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## RESEARCH ARTICLE

WILEY

# The dynamics of gender in the intergenerational transmission of homeownership: A case study of young couples in Shanghai

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## Abstract

Parental support has become increasingly important to the housing opportunities of young Chinese households. The gender dynamics of support practices, however, have not been well understood. Drawing on a survey of Shanghai households, this study investigates the role of parents in shaping the housing outcomes of young couples, focusing on gender differences in intergenerational transmissions. Employing generalised structural equation modelling, our analysis illustrates that support from both husband's and wife's parents can affect the household's housing outcomes, directly and indirectly, but with some critical differences. The socioeconomic characteristics of husband's parents, such as educational level and employer type, are more relevant to housing outcomes than those of the wife's parents. While for women, having homeownership parents with local hukou indicates a higher probability of the couple becoming homeowners, for men, the association is inverse. In exploring these differences, we unravel how parental support intertwines with broader social norms and practices concerning family and gender norms.

## KEYWORDS

China, gender difference, homeownership, intergenerational transmission, young couples

## 1 | INTRODUCTION

The importance of homeownership has been emphasised in many countries that have been shifting towards asset-based welfare, where housing property also forms the basis of economic security and supplements in-kind welfare provision (Arundel, 2017; Conley & Gifford, 2006; Doling & Ronald, 2010). Nevertheless, the opportunities for young adults to access homeownership have substantially diminished in many countries since the 2008 financial crisis (Filandri & Bertolini, 2016; Lennartz, Arundel, & Ronald, 2016; Mackie, 2016). Faced with increasingly unaffordable homeownership, parental support has become ever more influential in the housing outcomes of

young adults (Coulter, 2018; Druta, Limpens, Pinkster, & Ronald, 2019; Mulder & Smits, 2013). Consequently, a large body of literature has focused on the role played by parents in facilitating young people getting on the "housing ladder" (Helderman & Mulder, 2007) and the mechanisms through which parental support impacts young adults' ability to own a home (Galster & Wessel, 2019; Henretta, 1984; Mulder, Dewilde, Duijn, & Smits, 2015). As, in most societies, the transition into homeownership is primarily made by couples forming a family, receiving support from both sides of the family, the husband's or wife's, has played a particularly important role. However, little attention has been paid to the gender dynamics of the intergenerational transmission of homeownership. In this paper, we

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examine the differences in transmission from each side of the family, the role of gender herein, and the outcomes in terms of transitions up the “housing ladder.”

Chinese young adults have been found to occupy a particularly vulnerable position in the competitive urban housing market. Radical housing reforms over recent decades have greatly promoted the development of real estate in Chinese cities, and this has been accompanied by a rapid rise in housing prices. Young adults, who cannot benefit from the housing privatisation that assisted older generations and have not had enough time to accumulate wealth through the labour market, have consequently become more dependent on parental support to access homeownership (Cui, Deng, & Lu, 2019; Deng, Hoekstra, & Elsinga, 2016; Or, 2018; Zhang & Bian, 2019), which has come to represent the primary housing tenure suitable for family households. This became especially true after the implementation of the one-child policy in the 1980s, as the younger generations, who are the only child in their family, are more likely to receive parental support (Song & Huang, 2011). However, there are disparities in housing assets that parents can transfer to the younger generation (Cui, 2020). Parents with an institutionally privileged status have benefited substantially from housing reforms and accumulated considerable housing wealth (Clark, Huang, & Yi, 2019; Huang & Clark, 2002; Huang & Yi, 2011) and, thus, are more capable of supporting their adult children in acquiring a home. Also, parents with local hukou tend to have accumulated more wealth in the local housing market, which enables them to share or sell their dwellings to provide housing support to their adult children.

Homeownership in China is now often a collective consumption behaviour involving the family of origin (Hao, 2007). Especially in big cities such as Shanghai, Beijing, and Guangzhou, where housing prices put homeownership out of the reach of young people wanting to buy property alone, the pooled resources from both husband's and wife's parents have become indispensable for young couples wanting to own their own home (Hong, 2014). Nevertheless, the husband's parents and wife's parents may play different roles in supporting a young couple's home purchase. Traditionally, men and their families are considered responsible for providing dwellings for young couples. Under the rigid demands of the “marital home” (*hunfang*), homeownership has become a widely accepted precondition for marriage, and subsequently, men who are homeowners are in a more advantageous position for finding a spouse (Li & Tian, 2018; Lian & Zhao, 2017), resulting in an increased tendency for parents to provide financial help for their sons. However, due to improved gender equality, the differences between the willingness of the parents of male and female spouses to provide financial assistance have decreased. In the face of high housing prices, parents of women are increasingly involved in raising funds so that young couples can purchase a home (Guo, 2014). Kang's study, for example, revealed that the parental financial support for their sons' marital homes was about 10.8 times that of the parental financial support provided to daughters between 1998 and 2003, with this ratio dropping to about 3.8 times between 2004 and 2008 (Kang, 2009).

As described above, young couples in Chinese cities face unprecendently high housing prices, making their access to homeownership

more dependent on the availability of family resources provided by both sides. However, it is not clear in such cases whether husband's parents and wife's parents share the same responsibilities in young couples' home purchases and if there are differences in the mechanisms of both sets of parents or how these affect the housing outcomes of young couples. Thus, based on the Fudan Yangtze River Delta Social Transformation Survey conducted in Shanghai in 2013, this study employs generalised structural equation modelling (GSEM) and attempts to answer the following questions: (1) Are the housing outcomes of young couples in China influenced by parents of both spouses? (2) What are the mechanisms that parental backgrounds of husband and wife impact on young couple's access to homeownership? (3) Are there any differences in the intergenerational transmission of homeownership between the parents of husbands and wives?

## 2 | LITERATURE REVIEW

### 2.1 | The changing role of the state, market, and family in the housing welfare regime

Radical housing reforms in China have greatly changed the respective roles of the state, market, and family in the housing supply. Before 1978, housing, as a form of welfare, was constructed and allocated by the state or through work units. The market and family played limited roles in the housing supply (Wu, 1996; Zhu, 2000). In the transitional period of housing reform (1980–2001), public housing was privatised, with rights given to sitting tenants, who could buy their dwellings at highly discounted prices (Logan, Fang, & Zhang, 2010). With the ongoing market-oriented housing reforms, the market has gradually replaced the state as the major housing provider, and in urban areas, the purchase of commodity housing became the primary way to achieve homeownership. Subsequently, access to housing has become increasingly related to individual market competitiveness through educational level, occupational status, and income (Deng, Hoekstra, & Elsinga, 2016; Wu, 2017). Meanwhile, institutional factors such as job rank, employer type, and Chinese Communist Party (CCP) membership, which determines access to housing in the previous welfare redistribution system, still exert a significant impact (Bian & Liu, 2005; Mu, Cui, & Xu, 2020).

Most of the existing literature focuses on the transition of housing allocation from the state to the market, while the role of the family in housing welfare tends to be neglected. Traditionally, in China, parents are deemed responsible for providing a room/home for newly married couples, and children repay this through the provision of care and support for their parents in older age. In this way, family reciprocity can compensate for gaps in the social security system (Cui, Cui, Mu, & Hao, 2020; Deng, Hoekstra, & Elsinga, 2019). Against this social background, both parents and adult children typically find it reasonable to provide (receive) housing support (Kang, 2009). For younger generations, especially those born after 1980, homeownership has become a social norm. However, unlike

their parents' generation, they have not benefited from early housing reforms, and few accumulate savings in the early stages of their life course. As such, in the face of accelerating housing prices in cities, their housing opportunities largely rely on their parent's resources (Deng, Hoekstra, & Elsinga, 2016). For example, Feng's study (2011) demonstrated that about one-third of young people received financial support from their parents to meet their housing needs, and about 50% of married couples purchased a dwelling with financial help from their parents.

## 2.2 | The mechanisms of intergenerational transmission of homeownership

In the last decade, a considerable body of literature has emerged on the intergenerational transmission of housing inequality. These studies have demonstrated that various kinds of parental resources can influence young people's housing outcomes, such as intergenerational transfers of property and wealth, socioeconomic status, and socialisation (Cui, Huang, & Wang, 2020; Mulder, Dewilde, Duijn, & Smits, 2015; Mulder & Smits, 2013; Ronald & Lennartz, 2018; Semyonov & Lewin-Epstein, 2001).

The direct intergenerational transmission of wealth usually refers to financial support, including parents providing gifts and bequests, backing their children's mortgages, and helping their children with loans (Helderman & Mulder, 2007). However, data on intergenerationally transmitted resources are often difficult to obtain. Therefore, previous studies have usually considered homeownership as an important indicator of parents' economic resources; as in most cases, housing constitutes the largest part of family wealth (McKee, 2012; Xie & Jin, 2015), and parents who are homeowners tend to have more savings or wealth (Mulder & Smits, 2013). With a concentration of high-value housing in specific major cities (Arundel & Hochstenbach, 2019), there are variations in housing wealth accumulated by parents in different cities, which affects the amount of financial support they can provide their children (Cui, Huang, & Wang, 2020). Meanwhile, residing longer in their parents' homes (co-residence) has become a solution for many young people in the context of deteriorated housing affordability, inaccessible social housing, and unattractive private rental housing (Beer, Faulkner, Paris, & Clower, 2011; Lennartz, Arundel, & Ronald, 2016; McKee, 2012; Roberts, Noden, West, & Lewis, 2016; Wong, 2017). In this way, parents provide in-kind support so that children can save for future home purchases. However, living in their parental homes may also make the younger generation more dependent on their parents and thus hinder their progress towards owning their own house (Druta & Ronald, 2016; McKee, 2012).

Parental background can also influence adult children's housing outcomes indirectly through the intergenerational transmission of socioeconomic status and as an outcome of socialisation. Parents with relatively high socioeconomic status tend to have more social and political resources to help their children secure better housing opportunities (Mulder, Dewilde, Duijn, & Smits, 2015). At the same

time, through investments and endowments for their children relatively earlier on in life, parents' socioeconomic characteristics can be transmitted to their children, resulting in the continuity of (dis)advantages in socioeconomic status between generations (Lersch & Luijkx, 2015).

Socialisation has been identified as another mechanism to explain the similarity of housing tenure between generations (Semyonov & Lewin-Epstein, 2001). Broadly speaking, while socialisation generally refers to the process of internalising behaviours, values, and identities through interpersonal relations, in the field of housing studies, socialisation typically concerns how parents shape their children's preferences and aspirations for certain housing types and tenures as well as providing relevant information, advice, and networks in the housing market, which leads to the intergenerational continuity of housing tenure (Henretta, 1984; Lersch & Luijkx, 2015; Semyonov & Lewin-Epstein, 2001). Research in the United Kingdom, for instance, has illustrated the importance of socialisation around homeownership in the reproduction of social class status as well as in the stigmatisation of rental tenure categories, especially social housing (Rowlands & Gurney, 2000). In the Chinese context, owner-occupied housing, by far the most common and desirable tenure type for people from various family backgrounds, has become a social norm (Clark, Huang, & Yi, 2019; Cui, Huang, & Wang, 2020). We, thus, assume that the effect of socialisation around homeownership norms is relatively ubiquitous and is not therefore specifically examined in the following analysis.

## 2.3 | Gender differences in the intergenerational transmission of homeownership

Compared with young single adults who can only rely on their own resources to purchase a home, couples access resources not only by pooling resources within the young family but also through intergenerational transfers from both sets of parents (Mulder & Smits, 1999). The family system across developed societies has been changing from a traditional patriarchy-based system into the modern dual system. The newly formed family is a link in the inheritance chain of the male spouse's family and also a succession unit of the female spouse's family (Hareven, 1976; Wang, 2020). As such, housing outcomes of young couples are believed to be increasingly influenced by parents of both the husband and wife. Meanwhile, the gender norms in a society determine that men's and women's parents may play different roles in young couples' access to homeownership. However, the differences in intergenerational transmission from each side of the family are seldom explored.

In a patriarchal society, such as in China, family wealth, for example, in the form of bequests, housing assets, *inter vivo*, and land is mainly transferred to male children, while female children receive little or no support from their parents. Families are more likely to provide housing support and, in some cases, invest in additional home purchases for the marriage of their sons rather than daughters (Chai & Feng, 2020). Accordingly, young couples rely

heavily on the families of the male spouse rather than the families of the female spouse for wedding costs, marital homes, and living arrangements (Davis & Friedman, 2014; Lian & Zhao, 2017). However, in recent years, the role, status, and position of women in Chinese society have significantly improved. The relationship between obligation and reciprocity between parents and daughters has strengthened. It is increasingly common for sons and daughters to share the duty of taking care of their parents. In the meantime, daughters inheriting family assets have become common in most families. Additionally, there has been an increasing necessity for parents of female spouses to contribute more, as men and their families now face challenges in purchasing housing in big cities (Deng, Hoekstra, & Elsinga, 2019; Guo, 2014).

Gender differences also exist in the intergenerational transmission of socioeconomic status. Intergenerational occupational inheritance is widespread, and most notably, men are more likely to inherit their father's occupation and management status (De Pablos Escobar & Gil Izquierdo, 2016; Ji & Liang, 2020; Wang & Li, 2017). Yan (2000) argues that men's incomes are more influenced by their father's occupation and their mother's educational background, as parents tend to invest their resources in men (sons). This is also why women's education level and occupation type are significantly lower than men's. However, some studies argue that women may benefit more from the resources of their parents and women's educational level, occupation, and participation in the labour market are more likely to be influenced by their family background. Compared with men, women's educational level is more affected by their parents' educational level, occupational status, and hukou status (Wu, 2012). Fathers can influence their daughters' careers through career-related human capital investment (Hellerstein & Morrill, 2011), and there is also a positive correlation between mothers and daughters' participation in the labour market (van Putten, Dykstra, & Schippers, 2008).

### 3 | RESEARCH DESIGN

#### 3.1 | Conceptual framework

To investigate the parental influence on access to homeownership among young couples, this paper proposes a conceptual framework, as illustrated in Figure 1. Based on the literature review, the housing outcomes of young couples are ostensibly influenced by the parents of both the husband and wife through the direct transfer of wealth and the indirect transmission of socioeconomic status. Parental homeownership can be used to indicate parents' ability to provide financial assistance to their adult children. Considering that the spatial inequality of housing values leads to disparities in parents' housing assets, parental homeownership in different places indicates the varied ability to provide support. Thus, in this conceptual framework, parental homeownership is considered to include both the tenure type (owning property or not owning property) and hukou location (Shanghai or non-Shanghai). We argue that the support from parents owning a dwelling in Shanghai (local) is different from that of parents owning housing in other cities. The former has accumulated more wealth, which can be transferred to their adult children, and when facing competition in the housing market, they can share or sell their home to provide a home for their adult children. Meanwhile, migrants in Shanghai will not usually inherit local housing in Shanghai from their parents.

Parents impact young couples' homeownership indirectly by passing down their socioeconomic characteristics to their children. In this study, socioeconomic status was measured by educational level, annual income, CCP membership, occupational status, and employer type. CCP membership and employer type are institutional characteristics in the Chinese context, which have played a decisive role in accessing housing resources both before and during the transitional

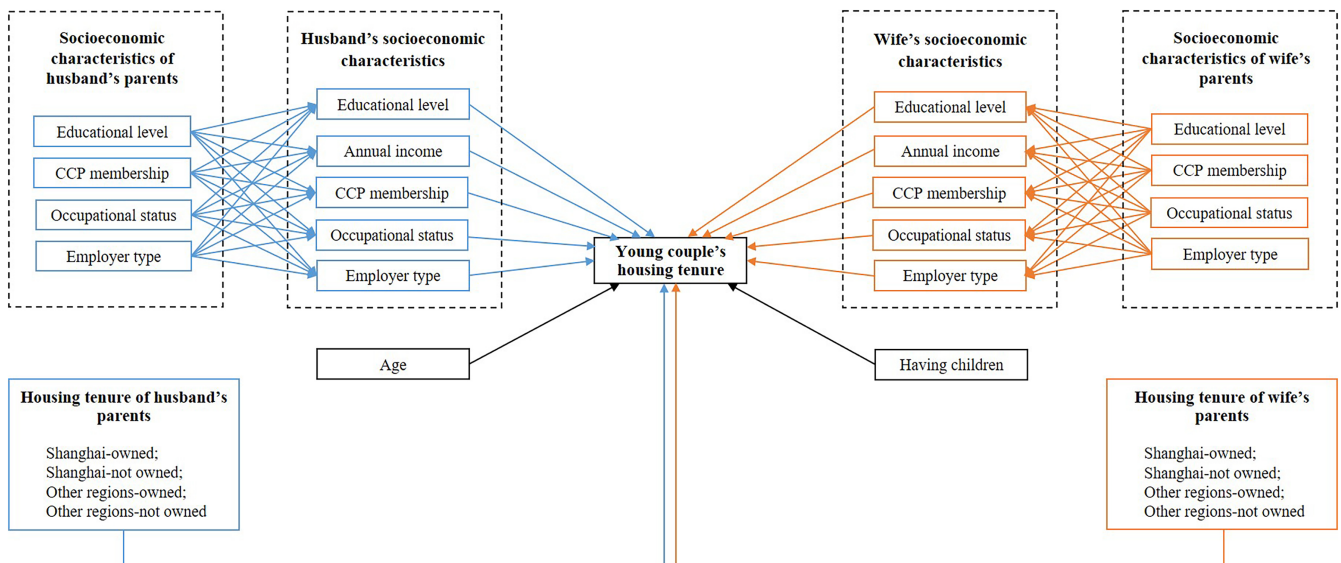


FIGURE 1 Conceptual framework

period of housing reform. As gender differences in intergenerational transmission are the focus of this study, the pathways of the husband's side and wife's side are constructed separately. Moreover, age and whether young couples have children are included as control variables, which have been proven to be closely related to changes in homeownership (Clark, Deurloo, & Dieleman, 1994; Mulder & Wagner, 1998).

### 3.2 | Data

The data used for the analysis in this study were derived from the Fudan Yangtze River Delta Social Transformation Survey (FYRST), which was conducted in Shanghai in 2013. With a focus on people born between 1980 and 1989, this survey collected information on their family of origin, marital status, job, migration, housing, and consumption. Employing the multistage probability proportional to size (PPS) sampling method, the survey sampled 40 sub-districts and 78 neighbourhoods in Shanghai and collected 2,368 valid questionnaires. The advantage of this survey is that it contains information on not only the main respondents but also information on their spouse in cases where the respondents were married. Additionally, detailed information about the parents of both spouses was collected. In this study, as we focused on young couples, those who were not married were excluded. Moreover, those who lived in self-built housing were also excluded because self-built housing is likely to be rural housing and is not included in transactions in the formal housing market. After

excluding questionnaires containing incomplete information, 1,001 samples were used in this study.

The profile of the young couples is illustrated in Table 1. The average age of husbands was 31.28, which is approximately 2 years older than wives, and 73.53% of the young couples have children. The male spouses possessed a slightly higher socioeconomic status, exhibited by a larger proportion holding a local hukou, having a higher annual income, being CCP members, working as a manager, and working in the public sector. In terms of educational level, the female spouses slightly outperformed the male spouses. With regard to parents, the percentage of parents of husband and wife who are homeowners was almost the same, at around 49.00%. The parents of male spouses had more institutional advantages, in the form of a higher number with a Shanghai hukou, CCP membership, and public employment, while parents of female spouses demonstrated stronger market abilities, as indicated by their educational level and occupational status.

### 3.3 | Method

GSEM was employed to disentangle the direct and indirect effects of parental background on young couples' housing tenure. The GSEM is based on structural equation modelling (SEM), which requires that both the dependent variable and the mediator variable are continuous variables. In GSEM, the dependent variable and the mediator variable can be ordered and unordered categorical variables, but the limitation

**TABLE 1** The profiles of the young couples ( $N = 1,001$ )

	Husband		Wife	
	Freq.	Percent/mean	Freq.	Percent/mean
<b>Adults children</b>				
Age		31.28		29.22
Having children	736	73.53%	736	73.53%
Shanghai Hukou	678	67.73%	606	60.54%
Educational level (high: college and above)	606	60.54%	615	61.44%
Annual income (yuan <sup>a</sup> )		116320.20		85229.33
CCP membership	127	12.69%	100	9.99%
Occupational status (manager)	473	47.25%	469	46.85%
Employer type (public sector)	283	28.27%	240	23.98%
<b>Parents</b>				
Parents being homeowner	497	49.65%	494	49.35%
Parents' Shanghai Hukou	699	69.83%	575	57.44%
Parents' educational level (high: vocational school and above)	398	39.76%	410	40.96%
Parents' CCP membership	192	19.18%	166	16.58%
Parents' occupational status (manager)	183	18.28%	200	19.98%
Parents' employer type (public sector)	399	39.86%	322	32.17%

Abbreviation: CCP, Chinese Communist Party.

<sup>a</sup>The exchange rate of RMB against the U.S. dollar is around 0.161 in 2013.

of GSEM is that it can only report relative fitting, such as Akaike information criterion (AIC) and Bayesian information criterion (BIC).

The ultimate dependent variable,  $P_i$ , is the possibility of young couples owning their current dwelling in Shanghai when the survey was conducted. There are five groups of independent variables (Equation 1):  $HS_i$  and  $WS_i$  refer to the socioeconomic status of the husbands and wives, respectively;  $HPO_i$  and  $WPO_i$  indicate the homeownership of the husbands' and wives' parents, respectively; and  $C_i$  refers to the control variables, including age and whether the young couple has children. The husbands' and wives' socioeconomic status,  $HS_i$  and  $WS_i$ , respectively, are explanatory variables and also serve as mediators. In Equations 2 and 3, they are affected by their own parents' socioeconomic characteristics,  $HPS_i$  and  $WPS_i$ , respectively.

$$\ln\left(\frac{P_i}{1-P_i}\right) = a_0 + a_1HS_i + a_2WS_i + a_3HPO_i + a_4WPO_i + a_5C_i + \varepsilon_1 \quad (1)$$

$$HS_i = \beta_0 + \beta_1HPS_i + \varepsilon_2 \quad (2)$$

$$WS_i = \gamma_0 + \gamma_1WPS_i + \varepsilon_3 \quad (3)$$

## 4 | RESULTS

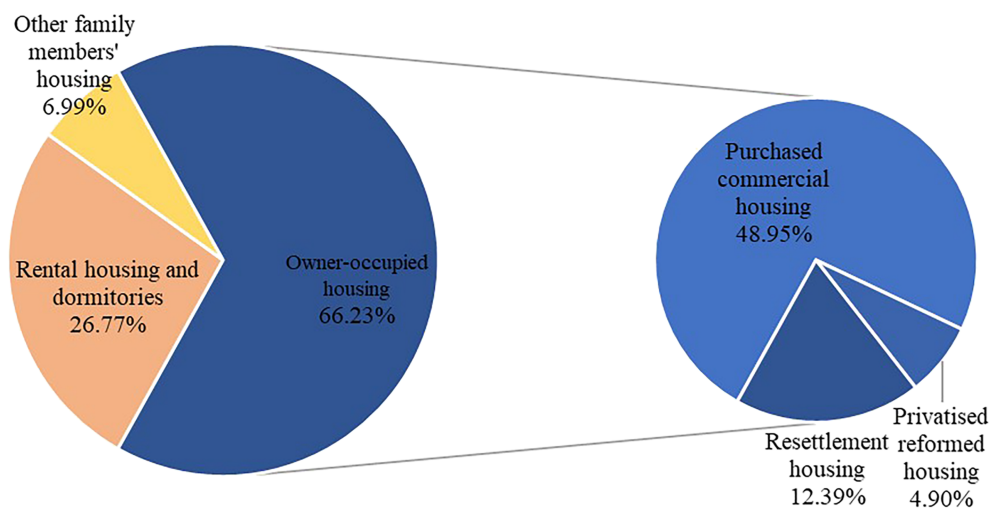
### 4.1 | Young couples' housing tenure and their parents' homeownership

The FYRST survey provides information on young couples' housing types and how they acquired the housing. Based on the survey, there are five types of housing: (1) rental housing (including public and private rental housing) and dormitories, (2) purchased commercial housing (including first-hand and second-hand commercial housing with whole or shared property rights), (3) privatised reformed housing (including work unit housing, collectively built housing, affordable

housing, and other subsidised housing), (4) resettlement housing, and (5) other family members' housing, including inherited housing and living with parents, relatives, and friends. Among these five types, purchased commercial housing, privatised reformed housing, and resettlement housing were identified as owner-occupied housing.

The housing tenure of young couples is illustrated in Figure 2. Owner-occupied housing is dominant, accounting for over 66% of the participants, while 26.77% of the participants lived in rental housing and dormitories (67.91% were private rental housing, and 28.73% were public rental housing). Within the owner-occupied sector, 48.95% of the young couples purchased first-hand or second-hand commercial housing, 12.39% obtained housing through resettlement, and 4.9% lived in reformed housing. This indicates that the market has become the main pathway to homeownership, and younger generations have fewer opportunities to benefit from housing reforms compared with older generations.

Table 2 demonstrates the association between young couples' housing tenure and parental homeownership. It has been argued that the spatial dimension of parental homeownership should be emphasised in the study of intergenerational transmission of housing (Galster & Wessel, 2019). Thus, this study incorporates parents' housing tenure and their hukou location, generating four types of parental housing: Shanghai-owned, Shanghai-not owned, other regions-owned, and other regions-not owned. If the parents of the male spouse possess Shanghai hukou, the young couples are more likely (over 82%) to own a home, compared with male spouses' parents possessing a hukou from other regions. However, whether the husband's parents own a home plays a marginal role. When the husband's parents are Shanghai locals, their homeownership surprisingly decreases the young couples' propensity to be homeowners. For the parents of the female spouses, similarly, possession of Shanghai hukou is significant; however, this significance is smaller. When the wife's parents do not have a Shanghai hukou, over 40% of young couples were homeowners, which imply that the association between parents' hukou location and young couples' housing tenure is stronger on the husband's side.



**FIGURE 2** The housing tenure of the young couples

**TABLE 2** The homeownership of the parents and young couples' housing tenure

	Young couples' housing tenure		Total
	Own	Not own	
Husband parents' homeownership			
Shanghai-owned	82.46%	17.54%	382
Shanghai-not owned	87.70%	12.30%	317
Other regions-owned	28.70%	71.30%	115
Other regions-not owned	24.06%	75.94%	187
<b>Total</b>			<b>1,001</b>
Wife parents' homeownership			
Shanghai-owned	88.22%	11.78%	314
Shanghai-not owned	83.52%	16.48%	261
Other regions-owned	41.11%	58.89%	180
Other regions-not owned	41.46%	58.54%	246
<b>Total</b>			<b>1,001</b>

## 4.2 | Young couples' housing tenure and their parents' socioeconomic status

Table 3 reveals that the relationships between the homeownership of young couples and socioeconomic characteristics of their parents are

significant, as indicated by the  $\chi^2$  test results ( $P < 0.001$ ). Overall, the higher the socioeconomic status of parents in terms of educational level, CCP membership, occupational status, and employer type, the more likely that the young couples are homeowners. One side (either the husband's side or wife's side) being advantaged, to a large extent,

**TABLE 3** Young couples' housing tenure and parents' socioeconomic status

Parents' socioeconomic status	Young couples' housing tenure		$\chi^2$ test	Total
	Own	Not own		
Educational level				
Both are low	54.12%	45.88%	57.23***	425
Only husband's parents are high	77.71%	22.29%		166
Only wife's parents are high	73.03%	26.97%		178
Both are high	78.45%	21.55%		232
CCP membership				
Both are not CCP member	63.32%	36.68%	16.10***	687
Only husband's parents are	75.68%	24.32%		148
Only wife's parents are	71.31%	28.69%		122
Both are CCP member	84.09%	15.91%		44
Occupational status				
Both are not manager	61.69%	38.31%	26.95***	676
Only husband's parents are	78.40%	21.60%		125
Only wife's parents are	78.17%	21.83%		142
Both are managers	77.59%	22.41%		58
Employer type				
Both are not in the public sector	56.03%	43.97%	66.68***	539
Only husband's parents are	76.43%	23.57%		140
Only wife's parents are	74.60%	25.40%		63
Both are in the public sector	83.01%	16.99%		259

Abbreviation: CCP, Chinese Communist Party.

\*\*\* $p < 0.01$ .

\*\* $p < 0.05$ .

\* $p < 0.1$ .



**TABLE 4** Results of the generalised structural equation modelling

	Husband	Wife
<b>Y: Young couples' housing tenure</b>		
Parents' homeownership (ref. Shanghai-owned)		
Shanghai-not owned	0.789***	-0.679**
Other regions-owned	-1.925***	-0.902***
Other regions-not owned	-2.018***	-0.710**
Educational level (high = 1)	0.664***	0.448*
Annual income (log)	0.232*	-0.282**
CCP membership (yes = 1)	0.470	-0.101
Occupational status (manager = 1)	0.533*	0.273
Employer type (public sector = 1)	0.316	0.102
Age	0.041**	
Having children	0.610***	
<b>M: Adult children's educational level</b>		
Parents' educational level (high = 1)	1.255***	0.961***
Parents' CCP membership (yes = 1)	0.569**	1.108***
Parents' occupational status (manager = 1)	-0.119	0.358
Parents' employer type (public sector = 1)	1.278***	0.883***
<b>M: Adult children's annual income</b>		
Parents' educational level (high = 1)	0.150***	0.103**
Parents' CCP membership (yes = 1)	0.065	0.100
Parents' occupational status (manager = 1)	-0.146	0.005
Parents' employer type (public sector = 1)	0.112**	0.047
<b>M: Adult children's CCP membership</b>		
Parents' educational level (high = 1)	0.351*	0.840***
Parents' CCP membership (yes = 1)	0.385	0.881***
Parents' occupational status (manager = 1)	0.004	0.280
Parents' employer type (public sector = 1)	0.189	0.103
<b>M: Adult children's occupational status</b>		
Parents' educational level (high = 1)	0.124	0.361
Parents' CCP membership (yes = 1)	-0.445	-0.232
Parents' occupational status (manager = 1)	0.800**	0.524
Parents' employer type (public sector = 1)	0.455**	0.148
<b>M: Adult children's employer type</b>		
Parents' educational level (high = 1)	0.130	0.507***
Parents' CCP membership (yes = 1)	0.292	0.205
Parents' occupational status (manager = 1)	-0.005	-0.015
Parents' employer type (public sector = 1)	1.009***	0.337*

(Continues)

**TABLE 4** (Continued)

	Husband	Wife
Log likelihood	-6223.855	
AIC	12589.710	
BIC	12938.230	

Abbreviations: AIC, Akaike information criterion; BIC, Bayesian information criterion; CCP, Chinese Communist Party.

\*\*\* $p < 0.01$ .

\*\* $p < 0.05$ .

\* $p < 0.1$ .

increases the young couples' likelihood of being homeowners, while the socioeconomic status of the husbands' parents is slightly more relevant than that of the wife's parents. When both sides are advantaged, the likelihood of the young couples being homeowners increases but only to a small extent. In addition, the parents of the male and female spouses sharing the same attributes dominated the samples (more than 65%), which is an indicator of assortative mating.

### 4.3 | The modelling results

Based on the conceptual framework, GSEM was carried out, and the results are presented in Table 4. The direct effects of parental homeownership have been found on both the husband's and wife's sides, but the gender differences are striking. On the husband's side, local parents being homeowners means that young families are less likely to become homeowners than those whose parents are locals but do not own a home. This might be explained by patrilocal residence, in which local parents' owned homes that serve as a solution for young couples, especially when facing increasing housing prices. Conversely, on the wife's side, local parents' homeownership indicates a higher possibility of young couples making the transition into homeownership. Parents being nonlocals, regardless of whether they are homeowners or not, are negatively associated with young couples' homeownership. This association is much stronger on the husband's side, while it is very weak on the wife's side. In other words, the geographical origin of the husband is more decisive in affecting the young couples' housing outcomes.

Focusing on the effects of the characteristics of young couples on their own housing attainment, the husbands' socioeconomic status exerts a stronger impact than that of the wives. Specifically, the husbands' educational level, annual income, and occupational status are positively associated with young couples becoming homeowners, whereas wives' educational level and annual income are relevant, but the latter exerts a negative effect on young couples' housing outcomes. This reflects a lasting imprint of the traditional model of the breadwinner husband and homemaker wife in Chinese families. Otherwise, there is a high possibility that families with higher-earning wives are in lower-income groups (Zhang, Law, Hu, Fan, & Yi, 2015), meaning that they are less capable of purchasing a home. The results demonstrate that institutional factors of both the husband and wife, including CCP membership and employer type, no longer play a role in the housing acquisition of younger generations. This conforms with

market transition theory which asserts that market forces become increasingly more dominant over institutional factors in determining socioeconomic achievement. Additionally, the progression in life indicated by age and the birth of a child significantly promotes the transition into homeownership.

The lower part of Table 4 demonstrates the intergenerational transmission of parents' socioeconomic status including educational level, CCP membership, occupational status, and employer type. Parents' educational level is significantly influential on children's educational level, annual income and CCP membership. Meanwhile, a higher level of education of wives' parents also significantly increases the propensity of wives to work in the public sector. The parents' CCP membership, especially on the wife's side, positively impacts children's educational achievement. Furthermore, CCP membership is transmitted across generations on the wife's side. Parents' occupational status has a limited impact, and only the husband's occupational status is significantly influenced by their parents' occupational status. In terms of employer type, both husband's and wife's parents working in the public sector are positively associated with children's educational level and employer type, but on the husband's side, the association is slightly stronger. Furthermore, husbands with parents working in the public sector significantly enhance the probability of husbands obtaining higher annual incomes and working in a management position. In summary, intergenerational transmission is evident but gendered.

**TABLE 5** Indirect effects of parents' socioeconomic status on young couples' homeownership

	Indirect effects via intergenerational transmission	
	Husband	Wife
Parents' socioeconomic characteristics		
Parents' educational level (high = 1)	1.140***	0.467
Parents' CCP membership (yes = 1)	0.428	0.337
Parents' occupational status (manager = 1)	0.314	0.272
Parents' employer type (public sector = 1)	1.524***	0.447*

Abbreviation: CCP, Chinese Communist Party.

\*\*\* $p < 0.01$ .

\*\* $p < 0.05$ .

\* $p < 0.1$ .

Based on the model results in Table 4, the indirect effects of parents' socioeconomic status on young couples' housing tenure were computed and illustrated in Table 5. The results demonstrated that the educational level and employer type of husband's parents significantly affect young couples' housing tenure through intergenerational transmission. On the wife's side, despite the strong intergenerational transmission of socioeconomic characteristics, the indirect effects of parents' socioeconomic status on young couples' homeownership can only be observed in the parents' employer type. As suggested by the prominent role played by both husbands' and wives' parents, institutionally privileged parents can also transfer their advantages to adult children in the housing market through investment in their socioeconomic status.

## 5 | CONCLUSION AND DISCUSSION

With rising housing prices in urban China, young people are encountering significant difficulties in accessing homeownership. Previous studies have found that in this context where homeownership has become a prevailing social norm, younger generations are increasingly dependent on parental support (Cui, Deng, & Lu, 2019; Or, 2018). However, the gender differences in the intergenerational transmission of homeownership, specifically the impacts exerted by husbands' and wives' parents on young couples' housing attainment, are rarely explored. By employing GSEM, this study aimed to unravel the influence of parental background on housing tenure divergence among young couples in Shanghai, with a particular focus on gendered intergenerational transmission. The results reveal that the parental background of both husbands and wives has an impact on young couples' housing outcomes but in different ways through the direct transmission of wealth and the indirect transmission of socioeconomic status.

In terms of the direct influence of parents' homeownership, both sides exert significant effects but in different directions. Intergenerational continuity in housing tenure is observed on the wife's side when they are Shanghai locals. Unexpectedly, parental homeownership is negatively associated with young couples' homeownership on the husband's side when they are Shanghai locals. One explanation could be patrilocal residence. Young couples may choose to live with the husbands' extended families if they already own a dwelling in Shanghai. It is culturally acceptable and financially reasonable to serve as, at least, a temporary solution against the deterioration of housing affordability. An investigation on post-80s children in seven cities of the Yangtze River Delta demonstrated that 56.5% of young people who were born with local hukou were living in the house owned by their parents or their spouses' parents (Song, 2020). A follow-up investigation of respondents in the 2017 FYRST illustrates that about 66% of post-80s children in Shanghai were living with their parents, although most of them wish to live independently. This is also in line with Or's study (2018), which drew on qualitative interviews in Beijing and found that living in parents' dwellings has resurged among young people. Another explanation

works the other way around. In some cases, local parents sell their dwelling to purchase another one for their son's marriage, given that owning a home is widely considered as a prerequisite for marriage, and the husband's parents are assumed to shoulder this responsibility. In such circumstances, many parents live together with their adult children in the new dwelling. Both forms of housing support inherently require that parents' dwellings are located locally. Thus, whether the parents own a home in Shanghai or another place makes a big difference. Nonlocal parents, in most cases, struggle to provide such in-kind housing support.

As for the indirect effects through intergenerational transmission of socioeconomic status, gender differences are also apparent. Our findings demonstrate that the socioeconomic status of husbands' parents, indicated by educational level and employer type, is relevant to the housing outcomes of young families, and only the indirect effect of the employer type of wives' parents on young couples' housing tenure is significant. Nevertheless, this does not mean that the intergenerational transmission of socioeconomic status can be neglected. In contrast, intergenerational continuity in educational level and employer type is evident on both the husband's and wife's sides. Their parents' education level influences both spouses' annual incomes, and on the husband's side, parents working in the public sector also have an impact. Continuity in occupation is significant on the husband's side, and continuity in CCP membership is significant on the wife's side. This intergenerational transmission of advantages in social status may not efficiently transform into advantages in the housing market as young couples' socioeconomic characteristics have a limited impact on their own housing outcomes.

Parental background has been found to play an increasingly important role in young people's access to homeownership (Mulder & Smits, 2013). Importantly, our study provides a further gender perspective on the reproduction and accumulation of (dis)advantages between generations and addresses the complicated dynamics of extended family relations in the urban housing market. While men's and women's parental homeownership affect young couples' housing attainment, the mechanisms are profoundly different. Fundamentally, the core family is more tied to the husband's family of origin. Their allocation of assets is often a collective decision, resulting in a negative association between parents' and young couples' homeownership. However, we suspect that this negative association is largely attributable to high housing prices in Shanghai, which means the core family and husbands' extended family can rarely afford to buy two independent dwellings. On the wife's side, however, generational continuity in homeownership can be the result of parental financial help, and assortative mating may play a role. Against the backdrop that a high sex ratio increases the bargaining power of women and their families in the marriage market, women with local homeownership are able to utilise larger "female capital" and can raise the economic requirements or demand higher housing conditions of potential male partners and their families (Zheng, 2020), which may result in greater intergenerational homeownership continuity on the wife's side. Subsequently, disparities in gender roles are distinctly observable in marriages.

In the context of homeownership being a social norm and housing prices escalating beyond the earning capacity of young people, young men are more financially dependent on their family of origin; thus, the sphere of the core family and the extended family are increasingly becoming blurred. Additionally, the bargaining power of women in the marriage market has given rise to a phenomenon called the “mother-in-law economy” (Zhangmuniang jingji; Li, Jiang, & Zhang, 2018), which refers to mothers-in-law not permitting their daughters to marry men who do not own a dwelling. As a result, the gender gaps in social roles are becoming more reinforced in this homeowner society. However, the social consequences of gendered intergenerational transmission, that is, how it affects gender dynamics in Chinese cities in the relationships between husbands and wives, require further investigation, and more academic attention is necessary to incorporate a gender perspective in the research on the social, geographic, and demographic dynamics of contemporary housing.

Despite the distinctiveness of the Chinese context, this study can be aligned with a larger debate in the field of housing studies regarding the role of parental support in facilitating young people getting on the “housing ladder.” In Western societies, facing decreasing housing affordability, young adults have been staying longer in the private rental housing market and becoming more dependent on their parents, many of whom benefited from postwar housing policies (including social housing and its privatisation) and prolonged periods of affordability. More importantly, a specific concern of this paper is how parental support, from the husband's side and wife's side, respectively, affects housing outcomes of young couples, which is not well understood in the existing literature. Purchasing a home has become a collective consumption behaviour involving multiple parties, both spouses and their family of origin. This implies that the process of intergenerational transmission of housing inequality is inherently intertwined with broader family and gender cultures in society. Not only can housing inequality be reproduced between generations through intergenerational transfers but also through marital matching between men and women with different parental backgrounds. It appears that different gender roles give rise to differences in responsibilities or obligations of the husband's and wife's family of origin in supporting the young couples' transition into homeownership, which in turn reinforces gender gaps. This is of great importance in understanding the relationship dynamics between couples and their family of origin. The insights gleaned from the Chinese context can generally contribute to the understanding of new phases in the development of homeownership societies where intergenerational transfers are becoming more salient. Moreover, it reminds us of the significance of the culture components, which vary across societies, in the process of reproducing housing inequality and its consequences in term of widening gender gaps.

Young people's disadvantaged position in the housing market has raised significant policy challenges in contemporary China. Our findings further implicate that, first, considering that housing plays a central role in wealth accumulation, the reproduction and accumulation of housing inequality through intergenerational transfers will

aggravate social inequality among younger generations. Meanwhile, the (over)emphasis on homeownership as a prerequisite in the marriage market would tend to squeeze out young men who are disadvantaged in the housing market. To tackle these issues, policymakers need to ensure adequate and affordable housing for young people specifically. Considering that the expansion of homeownership has been exhausted, there is an urgency to establish a well-regulated private rental housing market and enlarge the provision of public housing, thereby providing feasibly attractive alternatives to homeownership. Second, parents with local hukou, who are more likely to have benefited from both the earlier socialist housing system and subsequent housing reforms, can transfer their housing advantages to adult children in different ways, while families without local embeddedness are less capable of providing housing help. This leads to persistent housing disparities between locals and migrants, which calls for more fundamental policy interventions.

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#### CONFLICT OF INTEREST

We have no conflict of interest to declare.

#### DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available on request in Fudan University Social Science Data Repository (<https://dvn.fudan.edu.cn/dataset.xhtml?persistentId=hdl:11521/0FBJGZ>).

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