

Title: Beyond Tenure Status: A Four-Country Survey of Housing Aspirations, Expectations, and Motivations for Owning and Renting

Authors: Patricia Iglesias & Sergi Vidal

Extended abstract

Introduction

Housing tenure, particularly homeownership, is a relevant topic in social stratification research, as it reflects patterns of intergenerational persistence. Indeed, the existing literature has shown that housing tenure is transmitted across generations (Wang et al., 2022). However, most empirical studies have focused primarily on observable outcomes, i.e., whether individuals become homeowners, while paying less attention to the subjective dimensions that precede these outcomes.

This predominant focus on observed tenure overlooks the subjective side of decision-making. As a result, we lack a complete understanding of the aspirations and expectations that offspring hold toward homeownership—what we call their *subjective dispositions*—regardless of whether they ultimately achieve it. Further, the literature lacks consensus on the motivations underlying these aspirations.

To address this gap, we will conduct a cross-national survey in four European countries: Spain, Germany, the United Kingdom, and Hungary. The survey will collect information on respondents' aspirations regarding housing tenure, expectations about tenure, and their current tenure, as well as the reasons behind these aspirations and expectations.

Our study aims to contribute to the literature on intergenerational transmission from a subjective perspective by examining how parental tenure shapes these subjective dispositions, while also considering the objective outcome (becoming a homeowner or not). This approach will help us better understand the gap between what individuals desire (aspirations), expect to achieve (expectations), and actually achieve (current tenure). Further, we will explore motivations for both homeownership and tenancy, providing a more comprehensive understanding of the drivers behind housing aspirations. Finally, the cross-national design will enable comparisons of tenure preferences, motivations, and parental tenure effects across distinct housing regimes.

Research background

The literature suggests that aspirations toward homeownership are shaped by a wide range of motivations, including financial security, long-term wealth accumulation, residential stability, autonomy, and normative considerations, such as the cultural value attached to homeownership (Andersen, 2011; McCabe, 2018; Reid, 2014). While some studies have also explored motivations for tenancy (Andersen, 2011; Napiórkowska-Baryła et al., 2024), these have received comparatively less attention.

Parental homeownership plays a central role in shaping tenure outcomes. Numerous studies have shown intergenerational persistence in homeownership (Wang et al., 2022),

but this evidence primarily concerns objective outcomes, that is, whether offspring become homeowners. Less is known about how parental tenure influences the subjective dispositions—namely, aspirations and expectations regarding future housing. The scarce available literature points to a relationship between parental homeownership and the likelihood of aspiring to own a home, but research in this area remains limited.

The mechanisms of intergenerational transmission are both economic and non-economic. On the economic side, parental homeownership is key to wealth accumulation, and the potential transfer of assets or financial support (gifts, inheritance) increases children's sense of feasibility (i.e., expectations) of buying a home. On the non-economic side, socialization plays a central role: growing up in an owner-occupied home exposes individuals to perceived benefits such as security, control, and stability. Parents transmit values, knowledge, and norms, shaping aspirations rooted in lifestyle ideals, status, or economic investment (Lersch & Luijkx, 2015). However, the subjective channels remain underexplored, especially among those who do not aspire to homeownership.

Existing studies present several limitations. First, the measurement of aspirations often conflates them with expectations (Baum & Wulff, 2003; Preece et al., 2020), obscuring the distinction between what individuals desire and what they perceive as achievable. Second, there is little consensus on how to conceptualize tenure-related motivations, with approaches varying across contextual and institutional environments. Third, research has not sufficiently addressed how parental homeownership shapes these subjective attitudes, particularly when considering cross-national diversity in housing systems.

These gaps motivate the present study, which aims to address them through original survey data to be collected in four European countries (Spain, Germany, Hungary, and the United Kingdom), representing distinct housing regimes. Our study will (1) analyze aspirations separately from expectations and current tenure status; (2) investigate the motivations underlying aspirations through a dual approach combining closed-ended items derived from the literature with open-ended questions to capture spontaneous reasoning; (3) evaluate how parental homeownership shapes these subjective dispositions; and (4) explore cross-national variation in aspirations, motivations, and housing outcomes.

Methods and data

This project will collect original data to improve the measurement of subjective dispositions and motivations relevant to housing decisions. The data collection consists of a cross-national online survey, covering four countries representing diverse homeownership and welfare regimes (Mulder & Billari, 2010): Spain, Germany, the United Kingdom, and Hungary. The contrasting institutional arrangements and cultural contexts mean that the significance of homeownership and the meanings associated with different tenures might vary widely.

The survey measures current, desired, and expected tenure. A key goal is to illuminate discrepancies within this aspirations–expectation–current tenure triad, and to examine the motivations for each tenure and the reasons behind respondents' expectations.

Motivations underpinning tenure aspirations are captured using a mixed-item design that combines open-ended and closed-ended questions. For the open-ended questions, respondents will be asked to explain their reasons for preferring (or not) homeownership and tenancy, enabling the identification of factors not previously documented in the literature. Open-ended items are particularly valuable given the cross-national context and the diversity of the sample in terms of age, level of education, and parental tenure. Thus, the inclusion of open-ended items allows for a broader exploration across individuals with different characteristics and from varied backgrounds.

For the closed-ended items, respondents will rate the relevance of literature-based reasons for the two studied tenures (e.g., financial investment, ontological security, social status for homeownership, and flexibility and financial advantages for tenancy), to understand the extent to which each applies to their situation.

Further, we will measure expectations by asking about intended tenure changes and their timing, and for the reasons why they expect to become (or actually became) homeowners.

Questions on parental tenure, education, and occupation will also be collected to characterize parents' background, and assess how these factors shape respondents' subjective dispositions. We will also collect sociodemographic information (such as family composition, migration background, and socioeconomic status). Questions on (expected) inheritances and gifts will also be included.

The target population is adults aged 18 to 65 in each country. We aim to recruit 1,600 participants per country. The samples are quota-aligned by age, sex, education, and area of residence. Parental tenure is also used as a quota variable to ensure sufficient representation of respondents with and without homeowner parents.

The survey is scheduled for February 2026, and will field simultaneously across the four countries.

Analytical approach

Our analytical plan begins with descriptive comparisons to assess the alignment within the aspiration–expectation–tenure triad. We will develop a taxonomy of motivations inductively from coded open-ended responses, providing a comprehensive understanding of the meanings attached to tenure, while also summarizing the salience and interrelations of known motives through the analysis of closed-ended questions.

We will assess patterns across national contexts and by individual characteristics (e.g., age, gender, education, and urban–rural residence), as well as by parental homeownership and socioeconomic background, to illuminate the intergenerational transmission of tenure preferences and assess whether demographic factors or country context moderate these associations.

These analyses will help disentangle the roles of parental homeownership, national context, and other relevant variables in shaping housing dispositions.

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