegian welfare state is to reduce economic inequality and the importance of family background on life chances. However, partly as a result of the broad and general welfare schemes in housing and partly due to the interaction between these schemes and the dynamics in the housing market, inequality seems to increase within the housing sector. The wealth gap between older and younger generations has increased in recent years. This is largely related to changes in the housing policy and the housing market. Changed macro-level circumstances in the form of restructuring support schemes, more cautious mortgage-lending practices, and growing house prices has not caused a decline in the likelihood of entering homeownership among Norwegian young adults. Furthermore, the share of young adults receiving financial support from parents to their first-home purchase has remained stable. In other words, significant changes in the framework conditions for entering the housing market have not affected the family transfer patterns. Except for the loan guarantees that most likely reflect the house prices and corresponding higher debt, we do not know whether the amounts given as financial support have increased during this period. However, financial support to home purchases generally seems modest concerning the parents' wealth. Simultaneously, from the young adults' perspective, the amounts are significant enough in meeting the banks' requirements for collateral and equity when buying a home. Some of this help seems to acquire slightly higher mortgages than they would receive without this support. Thus, compared to young adults not receiving financial support, parental help gives them a head start on the housing ladder.

Due to well-functioning credit markets and high intergenerational mobility, homeownership is still achievable without parental help, even under unfavourable conditions (Halvorsen and Lindquist 2017). Despite this, a significant number of young homeowners receive parental support. Restructuring conditions in the housing sector have not changed family solidarity or intergenerational dependency within the family. In other words, family support is probably not a necessity but an opportunity to smoothen the housing pathway of young family members. The young adults receiving family support get an advantage with a less risky start and possibilities of hastening the housing career steps. A weakness in our data, however, is the lack of information on geographic variations. It seems reasonable to assume that both the need for family assistance and the opportunity to assist are more significant in the cities, with the most considerable pressure on the local housing market. This is in line with recent studies in both the United Kingdom (Bayrakdar and Coulter 2018) and Norway (Galster and Wessel 2019). Therefore, conditions in local housing markets may affect the intergenerational dependency in housing differently.

Although Norway makes a special case with high numbers of homeowners, good economic conditions, and the generous welfare state, the case gives important insights in the dynamics between the welfare state and generations and the theory of intergenerational dependencies. Our results show that the extent of family support in housing has remained stable in a period with important public housing policy changes and economic conditions in the housing market, though the content of this support or amounts transferred may have changed. Further, our results confirm the thesis of housing as the wobbly pillar under the welfare state. A welfare system based on supporting private property has a large potential of reproducing inequality. Regardless, there are no loud protests to the existing policy condition, and few politicians argue for a more progressive housing tax. The widespread homeownership, and the fact that a vast majority of households still become homeowners during their life-course, is an essential explanation for accepting the reproduction of inequality within the housing system. Even though housing wealth is unequally distributed at the societal level, most people will benefit from the existing housing system. Most households will take advantage of both receiving and giving financial support at the family level.

Age differences in wealth at the societal level are not necessarily equivalent to intergenerational conflicts. Although generational inequality on the societal level may be described as theft from younger generations (cf. Willets 2010), the inequality may also be understood as the basis for support and gifts between generations at the family level. For young adults, investments in good intergenerational relations within the family will probably give better odds to financial profits than redistribution through public policy. This is most likely true in a homeowner nation like Norway, where almost 95% obtain homeownership during their life-course. Redistribution of wealth within the family is undoubtedly regarded as preferable to redistribution within the welfare state. Family transfers are more targeted and accurate, and indeed more predictable, than redistribution through public policies. In this way, differences in wealth within the family framework will typically produce more solidarity than tensions and conflicts.

Intergenerational inequality remains a significant issue from a justice perspective where not all generations have or will benefit to the same extent from political, economic, and institutional developments. However, intragenerational inequalities may be a more pressing issue where there are wider inequalities within generations than between them, particularly when inequalities are reinforced as wealth becomes concentrated through inheritance and inter vivos gifts. Gains in homeownership and family transfers of wealth seem to be a major contributor to the production and reproduction of social inequality in years to come, despite not contributing to increased tension between generations.

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