Fortifying futures: how older boomerangers in English multigenerational households boost resilience through social capital accumulation and distribution

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Abstract

Multigenerational households (MGHs) are the UK's fastest growing household type. This paper critically explores the relative influence of 'Generation X' in shaping social capital accumulation and distribution strategies within English MGHs. We contend that this cohort, described here as 'amalgamation generation,' (older 'boomerangers') recognise how the quintessential inter/ intra generational forms of social capital present in MGHs may be consolidated to boost resilience at a time of economic uncertainty and social instability. We challenge therefore the largely negative discourse surrounding boomerangers which exists in existing scholarship. Our analysis highlights the dialectical relationship between the concepts of resilience and social capital when applied to multigenerational living. In doing so, we highlight the relevance of network centrality, shared family values, an awareness of the natural life cycle and the importance of family 'social capital bank' in promoting the overall cohesion of the MGH. The extent to which English MGHs may be construed as a liquid, temporal and fluid asset over space, place and time is explored.

Multigenerational, housing, resilience, social capital, boomerangers, family.

Introduction

Existing research at the global level suggests that residential occupiers have gravitated towards multigenerational living as a means of insulating themselves from economic and social instability, notably in the wake of the 2008 global financial crisis (Kneale et al, 2012; Liu and Easthope, 2012). Significantly, multi-generational households (MGHs) are the UK's fastest growing household type having increased by 42 per cent in the last decade (Office For National Statistics, 2017). However, there is a dearth of scholarship which considers how social capital implicit in English MGHs is instrumental in enhancing family resilience over space, place and time. More specifically, little existing research explores the relative influence of adults in the 'Generation X' cohort (Elam et al, 2007; Wolburg and Pokrywczynski, 2001) in shaping social capital consolidation and distribution strategies in the multigenerational setting. This paper bridges that gap in existing scholarship. Here, we explore the dialectical relationship between resilience and social capital theory as manifested through the behaviours of Generation X residents in English MGHs. More specifically, we show how these older adults who return to the parental home consolidate and distribute structural (network connectivity between actors) and relational connectivity relative to others) social capital within the MGH setting. Using previously unpublished extracts from different generations resident in MGHs, we challenge the prevailing negative discourse surrounding older 'boomerangers' which, for the most part, depicts them as parasitic, self- interested and morally reprehensible (Arundel and Ronald, 2016; Hines, 2008; Nicols and Adams, 2013; Van Dyk, 2005). Instead, our analysis suggests that older boomerangers are 'amalgamators' given their pivotal role in choreographing the social capital gains which boost family resilience. Furthermore, we show how the distinctive form of social capital harnessed through multigenerational living has both intra and inter generational characteristics. Diverse forms of social capital consolidated within MGHs may be construed

as a latent liquid and flexible asset which, although difficult to replicate outside the MGH setting, is capable of traversing space, place and time.

The research which informed this paper had three key aims:

(i) To explore the interface between theories of social capital and the concept of family resilience and more specifically, how this theoretical interface enhances our understanding of the multigenerational home model in the English housing context.

(ii) To assess the relative influence of the amalgamation generation (older ‘boomerangers’ from the 'Generation X' cohort) in respect of the consolidation, accumulation and distribution of diverse forms of social capital within English MGHs.

(iii) To consider the viability of MGHs as a means of boosting social capital accumulation in England's distinctive housing and welfare context.

In addressing these aims, the research posed three key questions. Firstly, how might a critical account of the dialectical relationship between theories of social capital and the concept of resilience help advance our understanding of the intra and intergenerational dynamics which exist in England's multigenerational homes? Secondly, what is the relative influence of older 'amalgamators' who return to the parental home in choreographing family social capital investment and inheritance strategies? Finally, how resilient might the MGH model itself prove to be in the future, given that England's housing crisis shows little signs of abating?

The paper is divided in six sections. Section 1 reviews the emergence of MGHs in England relative to other countries in recent decades. We highlight the interplay between

social and financial capital in respect of homeownership when considered alongside the UK's neoliberalist driven housing system. Section two explores the theoretical interface between resilience theory and social capital when contextualised in the MGH setting. In section 3, we challenge the prevailing negative discourse surrounding older boomerangers. Instead, we present a more nuanced and measured exploration of how this cohort influence social capital accumulation and distribution strategies within the co-residency setting. The methodology used in the study forms the basis of section 4. In section 5, we present our analysis of how the MGH model is instrumental in consolidating diverse forms of social capital within the family unit. Here, we comment on the importance of network centrality, subscription to the family life cycle model and social capital funded 'support bank' in shaping family dynamics within MGHs. Shared visions and values of MGH members are also considered. Section 6 contains our concluding reflections where we revisit the resilience/social capital theoretical interface. In doing so, we explore the extent to which MGHs insulate residential occupiers from future social and economic adversity and how 'amalgamators' positions may shift over time. We set out a future research agenda which, amongst other themes, considers the longer term viability of the MGH model given the impact of financial stress on family relationships.

Emergence of multi generational living in England -

The notion of co-residing with extended family members is, of course, far from new. In China, for example, intergenerational living is reflective of long standing cultural and family values where enduring notions of filial piety have shaped modes of residential occupation (Li and Shin, 2013; Easthope et al, 2017). Significantly, however, research evidence has shown that post the global financial crisis of 2008, MGH living has become increasingly prevalent in countries which previously had favoured single or two generational modes of occupancy (Generations United, 2017; Li and Shin, 2013;. Liu and Easthope, 2012; Easthope et al, 2015). For example, studies have shown how following the credit crunch era,

people in the Czech Republic and the Netherlands have turned to intergenerational living as a means of counteracting adverse economic circumstances and societal shifts (Kneale et al, 2012). In the USA, MGHs accounted for 12 percent of the population in 1980. By 2010, that number had climbed to an estimated 16.1 percent (Generations United, 2017).

Arguably, the burgeoning interest in multigenerational living on a global scale is unsurprising. In a housing system where neoliberalist principles prevail, the pace of change is so rapid that it undermines our ability to consolidate and mainstream the everyday routines which underpin family relationships. Few nation states seem immune from the negative impact of an increasingly market based approach to overall housing provision (Rolnik, 2013) which, by its very nature, relies on erraticism, turbulence and competition. Although variations exist across class, gender and ethnicity, sharing accommodation with two or more generations was commonplace in England prior to the industrial revolution before single family unit households became the norm (Laslett, 1969). Significantly, however, sharing one's home with two or more generations has re-emerged on the UK housing landscape. According to the Office of National Statistics (ONS), the number of MGHs in the UK has increased by 42.1 percent between 2007 and 2017 (215,000 households and 306,000 households respectively) prompting the ONS to consider the rise statistically significant. The implications of the ONS data require qualification given that the definition applied includes adults who have remained in the parental home. Nonetheless, the trend is telling given that England's housing crisis shows few signs of abating (Dorling, 2015; Forrest and Hirayama, 2015; Gallent, 2016; Wilcox and Perry, 2014). Recent research evidence has revealed repeatedly the extent to which England’s neoliberalist driven housing system has curtailed people’s ability to secure affordable housing in areas where they would choose to live (Clapham et al, 2014; Hardgrove et al, 2015; Montgomerie and Büdenbender, 2015). Across all tenure types and for all age groups, housing has become increasingly unaffordable (Meen

et al, 2016). The continued welfarisation of social housing has resulted in further residualisation of the sector to the extent that only those considered in acute housing need are allocated public housing (Fitzpatrick and Watts, 2017; Robertson, 2017).

Housing assets in the form of both economic and cultural capital form an important part of a family's inheritance strategy (Coleman, 1988; Keohane, 2016). Moreover, given the shortage of appropriate accommodation for an ageing population, (Foster, 2017) older homeowners in England are under increasing pressure to 'deculumate' their housing assets by taking out equity release schemes (Fox O'Mahony and Overton, 2015; Searle and Mc Collum, 2014) or reverse mortgages (Bridges at al, 2006). The extent to which people may access social, cultural and economic capital is linked (at least in part) to how parents and grandparents support their children in acquiring and sustaining owner occupied accommodation. Crucially, in respect of the UK, research undertaken by Blanden and Machin (2017), Burbidge (1998) and Hamnett (1991;1999) suggests that parental homeownership is more important than any other variable, including income and class, in determining whether the children of any given household are likely to become future homeowners.

The decision whether or not to form an MGH requires careful deliberation. The inherent paradox between conflict and solidarity as well as intergenerational ambivalence may blight irretrievably the original utopian vision of multiple generations sharing the same roof (Bengston, 2001; Lüscher, & Pillemer, 1998). Tosi and Grundy's (2018) pan European study of parents with whom older adults resumed occupation reported a decrease in their quality of life although variance existed across different welfare regimes. The decision making process may be construed as both an instrumental and interpretative process to which we attach social meaning (March, 1994). To optimise resilience via intrapersonal

relationships, family members must subscribe (broadly) to similar values (Bubolz, 2001; Coleman, 1988 and Walsh, 1996). A shared family ethos helps boost what Silverstein (2006) characterises as the 'support bank' comprising 'the cumulative capital built by parents with their children through the investment of time, money and affection over the years' (Silverstein, ibid: 1069). However, once compromised or even breached, family relationships are difficult to restore to their original state.

Resilience, social capital and multi-generational living: the theoretical interface

Our central thesis here foregrounds how older amalgamators shape social capital accumulation and distribution strategies designed to enhance family resilience in the multigenerational setting. In many ways, the interconnectivity between resilience and social capital seems axiomatic. Yet existing scholarship has neglected to consider how resilience and social capital interface when viewed in the context. Numerous definitions of family resilience prevail in the literature, all of which foreground a family unit's capacity to 'bounce back' when faced with adverse circumstances. For Walsh (2002:4), resilience is the result of the interplay between risk and protective processes which enable us to rebound from challenging circumstances. Other writers foreground how households respond proactively to adverse events (Bonnano, 2004; Luthar et al 2006; Walsh 2002). Mc Cubbin et al (1996) shows the importance of both adjustment and adaptability when negotiating adverse circumstances whilst Simon et al (2005) foreground boosted family confidence following emergence from adversity.

Processes designed to enhance family resilience may evolve over time, specifically when traumatic events trigger the deeper reflection needed to fortify the family unit (Conger and Conger, 2002; Walsh, 2002). A family bereavement, the development of a disability, the loss of one's job or a sudden drop in income are amongst such challenges.

Significantly, research undertaken by Bloch (1994) and Figley and McCubbin (2016) shows that families able to maintain healthy relationships following a crisis are more likely to be resilient than those whose relationships have become fractured over time. Multigenerational living, therefore, may potentially provide the foundation from which these quiescent meanings may be construed as a form of protection from socioeconomic adversity from which current and future generations may benefit.

Despite the enduring importance of the 'family' as a resource in the 21st century, surprisingly little has been written about how social capital manifests at the micro level within families and, more specifically, across generations sharing the same roof. In general, existing theories regarding social capital tend to emphasise the formal and informal nature of actual and potential networks, including the norms and sanctions which enable people to coalesce to achieve common goals. Overall, our own theoretical positionality reflects Bourdieu's (1997) and Bourdieu and Wacquant's (1992) conceptualisation of social capital as primarily an individual resource, the potential of which is shaped by a person's connections with others. To some extent, Coleman's (1988) critique complements Bourdieu's foregrounding of how social structures facilitate the creation of social capital. In developing his thesis, however, Coleman (ibid) distinguishes between the means used to optimise social capital, the impact of its possession and the structures which facilitate it. Consequently, the ability to distinguish between any net gains achieved through social capital and the mechanisms which facilitate them becomes obscured to the point of invisibility. That said, it is clear that social capital and, in particular, bonding capital (renewed resilience achieved through togetherness) may accumulate within any group, including family units, to advance the private interests of that group (Nahapiet and Ghoshal, 1998; Putnam, 1995; Wall et al 1998; Winter, 2000). These collective resources may take the form of emotional as well as practical support (Gray, 2009) with parents and grandparents playing an increasingly

important role in securing housing for younger generations (Rattansi's 2017). By implication, MGHs may be construed as largely self governing sites of fluid social capital production fuelled by high levels of trust and intra and intergenerational reciprocity which operate in a macro to micro continuum shifting over time and space. But to be effective, the social capital enshrined within a multigenerational home setting (and the internal and external networks which the home stimulates) relies on the emotional investment of others, a characteristic revealed by our own analysis. Resilience is fostered through behaviours which generate trust, acts of reciprocity and subscription to common values in the domestic sphere. Such a claim is, however, congruent with the Bourdieuan thesis that trust is an integral component of social capital given its symbolic power in realising change. Where present, as Bourdieu (1994: 140) asserts, these factors may 'create devotion, generosity, and solidarity' within the family home (and are) a valuable new resource for families in the 21st century.' For families, this capital may lie dormant until required. Bengston (2001) for example, suggests that families may (potentially) accumulate considerable social capital which arises from crises such as the death of a family member; divorce; ill health, disability or redundancy. Changing family structures have undoubtedly impacted on the nature of family dynamics in the last century. Nonetheless, as Bengston (2001:14) has contended, the role of the 'family' *per se* has not necessarily diminished in importance.

Significantly, in addition to concerns regarding the lack of affordable housing, factors such as labour market changes, the imposition of the university fee regime and an ageing population, exemplify the importance of intra and intergenerational relationships in supporting current and future generations' social capital accumulation strategies. For example, those living in insecure housing and low paid employment are likely to witness an erosion of their social capital (Priester et al, 2017). However, when steps are taken to address these inequalities, families become more stable as a consequence (Figley and McCubbin,

2016). Moreover, intra and interpersonal relationships reinforced within the home may be seen as a valuable network which allows for the marshalling of resources intended to achieve collective goals (Bourdieu, 1986; Coleman, 1988). Furthermore, Silverstein (2006) contends that the strength of family relationships may be underpinned by latent solidarity (feelings of emotional intimacy which predispose family members to one another) and manifest solidarity (acts of material and emotional support informed by the principles of reciprocity). More specifically, bonding capital consolidated in the home is considered to be a major factor in the creation of future opportunities for the benefit of the next generation (Coleman, 1988). In the right circumstances, co-residency allows for the development of systemic family resilience measures which enable household members to pull together. This is achieved through network centrality (Bubolz, 2001; Coleman, 1988) which form the nexus of MGHs.

The 'amalgamation generation'

The ‘boomerang’ phenomenon was first identified in the USA during the mid 1990s as a reaction to a malfunctioning housing market system fuelled by rampant neoliberalist values (Mullins et al 2006, Rolnik, 2013). Early research regarding boomerangers' socioeconomic characteristics highlighted how family dynamics influenced young people’s passage into independent living (Cherlin et al 1997; Dey and Morris, 1999; Mitchell and Gee, 1996; Ward and Spitze, 1996). Crucially, these studies suggested a sharp convergence between England and the USA's housing systems, an alignment which distinguishes England from its West European counterparts (Cherlin et al 1997; Dey and Morris, 1999). Furthermore, the relative importance of what Glaser et al (2018) characterise as 'familialism by default' exemplifies the extent to which UK families, vis-à-vis the rest of Europe, are compelled to draw on their own private resources in the absence of state support.

Our analysis here challenges the prevailing largely negative discourse surrounding boomerangers which tends to portray them as parasitic with little or no regard for the longevity of their parents' resources (Arundel and Ronald, 2016; Hines, 2008 and Nicols and Adams, 2013). For example, Van Dyk (2005) characterises UK boomerangers as ‘kippers’, a disparaging acronym which, he contends, stands for ‘kids in parents pockets eroding retirement savings.’ Grossman et al (2005) have branded those who resume occupation in the parental home in the USA as ‘twixters,’ suggesting that they are a befuddled generation languishing in a never-never land somewhere between childhood and adulthood. For Koslow (2012), this new generation of 'adultescents.' defer adulthood because of fears surrounding housing, employment and education. Interestingly, evidence from the medical profession gives scientific credence to the claim that the length of adolescence has increased in recent years. Indeed, one source suggested that the period from early puberty to adulthood has shifted to the extent that adolescence needs now to be considered as between aged 10 - 24, five years more than the United Nation's definition of adolescence (Sawyer et al, 2018).

Our analysis here focuses on accounts of multigenerational living given by amalgamators who are part of the ‘Generation X’ cohort. This generation comprises adults born typically between 1965 and 1984 (Elam et al, 2007). Precise data regarding the number of older adults from this cohort resident in UK MGHs is limited. However, one source suggests that some 29 per cent of UK MGHs contain people aged between 35 and 54 with a further 6 per cent between the ages of 55 to 64 (Cambridge Centre For Housing And Planning Research, 2017) As they may have dual caring responsibilities for dependants (both children and ageing parents), these older adults are the vital social glue which unifies MGHs. In this regard, we build on the writings of Attias-Donfut (2000) who dubbed members of this cohort the ‘pivot generation’ given their vital role in negotiating between older and younger household members. Our characterisation here of this group as 'amalgamators' reflects their

increasing influence in choreographing the social capital accumulation and dissemination strategies within the English MGHs designed to provide stability in a fluctuating world.

Methodology

Our research was designed to examine the processes and factors which contribute to the actual lived experiences of multi-generational households. Our prevailing exegetical approach was informed by grounded theory given that we hoped new theories would emanate from within what is a relatively nascent field of investigation (Strauss and Corbin, 2008). We therefore adopted a qualitative, humanist, intrepretivist and inductive approach, using open coding to analysis our verbatim interview transcripts. The ONS (2017:9) defined MGHs as 'households containing to or more families.' In our own study, to elucidate both agency and interfamily relationships, we defined multigenerational households as ‘two or more generations of related adults (over the age of 25) who elect to co-reside with their parents or equivalent.' Our study was also distinctive in that we conducted semi-structured interviews with each MGH member separately, including dependent children. Each MGH resident was able to recount his/her lived experiences of co-residency on his/her own terms as assurances of confidentiality and anonymity were given. We built on Heidegger's (2001) thesis which postulates that our engagement with home is crucial in shaping the social meanings derived from our experiences. Consequently, we sought to create a distinctive, reflexive and appreciative terminology associated with the concept of the ‘amalgamation generation.' Our analysis intended to deepen the epistemology and ontology pertinent to MGHs. More specifically, we were mindful of how hermeneutics may be instrumental in forwarding understanding of the meaning which lay behind our interviewees' actual words (Gadamer, 2008). In all cases, the 'base generation' (the occupiers who were first resident in the property) were homeowners rendering them key stakeholders in the future of the MGH. To date, we have conducted interviews with thirty MGH family members in England living in

Manchester, Leicester and Sheffield. These cities were chosen for four strategic reasons. Firstly, as a collective, the cities acted as instrumental case studies through which the sharp rise in MGHs during the last decade documented by ONS (2017) may be considered nationally and internationally. Secondly, the cities represented three regions in England, namely the North West, East Midlands and Yorkshire and the Humber where variance between average house prices for semi detached properties in each city was limited with average house prices for Leicester being recorded as £193,315; Sheffield £177,468 and Manchester £186,470 (HM Land Registry, 2018). Thirdly, these case study cities were accessible to the research team. Multigenerational families were recruited using the snowballing method, suggesting the importance of both bonding and bridging social capital. Although the majority of our interviewees defined themselves as White British, three of the MGHs contained people from other ethnic groups, notably Irish, Sri Lankan and Jamaican. Our 14 interviewees who were members of the 'Generation X' cohort had all lived away from home in independent households for between 7 - 20 years. The majority (12 in total) held occupations in the 1.2 category of the NS - SEC groupings.

Network centrality, capital and MGHs

Our analysis suggests that relationships between older boomerangers, their partners, parents and in-laws create the fulcrum from which the MGH and its associated social capital base subsequently evolved. This central network enhanced cohesion as it exercised a wide sphere of influence across all members of the MGH, including dependent children. More specifically, our fidings show the importance of network centrality (Bubolz, 2001; Coleman, 1988), notably the interrelated factors of mutual respect and a shared morality, in shaping social capital gains to be made within the MGH. Paul, whose wife and two children moved back into Paul's father's home, explained: 'We're interested in the same things. His political and moral view is very similar to me and Paula to a great extent. I also admire him very much

as well - he does a lot of charity work.' Having similar personal dispositions is also relevant. Stuart, who lives with his wife Grace and teenage son Jack in his father's home, said: 'We do all fortunately get on very, very well. My dad is wonderful, he's an incredible guy and he's one of those people who just takes everything in his stride and it doesn't really faze him. Even if there's an issue, he'll just deal with that and put it aside. He's not a person who ever gets really bothered.'

Significantly, reflecting Walsh's (2002) analysis of the distinct circumstances which boost family resilience, the ultimate decision to formulate the MGH was often prompted by a life changing event such as a bereavement, illness or a radical negative shift in socioeconomic status. Unlike their younger counterparts, older boomerangers were motivated primarily by a desire to establish emotional equilibrium following a family crisis and first mooted the idea of multigenerational living. Their acquiescent children reinforced the case to move and, in doing so, reinforced the family's respect of inter/intra generational relationships. That said, the ultimate decision to live as an MGH evolved over time as implicated family members considered the realities and long term implications of co-residency. The writings of March (1994) remind us how decision making is both an instrumental and an interpretative process shaped by the social meanings we assign to phenomena. The majority of our interviewees (24 out of thirty) lived within a 10 mile radius of the base generation. The final decision on whether or not to live together was, in some ways, a natural extension of current residential arrangements. Yet respondents believed that MGHs provided more opportunities for the optimisation of inter/intra generational capital achieved through residential solidarity, taking that final step after protracted discussions. Although our interviewees did anticipate economic gains when living multigenerationally, this was by no means their primary motive. Critical incidents such as bereavement, relationship breakdown, unemployment and acute financial concerns were amongst the reasons cited which triggered preliminary discussions

around the mutual benefits of multigenerational living. In particular, the commitment to the provision of mutually beneficial 'in-house' care and support for vulnerable family members was a key driver in taking the ultimate step to form an MGH. For Martin and Helen who live with Martin's father Fred and their teenage son Rob, the decision to live as an MGH seemed a natural progression given that Fred's home was already considered the epicentre of family life. Helen explained: 'We were here pretty often anyway, any time we had a free weekend we'd pack up and Rob would come here and he loved it. We were in both worlds actually, we were here more than we were in our other house 'cos our families used to all meet here - this was the long standing family home…' Helen and Martin sold their home some twenty years ago and used part of the proceeds to fund an extension to Fred and Joan's semi-detached home. This additional space has been used flexibly by all those resident in their MGH. For example, the extension enabled the five MGH members to spend protracted times together during school holidays and weekends. When Joan became terminally ill, the new downstairs living area was transformed into a hospice in keeping with her wish to die at home, affording the family dignity, privacy and solace during the last stages of Joan's life without the stress of negotiating the complexities of care providers until it was deemed necessary.

Crucially, amalgamators needed the unequivocal support of their partners and children for the MGH model to work. Reflecting on the relationship between his wife Patricia and his father John, Paul said: 'They really love each other and they're very affectionate towards each other and supportive of each other and, had that not been the case, I wouldn't have done it. If it had just been on practical levels, I don't think I'd have done it. So that made all the difference…Again, I think this is the deal with Paula. Had Paula said "I'm not sure about that" then the whole thing would have been off.'

Social capital accumulation following a family crisis

At some time or other, all families will experience the trauma caused by the death of a loved one. Our research exposed the extent to which the death of a parent or parent-in-law lead to swift marshalling of family capital which was then diverted to restore emotional equilibrium within the home. Our analysis reaffirms the importance of salutogenic disposition (Greeff and Human, 2004) which positively supports health and well being in the event of a crisis as well as helping boost a family's longer term resilience. MGHs, therefore, may be construed as an intimate site from which bridging capital may be consolidated, allowing for family members to become reconciled to the loss of a loved one in a supportive way without minimal recourse to external agency support. When viewed as such, family resilience achieved through MGH living may be characterised as both intra/intergenerational and inter/intrarelational in nature.

Families assign social meanings to crisis situations by drawing on family traditions, spiritual beliefs and aspirations making them stronger as a consequence (Walsh, 1996). For Sarah, her husband Steve and Sarah's eighty year old mother Jean, the benefits of MGH living revealed themselves gradually in response to major life changes. Sarah, increasingly concerned her mother was becoming isolated after Sarah's father left the family home to begin a new relationship, began to spend more time in her childhood home. She explained: 'It was never a plan of action. It was never… we sort of sat down and thought "Right, this is what we'll do." it just kind of presented itself as a solution to a number of issues at the time…It just felt like an easy thing to do to be here.' Paul recalled how his newly formed MGH helped his father John deal with the aftermath of his mother's death. 'He was having a terrible time after mum died. He was lonely, struggling and it felt like something supportive we could do. Martin, whose wife and teenage son moved in with Martin's father two years ago, lives with his father aged 86. Martin highlighted how his mother's death was the primary factor in prompting the formation of the MGH. Living as an extended family enabled Martin

to monitor how he could monitor his father's well being more closely, allowing the bond between grandfather and grandson become stronger for mutual benefit. 'We lived around the corner, literally 200 yards away, and my mother passed away in 2008, my father was here on his own for the first time in his life… and he would come over to us a lot and we would come over here and Rob would play here, but we became aware that he was becoming a little more isolated and his health was not as good as it was. He was getting lonely.' Similarly, Annie became troubled by the fact her mother Susan was becoming increasingly isolated following the sudden death of her father (aged 57): 'My dad died…my dad got really ill and died very suddenly...it's a very quick, very sudden, very awful. They turned his life support machine off so it was pretty shocking. Was all in the space of 10 days really. And it left my mum absolutely high and dry. And it was like "What does my mum do really?" So I said "Let's build another floor on the house - a granny flat - and she can come here."' Evoking the writings of Bloch (1994), Annie's account shows the potential of crises to cultivate solidarity: 'When my dad died, it was very much we all clung together and then, as time's gone on, we managed to get back on your feet.'

Our findings suggest that the prevailing decision making process which underpins whether or not to form an MGH is complex and evolutionary in nature. Because the older adults harboured doubts about resuming residence with their parents, they were more ambivalent about the everyday realities of MGH life relative to their younger counterparts. First and foremost, interviewees did not countenance the MGH to be a short term arrangement. Consequently, key issues which feature in everyday life, such as caring arrangements for all family members, proposals to pool financial resources and the relative demarcation of space in the home required constant negotiation. Equally, amalgamators considered the uncertainties they faced when contemplating their own future as the 'sandwich generation.' Martin, who lives with father Fred (aged 86), his wife Helen and teenage son

Rob said: 'It just seemed a very natural thing (to move in) It's one of those houses that has a nice feel to it, a homely feel and all the members of our family have always felt that, Rob certainly does. And Helen coming in from outside the family always felt it. When Helen and I first got married, we stayed here for a while, so on and off we've come back. Whatever adventures we've been on, we've tended to come back here as a base. Similarly, as Paul explained: 'We weren't quite sure how it would work but then we eventually all agreed to it...Because we did things slowly and sensitively I think that's really worked very well. 'Patricia and I had a conversation about it and said "It's a big house - couldn't we just move in with him? Then we were out for a meal and we brought it up with him and I think he was a bit flabbergasted. He said "We can't do that." Then we had a few more conversations about it. Within a few weeks about how it would work and he was delighted.'

Provision of mutual support: relevance of the family support bank

Our analysis suggests that amalgamators need to be predisposed to reciprocal acts of family support for the MGH model to succeed. The extent to which parents accumulate what Silverstein et al (2006) characterises as a 'support bank' of social capital is noteworthy here. Annie who lives with her teenage son, teenage daughter and mother Susan, highlighted the importance of flexible roles within the home in providing support over a life course: 'It's probably quite strange cos she's had to dip back into being mum and come out again and it's quite good how she's managed to do that, to let me be the hierarchy for the children, 'cos that was important. I'm divorced and to then step in to support, so while we've supported her, she's supported me.'

Interestingly, a positive attitude and an open mind were integral to shaping the ethos of the new living arrangements. Paul explained: 'The thing that's really surprising - even to me now - I wasn't worried about the relationship side, the emotional side. I wasn't worried it

would be of any detriment to our relationship.' Paul's account also shows how he and his wife felt rewarded emotionally through co-residency: 'It was good on an emotional level because we were helping dad out. Patricia and I felt it was something we could do to help him.' Sarah pointed to the positive aspects of co-residency with her mother Jean: 'It can sometimes be, as I say, a challenge…don't get me wrong. Anybody whose relationship with a parent intensified like that would probably be. Actually, I think I'm quite lucky to have been able to spend all of this time with my mum. I will look back on this time and think we had all that time together...I think that is a positive for me.'

At the same time, emotional resilience and flexibility was required to cope with the shifting family dynamics as an older parent required additional support evoking the need to subscribe to what Silverstein et al (2006: 974) characterise as the 'life openness model.' Here, amalgamators demonstrated considerable malleability across the adult lifespan to cope with critical changes in health and lifestyle caused by the natural ageing process. In Sarah's case, living with her eighty year old mother has given her insights about the natural cycle of life, specifically in negotiating the switch in identity from child to long term carer: 'You see, it's hard to know. I wonder if sometimes kind of living with a parent magnifies some of the issues that you might have had to negotiate anyway. So you know with an ageing parent, you will inevitably negotiate a change in relationship. You know, you'll kind of shift from the child to the carer. That happens to everybody.'

Significantly, although the amalgamation generation were aware of their parents' individual needs, they remained sanguine about what lay ahead. They spoke of how they were motivated to provide diverse forms of support for ageing parents having witnessed the deterioration of their parents' emotional, practical and physical capabilities. Sarah's spoke of how she anticipated the role change in respect of caring for her mother Jean: 'She just

doesn't like to be by herself doesn't cope terribly well on her own so it's more about emotional support than physical support and that's been the case for a long time. There may come a point where physically she needs more in the way of care, I don't know. (I'll) cross that bridge when we come to it.'

Paul suggested that caring for his father John in older age was part of an implied contract which provides for the provision of increasingly high level care as part of future communal living arrangements. 'He's well. His mind is very active. No signs of any memory loss but what will the situation be in 10 years time? We did think quite carefully about that. But, when it came to it, I think we just thought actually it was something we wanted to do. We knew that if we moved in here we would end up caring for him at some point. We both talked about that and it was something we wanted to do. Annie, who is divorced and living with her teenage son and teenage daughter and her mother Susan, was resigned to caring for her mother in the future. Annie financed the building of a self-contained 'granny flat' attached to Annie's three bed family home. 'I see myself in that situation now. It didn't occur to me earlier. It definitely occurs to me now that I've made the conscious decision to stay put, we're not uprooting everybody. She's going on 80.'

MGHs as sites of social capital production

'Age friendly' housing in areas where older people would choose to live is in short supply in England (Morrison, 2016; Ryan et al, 2014). Furthermore, the benefits of salutogenic care have yet to be fully realised. (Greeff and Human, 2004). As research undertaken by Pynoos et al (2009), Gray (2009) and Wenger at el (1996) shows, older people are less likely to experience loneliness when they are integrated into local support networks. and are less likely to require support from statutory and voluntary agencies. In Paul's case, extricating his father away from his local networks was never considered an option.

‘Obviously, he wouldn’t want to move very far away. So that was just a bit of a non- starter really.' Sarah explained how intergenerational living ensured her mother was able to still interact with her existing networks rather than having to make a fresh start elsewhere. Similarly, Martin emphasised the way in which the MGH enabled his father to remain in his home of some fifty years rather than having to secure sheltered housing: 'He absolutely didn’t want to lose the house and go into any sort of sheltered accommodation.'

Interestingly, the MGH model enabled Sarah’s mother Jean to optimise both bonding and bridging capital within her local neighbourhood. 'She has all of her kind of networks here. She knows the community really well. She’s safe in the community, she’s known in the community. She goes to the book club at the library, she’s got the hairdressers, she’s got friends locally, all of that. To kind of uproot her from that at this stage of life, I think would be far more counterproductive.' In one MGH, a joint interest in tennis was instrumental in providing bonding capital between grandfather and grandson, evoking Greef and Human's (2004) contention. that shared passions support wellbeing. Similarly, the convergence of multiple generations around everyday activities has a positive impact on mental and physical health (Bookman, 2008) Helen, who lives with husband Martin and teenage son Rob in her father-in-law Fred's house, explained how a shared passion provided both bridging and bonding capital, enabling her father-in-law to harvest memories of his athletic achievements in his youth: ‘Rob used to play tennis at an international level. Fred was really supportive 'cos he was an athlete as a young man and it was really good to reconnect with that world again.'

Our interviewees reported favourably how the MGH model enabled people to socialise across generations. Family members coalesced around meal times over and above any other routine activity. As Bourdieu (1997) suggests, the family meal communicates cultural norms which reinforces identity. Annie highlighted how family eating traditions had

traversed four generations in her MGH: 'It's pretty well an open door, you're welcome here, you're welcome at the table and eat with us. If you've got something, share it. I think that's a learnt behaviour from me from my grandparents.'

Research undertaken by Gabriel and Bowling (2004), Metz (2000) shows how older people value help with everyday essential tasks such as childcare, shopping or the provision of transport to attend both routine and emergency medical appointments. Our own analysis reveals the role played by amalgamators in assisting with routine household activities. Sarah outlined how she and husband Peter helped her mother with essential tasks which, as co-residents, demand less orchestration than had the generational being living apart: 'I would do the cooking and the shopping for the household primarily. She picks up odds and sods if there's something particular she fancies. But, by and large, that kind of falls to Peter and I.'

Crucially, our study has revealed the extent to which the provision of practical assistance drew on reciprocal behaviours, notably the assumed provision of mutual care in the home. Sarah explained: 'I also think the other thing which sounds really trivial but actually, when you think about it, it probably makes life quite a lot easier particularly when the kids were younger. If you wanted to pop to the shops or if you needed to just nip out for something, there's always an adult here. So you can just say to Mum: "We're just popping out to so and so" or "I'm just nipping off to here or there" without having to think about "Oh, I've got two kids to take with me."' For Annie, the decision to move in with her mother and two children was motivated by the need for childcare after she returned to paid work after her divorce: 'The kids were little. So that's how it came about and it was an option that seemed the best option at the time and it enabled me to carry on working. It was almost a strategic plan that suited everybody.'

Relative to their younger counterparts, amalgamators had a heightened awareness regarding the protection of cultural inheritance in the family home. Sarah's highlighted the cultural cachet of her mother's Sheffield home: 'There's a war memorial in Totley and one of the names on the war memorial is a chap that used to live in this house and the local historians have written a book about the people known...there's a bit in the book about this property which has, in the past, been used as a Methodist preachers chapel.' Helen explained how her MGH living has enabled her son and father-in-law to benefit from each other's interest in history: 'Recently, they went to see Dunkirk (the movie) and Rob loves history and Fred too and they were comparing notes about it. Rob finds it amazing cos Fred's seen all this stuff and the experience and photos and press cuttings and RAF and all that stuff.' A shared taste in films and books is also boosted by MGH living: 'We swap a lot of DVDs. We tend to exchange quite a bit of stuff but we don't tend to hang onto them. It's a very respectful arrangement, a bit like a big library.' Helen's account evokes Bourdieu's (1986) contention that cultural capital may be viewed as capital assimilated and accumulated through selected cultural competences evidenced in language and social constructs of 'taste' manifested in domestic life.

Concluding reflections

We have shown how the sustained efficacy of the MGH model in the English context draws on social capital accumulation and distribution in the domestic sphere. Far from being linear, the formation of MGHs may be viewed as an evolving, labyrinthine and dynamic process which enables family members to consolidate resources in times of need over space, place and time. One significant challenge is the reconciling of neoliberalist housing and care imperative (and the socioeconomic fragmentation it leaves in its wake) with the solidarity, mutual support and cohesion integral to successful MGH living. Inherent competition within and between families for scarce financial resources enshrined in housing and other family assets will do little to furnish the collective social capital bank with the resources required for sustained and harmonious MGH living. A further inadvertent consequence of enhanced family resilience cultivated within MGHs is the emergence family introversion, even elitism, as those families able to mobilise valuable social capital become further removed from those which lack these capabilities. Moreover, given longer life expectancies and the yawning gap between rich and poor in the UK, it is likely the generational divide will become more exemplified in future years and with it, change the nature of MGHs. Concerted efforts to optimise both bonding and bridging social capital will help mitigate these risks

Moreover, contrary to their representation in existing scholarship as parasitic and self-interested, the actions of amalgamators suggest a new morality which considers the needs of present and future generations. Amalgamators have borne witness to far reaching changes in respect of housing and care provision in England, since the mid 1960s. Their desire to safeguard the interests of family members appears to fortify their resolve to the extent that the MGHs assume heterotopic qualities, becoming metaphorical fortresses from the social and economic adversity of the outside world. Inevitably, however, amalgamators

will find themselves having to renegotiate their pivotal position in the family as they themselves move towards retirement and their children assume the 'sandwich' role and with it, dual caring responsibilities. Additionally, intimate relationships, such as those between grandchildren and grandparents exemplified in MGH settings, may become ruptured as younger family members encounter death or face caring for an older family member for the first time. Consequently, family members may find themselves assigning new meanings to crises as a response to a radical shift in family circumstances.

As the global housing crisis gathers pace, MGHs are potentially a fluid asset base which, over time, may become enshrined into a family's inheritance strategy. Arguably, the MGH approach speaks to a more optimistic, autonomous and progressive way of living which enables different generations living under the same roof to use agentic behaviours as a means of both anticipating and coping with adversity. Might MGH living, therefore, be construed as a mode of resistance, a new paradigm for negotiating the ill effects of neoliberalist housing policies? Our evidence presented here suggests this model of living enables residential occupiers to regroup, invariably out of economic and social necessity, so that they may capitalise upon the network centrality galvanised in the home. Yet UK housing policy makers have yet to recognise the increasing importance of providing properties suitable for MGH living. Suitable housing may be promoted through the construction of more bespoke properties in the public and private sector. Revisions to both planning (notably development control measures) and social housing allocation systems would help facilitate MGH living. Equally, safeguards may be required to ensure that cumulative stress caused by social and financial pressures so not undermine the future of multigenerational living. The renewed awareness of the life cycle model reported by amalgamators has brought with it a deeper appreciation of the importance of intra/inter family dynamics and with it, a new way to frame the multiple temporal dimensions enshrined within the family home.

Crucially, these uncertainties are not unique to England. On a global scale, when navigating housing and welfare related uncertainties, residential occupiers are rediscovering the importance of the private family realm to help fortify the futures of current and future generations. Social capital created by individuals reinforced through private and latent acts reciprocity within the home (Bourdieu, 1986; 1997) contributes to a wider resilience strategy which stretches far beyond the domestic sphere. As neoliberalist driven housing policies globally to continue to create socio-spatial inequalities (Beswick et al 2019), further research is needed to assess the role which MGHs may occupy in the housing landscape of the future in different countries. Significantly, the MGH model potentially protects present and future generations from resorting to 'asset stripping decumulation.' Those with vested financial and other interests in the family home, therefore, will need to compete vociferously for increasingly scarce assets. For optimum efficacy, stakeholders worldwide within existing and future MGHs will need to consider their relative positions carefully and specifically, their commitment to the long term viability of the co-residency arrangement. Solidarity between multigenerational families could, for example, be fostered through online international networks designed to support those who choose this distinctive way of living. Existing and prospective MGHs are likely to benefit from consolidating the intellectual capital already accumulated between families when negotiating the realities of co-residency.

Acknowledgements

Our sincerest thanks go to the multigenerational families who participated in the research. We would also like to thank Sheffield Hallam University, the University of Chester and University Centre Shrewsbury for providing financial assistance for the study. Finally, we owe a debt of gratitude to Dr Rionach Casey, formerly Sheffield Hallam University, who wrote the original research proposal which informed this analysis. Thanks also to Professors

Barry Goodchild and Paul Hickman for their earlier comments on an earlier draft of this paper.

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