



Why so moderate? Understanding millennials' views on the urban housing affordability crisis in the post-socialist context of the Czech Republic

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Received: 23 May 2022 / Accepted: 21 December 2022 / Published online: 5 January 2023
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Abstract

The housing affordability crisis is one of the most pressing issues in urban centres around the globe, affecting especially young adults. Some theorists have in response begun calling for the provision of more public housing or less housing financialisation (free market). The goal of our article is to demonstrate the housing attitudes of Czech millennials towards state interventions that are designed to address the decline in housing affordability, using a quantitative attitude survey and a series of qualitative interviews. The results of our study reveal that young Czechs are sceptical about increased public housing provision as a solution, and on the whole their views align more with the neoliberal ideas, the very ideas that are criticised by critical theorists. We show that there are contextual reasons that explain why young Czechs are not calling for radical policy change - reasons such as familialism, which facilitates the intergenerational transmission of norms, habitus, and resources within families; the legacy of socialism and society transformation; a belief that more redistribution of resources could be unfair; and stronger support for competition, individualism and right-wing politics. There is also, however, some inconsistency and uncertainty in their attitudes, especially between their general worldview and their suggestions for concrete action. This study contributes to the research in the field of youth studies that looks at young people's strategies for dealing with the problem of decreasing housing affordability, and to the discussions surrounding diverse housing policy responses to a common global challenge.

Keywords Youth · Housing affordability · Housing policy formation · Post-socialism

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1 Introduction

The recovery of economic growth and low mortgage rates led to a shock rise in housing demand and prices after the global financial crisis. Despite the hikes in prices, the user costs of owner-occupied housing (computed on record low interest rates) often remained lower than rents for comparable housing (OECD Analytical House Prices database, 2021), thus fuelling the demand for owner-occupied housing even during the Covid-19 economic slowdown. Low interest rates, the risk of rising inflation, and the globalisation of real estate markets also sparked a heightened interest in the housing market among both lay and professional investors (e.g. Rogers & Koh 2017; Chang et al., 2018; McKenzie & Atkinson, 2020; Hamnet & Reades 2019; Wijburg & Aalbers 2017). The result—the increasing financialisation of housing (e.g. Wijburg 2021; Aalbers et al., 2020) - contributed to what is sometimes called the Global Urban Housing Affordability Crisis (Wetzstein, 2017), which has had a substantial impact on the housing-career plans of young people in particular (Green, 2017).

A growing number of academic papers are arguing that the new affordability crisis has led to (1) a de-standardised transition of the young generation to adulthood (for an overview see Kubala & Hořený Samec 2021); (2) intergenerational tension or conflict (Willems, 2010); and (3) the rise of ‘Generation Rent’, i.e. decreasing homeownership rate among young people (US, Ireland, UK, or New Zealand being typical examples) and, conversely, their increasing share in the less secure private rental sector (see McKee et al., 2020; Bourassa & Shi, 2017; Acolin et al., 2016; Arundel & Ronald, 2021).

This fact, combined with an insufficient response from the side of housing supply, has led some academics to thoroughly criticise recent housing policies and how the housing market functions (e.g., Jacobs 2019; Clapham, 2019). They argue that (neoliberal) housing policies benefit older ‘insiders’ at the expense of young ‘outsiders’ and are calling for policy reforms and the increased provision of public housing. There is also an increasing amount of literature devoted to the response to the housing crisis among millennials (or young people in general) in some Western countries (especially Ireland, Germany, Spain or Sweden). Millennials are usually described there as active and sometimes radical in the ways in which they seek to raise awareness of the housing crisis and in the ways in which they seek to change the neoliberal housing policies in their countries (Lima, 2021; Lochlain, 2021; Waldron, 2022; Hoolachan & McKee, 2019; Listerborn et al., 2020; García-Lamarca, 2017).

However, there are no studies on the attitudes and strategies of young people in countries of Central and Eastern Europe, who are also facing a housing affordability crisis but live in a different welfare, cultural, and historical context. Do young adults living in the post-socialist super-homeownership context of the Czech Republic also want policy reform and a return to a more vital public sector? And, consequently and more broadly, does the distinct welfare and housing context (of post-socialism) result in different attitudes among the young generation about how to address a common global challenge of decreasing housing affordability?

The goal of our study is therefore to analyse the recent housing aspirations of millennials in the Czech Republic, their attitudes towards different state interventions designed to address the decline in housing affordability, and to explain these attitudes using a quantitative attitude survey and a series of qualitative interviews. We conducted our study in the Czech Republic, a society with a socialist past (and thus where the state

has traditionally played a strong role in housing production) and a residual welfare state, and where homeownership has recently come to be a social norm (Lux et al., 2017).

Our findings show that young people are sceptical about increased public housing provision as a solution, and on the whole their views align more with the neoliberal ideas. There are several cultural, historical, and contextual factors that may explain this. Millennials in the Czech Republic still aspire to become homeowners and want to maintain free market competition (though slightly more regulated than today) – they see market solutions as fairer, more sustainable, and more efficient than policy aimed at more public housing provision or stronger role of the state in securing housing. Unfortunately, there are no comparative data on the housing attitudes of young adults across the post-socialist region or at least among new EU Member States, and thus we cannot generalize our results besides the Czech context. However, although post-socialist countries differ in terms of demographic trends and mortgage accessibility, there seems to be convergence phenomena directly related to the focus of our analysis (Stephens et al. 2015) – a high homeownership rate combined with relatively low mortgage debt, and the primary role played by inter-generational within-family transfers in homeownership transmission. These similarities suggest that there are solid grounds for believing that our findings may apply to a wider number of (post-socialist) new EU Member States.

The paper is organised as follows. The first section describes research to date on this issue and offers a brief overview of the main arguments of 'critical policy studies' on the current housing affordability crises. The second section briefly describes the basic context of the research in the Czech Republic, followed by a section describing the data and methodology used for this study. The fourth section delivers the results of both the qualitative and the quantitative inquiry and the final sections summarise the main arguments and discuss the key findings of the research.

2 Literature review

There is a large body of literature that has provided evidence of significant housing market failures and that blames (neoliberal) housing policies for the recent affordability crisis. McClure (2019) states that most US regional markets 'suffer from a paradox of high and rising prices despite high levels of vacancy' (p. 91); something that has already been identified in Spain (and has been dubbed the 'Spanish paradox' by Hoekstra & Vakili-Zad, 2011), Italy (and called the 'Italian paradox' by Gentili & Hoekstra, 2019), and China (Huang et al., 2021). Colenutt (2020) accuses the UK property lobby of being a hidden factor contributing to the housing crisis. He argues that despite enormous subsidies from the state, there has been no improvement in housing affordability, and state policy has only contributed to rising land and housing prices, from which developers, construction companies, landowners, and the mortgage industry have profited most. Payne (2020) identifies the reasons for the inelasticity of housing supply in the UK as lying in the decision-making process of housebuilding companies that clung to 'established practices rather than embracing new ways of doing business to overcome these constraints in the post-shock context' (p. 282).

Jacobs (2019) argues that the current housing crisis in the US, the UK, and Australia is the result of a decline in public housing provision. He hopes for a change in housing policy and especially for the development of new housing typologies and tenures. Clapham (2019) blames neoliberal policies based on privatisation, marketisation, commodification,

financialisation, and individualisation as responsible for growing housing inequality and decreasing housing accessibility, and he has called for the revival of public housing provision. Similar calls for a change in policy in the direction of more social housing construction are found in Fuller (2019), Moos (2019), and Waldron (2022), but with more moderate suggestions. These experts argue that the main reason for policy reform is the increasing financialisation of housing (e.g. overview in Aalbers et al., 2020), and it is this that, intentionally or unintentionally, has led to the affordability crisis and the exclusion of young people from access to homeownership (McKee et al., 2020; Bourassa & Shi, 2017; Fikse & Aalbers, 2021); and that is thereby also responsible for the fact that the housing market is becoming an engine of social inequality (Arundel & Ronald, 2021).

Increasing criticism is also being directed at overseas institutional investments and especially at the activities of the Blackstone investment fund (McKenzie & Atkinson, 2020; García-Lamarca, 2021). Wijburg (2021) has thus proposed a new housing research agenda: research aimed at reforming financial markets to reduce their financialisation (proposing, e.g., stakeholder banks) and at formulating policies to support the construction of public and affordable housing.

The academic discussion on policy reforms is far from presenting a black-and-white picture (i.e. of either calling for fully state-controlled housing provision or pure market solutions). The debate is much more nuanced and includes a range of different (including innovative) suggestions as well as different levels and forms of state interventions. This kind of discussion is moreover nothing new. However, the amount of academic criticism directed at the 1990 neoliberal turn in housing policy has significantly increased since the GFC (and the recovered housing boom) and the requests for more radical policy change and more public housing provision, for young people especially, are being voiced more loudly in studies now.

Young people in some Western countries have organised to put these proposals into practice. Lima (2021), for example, describes how civil society groups and social movements have emerged in Ireland, Spain, and the United States with the aim of preventing the further financialisation of housing, and she especially notes the pressure activities (including illegally occupying houses) that have been engaged in by movements such as Take Back the City (TBTC) and the Irish Housing Network (IHN) in Ireland. There are a few studies (examples being Hoolachan et al., 2017; Druta & Ronald, 2018; Hoolachan & McKee, 2019; Forrest & Xian, 2018) that explore how young people themselves feel about and interpret the tension that exists between the standard (expected) housing career, in which they should become homeowners, and their decreasing chances of pursuing this career, but none of them were conducted in post-socialist countries, where this tension is the strongest because of the very high homeownership rate. Are young adults in this different context (using a case study of the Czech Republic) also calling for policy reform? Are their calls even more radical than those of young people in some Western countries? What are the reasons for the potential differences? And what are the broader theoretical implications of our findings for the housing policy and system debate? These are our main research questions that our research wants to address.

3 The research context

We conducted our research in the Czech Republic, where the share of owner-occupied housing has considerably increased over the past three decades (and now accounts for 80% of the housing stock) following the privatisation of municipal housing. According to the Czech hedonic price index based on shared data from the country's mortgage lenders,

apartment prices began to rise intensively after 2015 – for example, the year-on-year increase was 16% between 2020 and 2021 (and it was between 9% and 11% annually each year after 2015), which is the highest rate of annual increase in the EU (Eurostat House Price Index, 2022).

The Czech mortgage market is more advanced than mortgage markets in other post-socialist societies (Lunde & Whitehead, 2016). Despite this, an estimated one-quarter of home sales are done without a mortgage and the typical loan-to-value ratio was only 56% at the end of 2015 (Hypostat, 2016). This indicates that within-family intergenerational transfers must be playing an important role in helping young adults acquire housing (Lux et al., 2021) – a more important role than that played by market-based finance. These resource transfers also have the effect of supporting and reinforcing the intergenerational transmission of a strong social norm about homeownership being the best of all possible forms of tenure (Lux et al., 2018).

Although our findings are limited to the particular context of the Czech Republic, we have seen similarities between post-socialist countries in factors that affect housing attitudes (the legacy of socialism, super-homeownership, familialism, intergenerational resource transfers in housing domain). Due to this convergence, the results of our case study may be applicable to a wider number of post-socialist countries.¹

4 Data and methodology

To answer our research questions, we used both qualitative and quantitative methods. The research is therefore based on a mixed-methods approach consisting of (1) semi-structured interviews and (2) a questionnaire survey fielded in four Czech cities (Prague, Brno, Pardubice, and Olomouc). First, in the autumn of 2019 we conducted 31 semi-structured interviews with young adults in the four cities most affected by decreasing housing affordability. We surveyed the housing careers and plans of young people and examined their suggestions of possible solutions to housing affordability crisis. We used purposive sampling in order to survey young people of different ages (18–25; 26–35), genders, housing statuses (homeowners, renters, living with parents), and education levels. Table 1 shows the main characteristics of the respondents who were interviewed. The data were analysed in Atlas.ti using open and axial coding, a method inspired by the inductive approach that is based on the principles of grounded theory (Strauss & Corbin, 1990). First, we focused on the parts of the interviews that dealt explicitly with the perception of the housing affordability

¹ All post-socialist countries have a high homeownership rate, which is largely the result of the giveaway privatisation of public housing to sitting tenants after the collapse of the communist regime. Compared to West European countries, where on average 62% of households own their housing, the average homeownership rate in post-socialist EU member states is 82% (Pittini et al., 2017). There is less variance in the homeownership rate among post-socialist countries than there is among West European countries, so post-socialist countries form a more homogenous cluster in terms of tenure structure. The giveaway privatisation of public housing has been interpreted as a sign of a 'policy collapse' (Pichler-Milanovich, 2001), in which the role of the state is much reduced. Consequently, housing policies became weak and unstable and the state was largely supplanted the market and the family. Schwartz and Seabrooke (2008) rank post-socialist states in the category of countries with a 'familial' regime, where there is a high homeownership rate and low mortgage debt. The new welfare regime in post-socialist societies has also been described as a 'housing welfare regime by default' (Stephens et al., 2015), which refers to debt-free homeownership that is attained through intergenerational assistance and self-build. In the 6 section of this article, we refer to these similarities when we justify the relevance of our findings to broader number of post-socialist states.

Table 1 Characteristics of the respondents who participated in the qualitative study. *Source:* Millennials 2019–2020 interviews

Young adults – total	31 interviews
Education	11 University degree 12 Enrolled at university 5 Secondary 3 Elementary
Age	14 (18–26) 17 (27–35)
Gender	15 Male 16 Female
Housing tenure	11 Private rental 3 Public rental (municipal) 4 Homeownership (outright) 4 Homeownership (mortgaged) 6 Lives in parents' dwelling 3 Lives in dwelling of partner's parents
City	7 Prague 7 Pardubice 7 Olomouc 10 Brno

crisis and proposed solutions to it. During the open coding phase, we broke down our data into specific parts and created codes for each part (public intervention, individual solution, mixed solutions, merit versus universal). In the second step, we grouped our codes into more abstract categories and started to identify the main findings that we present in the next section of this paper.

Second, during the autumn and winter of 2020 we conducted a questionnaire quota survey to examine the housing attitudes, opinions, preferences, and strategies of young adults living in Prague, Brno, Pardubice, and Olomouc. A total of 649 respondents were interviewed. Quotas included gender, age, education, and economic activity (students, workers, non-workers). Multinomial logistic regressions were run in IMB SPSS Statistics to determine the differences in young people's views on the role the state should play in the field of housing. Table 2 presents the descriptives for the dependent and selected explanatory variables used in the modelling. The table shows that only 28% of young respondents are homeowners (34% of them are tenants and 37% still live with their parents) and the majority of them (61%) have already received or expect they will receive financial resources from parents or grandparents explicitly for the purpose of acquiring housing.

5 Main findings

We will first present the results from the qualitative study (interviews) and then the results of the regression models run on the data from quantitative (questionnaire) survey. While the qualitative approach provides a deeper understanding of the respondents' attitudes, the quantitative approach allows us to partially generalise the results, and it also tested whether

Table 2 Descriptives for housing of millennials 2020. *Source:* Housing of Millennials Survey 2020

Dependent variable	Mean	N
The responsibility for securing housing lies mainly/more with individuals/families	0.488	631
The responsibility for securing housing lies with both individuals/families and the state/municipalities	0.426	631
The responsibility for securing housing lies mainly/more with the state/municipalities	0.085	631
Independent variables	Mean (SD)	N
Age of respondent	28.152 (5.302)	649
Education of respondent = Elementary	0.104	649
Education of respondent = Lower secondary	0.143	649
Education of respondent = Upper secondary	0.397	649
Education of respondent = University	0.355	649
Marital status = single	0.531	626
Marital status = married	0.236	626
Marital status = cohabiting	0.234	626
Housing tenure = owner	0.285	649
Housing tenure = tenant	0.345	649
Housing tenure = other	0.370	649
Respondent without children	0.689	649
Respondent with children	0.311	649
Political orientation = right-wing	0.104	493
Political orientation = rather right-wing	0.299	493
Political orientation = centre	0.446	493
Political orientation = rather left-wing	0.112	493
Political orientation = left-wing	0.039	493
Received or will receive transfer for housing acquisition (financial or in-kind) = no	0.346	598
Received or will receive transfer for housing acquisition (financial or in-kind) = yes	0.654	598

the sample of informants for the qualitative study has not been biased. At the end of this section, we are going to present the specific recommendations for state housing policy that were made by young people themselves, drawn back from the qualitative interviews.

5.1 The results of the qualitative study: an uncertain scepticism about state involvement

Our qualitative research showed the prevailing support among young Czechs for the view that securing housing is a private responsibility. When asked whether 'securing housing is the responsibility of individual citizens and their family or the responsibility of the state and municipality', only a small minority (3 out of 31) of the interviewees claimed that securing housing is the responsibility of the state and the municipality, while everyone else said that it is exclusively a private and family responsibility (11) or that it is the joint responsibility of individuals and their family and the state and the municipality (14). As one participant in the qualitative interviews put it:

INT2: I certainly lean towards individual responsibility, but we live in a civilised society ... so in extreme cases ... I would say 90% is individual responsibility and 10% [the responsibility] of the state.

In the view of the participants, individuals (and their family) are each personally responsible for their own life, including housing:

INT6: (...) well I guess a person is responsible for their own housing, there are lots of people without housing, and they're responsible for themselves. The state isn't responsible for the fact that they haven't got a place to live (...) People have to organise their lives themselves.

There was also a particularly significant tendency among respondents to emphasise that individuals must be able to adapt flexibly to their circumstances. If someone wants a specific type of housing, they have to work for it; if they want better housing, they have to work even more:

INT12: That's nonsense that people need to have their housing sorted out for them, where they're supposed to live, and that they can't afford it. They have to work more if they want to afford it. The sooner they start working more, the sooner they'll be able to move.

According to this view, if people are living in a place where circumstances are changing and making it more difficult for them to stay here, they need to adapt to those changes, and if they cannot or will not do so, for example by working more, they have to accept that they need to move and cannot live where they want to live (e.g. in the centre or even in the city at all):

INT12: If an individual decides that they want housing, that's a matter for them and their family. But more for them, of course. And then in the background there's also the family. Because I don't think it's up to the state to make it possible that just anyone can move to Prague. There isn't an infinite amount of space in Prague, and we can't fill in all the green areas by building housing.

However, there was some *uncertainty* underpinning their liberal views - as one participant expressed it:

INT4: It's clear that here we're going to have a free market, and we're going to be buying these flats, but there should also be some provision so that rents don't rise to utterly exorbitant sums (...) But I certainly don't think that the state alone should be dealing with all flats. **So I've got something of a mixed view on this. (...) When I think about it, I'm a bit torn on the issue.**

In the end, however, participants often mentioned that the relation between the state and the market is a very complex and multi-layered, in which case any solution, despite initially good intentions, could result in new problems:

INT5: State interventions will advantage one person but disadvantage someone else. Today you get a subsidy because you're a young family and you earn this much or that, so you are eligible, they give you a starter flat or something. But what if your income is in that zone where you can't afford to buy your own housing and you're also not eligible for state support? There's always someone in this who'll lose out.

Some participants went even further and claimed that there is no solution to the current situation, or that they could not imagine any solution:

INT7: I'm a little worried that there isn't much of a solution (...). How can we regulate developers? I understand that they have expenses, they want to make money, so they sell at these prices. I'm not surprised (...) I don't know how to explain it correctly. If you look at it, municipal flats sell at below market prices. Why does that person get a much cheaper municipal flat and everyone else has to buy market flats? How can it be set up to make it fair for everyone? In my opinion it can't really be done, or I can't think of a way.

Almost all the young adults who participated in the qualitative part of our research were sceptical of the idea of strong state interventions, and some even associated such notions with what occurred in the country's pre-democratic past (under the communist regime):

INT9: We can only have a system that is either democratic or not democratic. And in a system that's not democratic things don't work out well, that's for sure. Some parts could be changed, but not a change from a democratic to an undemocratic approach. Definitely not. I think that people had a bad time under socialism and that it was bad for our state.

Participants especially noted the darker side of higher state involvement - limited choice, a shadow economy, abuses, new injustices possibly arising in the form of necessary increases in taxes or an undesirable level of state debt:

INT8: You know how it worked out with 'social' flats, how they then rented them out (...) the mafia, when they rented out their flats because of generous social benefits for housing, the way those rooming houses emerge, so something like that, I'm afraid, it might turn out like that.

INT1: Some radical change, like cheap flats for everyone, the state would then have a problem with this, the state's debt would grow. It would definitely lead to some awful things, there would be increases in taxes or something. In my view this isn't a good solution, it's good to be careful and light-handed when making such changes.

One of the participants summarised the overall approach to state responsibility with a statement in which he metaphorically compared the individualistic 'American model' to the more collectivist 'Scandinavian model', ultimately deeming it unrealistic for the latter to be achieved in the Czech Republic in the foreseeable future:

INT13: The responsibility should be on each individual, we should be closer to the American model, not the one in the Nordic states. Because our state sector would have to undergo some reform, which I wouldn't be against, but it's not realistic in the time frame of next five years.

5.2 The results of the questionnaire survey: inconsistent individualism and familialism

Prevailing negative views on the idea of stronger state role in housing provision have also been confirmed for the whole population of young people in four cities, i.e. on data from the questionnaire survey. In the area of housing, young adults are popularly presented as highly flexible and less interested in becoming homeowners and buying a detached house. The results of our questionnaire survey present a different picture: only

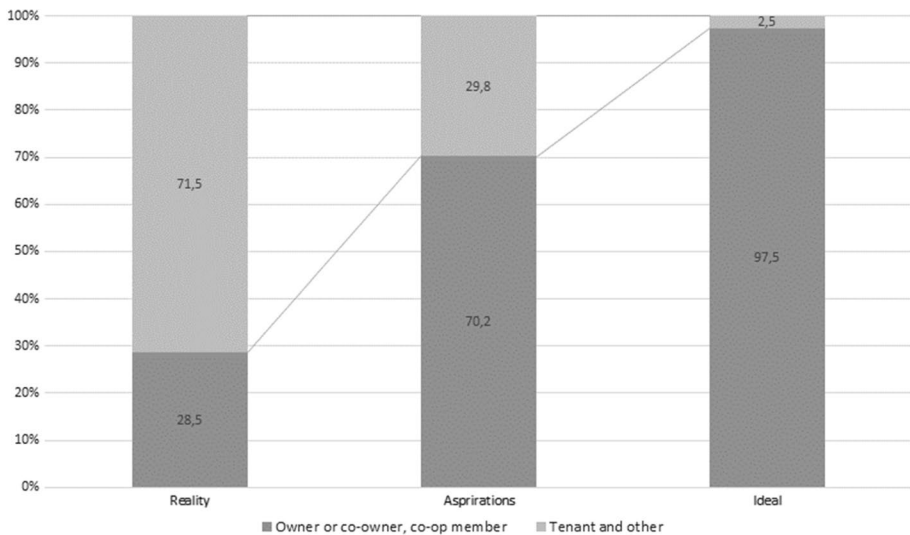


Fig. 1 Housing tenure preferences among Czech young adults (in %). *Source:* Housing of Millennials Survey 2020, N = 637 (the last column in the figure)

10% of respondents living in private rental housing consider their current housing to be permanent, while 80% of respondents who own their home do feel this way. Young people, like their parents, still favour homeownership as the only permanent housing solution. When respondents were asked about the form of housing tenure in which they are planning to live permanently and start their own family one day, their responses indicate that were their plans to be realized the homeownership rate would increase from the current 29 to 70% (Fig. 1). If we were to calculate the homeownership rate based on what respondents consider the 'ideal' form of housing, which is to say the housing they would prefer if they had no financial limitations, then the homeownership rate would actually be as high as 98%. The survey results thus confirmed the continued prevalence of homeownership as the preferred form of tenure among the young generation of Czechs.

When asked whether 'securing housing is the responsibility of individual citizens and their family or the responsibility of the state and municipality', half of the survey respondents (49%) said that securing housing is the responsibility of individual citizens and their family, 43% of them said that it is the shared responsibility of individuals and their family and the state and municipality, while only a very small minority (8%) said it is the responsibility of the state and municipality. This result confirms that our sample for the qualitative study is not biased when compared to the total population of young people in the four selected cities.

Table 3 shows the results from multinomial logistic regression that we employed in order to explain the variations in answers to this particular question. Lower age and having average income increase the chance of a person having a centred attitude (i.e. following shared responsibility of both public and private fields), and right-wing political orientation increases the chance a person having an attitude that places the main responsibility on shoulders of individuals and their families. However, the level of consensus among young people is very high – for example, neither their housing tenure nor

Table 3 Explaining different views on responsibility for securing housing (multinomial logistic regression). *Source:* Housing of Millennials Survey 2020

Independent variables	Shared responsibility vs. Individual responsibility		Public responsibility vs. Individual responsibility	
	Exp(Coeff.)	SE[Exp(Coeff.)]	Exp(Coeff.)	SE[Exp(Coeff.)]
Constant	8.073*	(6.923)	0.037*	(0.057)
Age of respondent	0.923*	(0.029)	1.035	(0.060)
Education (<i>Ref. = Elementary</i>)				
Lower secondary	0.539	(0.342)	4.610	(6.217)
Upper secondary	0.492	(0.283)	1.635	(2.001)
University	0.659	(0.395)	1.725	(2.224)
Marital status (<i>Ref. = Single</i>)				
Married	1.042	(0.390)	0.322	(0.191)
Cohabiting	1.087	(0.342)	0.649	(0.342)
Income category (<i>Ref. = up to CZK 30,000</i>)				
CZK 30,001–50,000	1.925*	(0.603)	1.428	(0.681)
CZK 50,001+	1.557	(0.535)	0.897	(0.607)
Housing tenure (<i>Ref. = Other</i>)				
Owner	1.430	(0.530)	0.932	(0.534)
Tenant	1.641	(0.510)	1.419	(0.747)
Political orientation (<i>Ref. = Centre</i>)				
Right-wing	0.565	(0.257)	0.200*	(0.217)
Rather right-wing	0.717	(0.197)	0.410	(0.219)
Rather left-wing	2.244	(0.960)	1.744	(1.101)
Left-wing	1.746	(1.101)	2.764	(2.547)
Received or will receive transfer for housing purchase (<i>Ref. = No</i>)				
Yes	0.957	(0.257)	1.112	(0.553)
N	382			
Pseudo R-squared	0.072			

Multinomial logistic regression. Dependent variable: "Securing housing is primarily the responsibility of... individuals/families = 1; individuals/families as well as state/municipalities = 2; state/municipalities = 3". Robust standard errors in parentheses. Ref. = reference category

* $p < 0.05$

the existence or lack of intergenerational transfers intended for their housing acquisition had any statistically significant effect on the response (similarly as their education or marital status).

Despite the prevailing view that securing housing is more of a private responsibility, there were also calls for the state to assume a more active role in this area. When we asked the survey respondents whether 'the state should regulate the housing market more than in the past', 59% of them said yes (only 4% said that the state should regulate the housing market less than it has in the past), and when asked whether 'the state should help young adults with housing acquisition more than in the past', 81% said that it should. We again ran logistic regressions, this time with state regulation (and state help to young adults) as the dependent variables, but found no statistically significant associations. Therefore, we can see on the one hand a general tendency among young people to assign the responsibility for

securing housing to themselves and their family, and on the other hand a similarly widespread opinion that the state should regulate the market more, and should do more to help young people acquire housing than it does today.

5.3 Suggested role of the state: regulating the playing field and helping the poor

What role then (if any) do young adults living in Czech urban centres believe that the state and the municipalities should play in tackling the housing affordability crisis? We have summarised their suggestions made in qualitative interviews into two major propositions:

Proposition 1 *The state (and municipalities) should intervene in a way that creates a ‘suitable and fair environment’ in which individuals and their families can pursue their own private strategies (to acquire housing). The state should thus prevent the ‘greatest excesses’ of the free housing market and create an environment (‘field’) in which fair competition between individuals and families can take place (by preventing any phenomena that could distort the ‘field’):*

INT5: I am a supporter of private property, but when we’re talking about four flats in Prague being bought by people who already have some flats, then the divide between the classes widens, which is probably not entirely good for the state. So in that sense I think – despite what I said before – that something should be done.

INT14: I understand if someone has two flats – one is their own and they inherited the other one from their grandmother. But that someone has four flats, this should be regulated. This shouldn’t be a good that people trade in. Clearly.

Proposition 2 *The state should take care of certain groups of the population who for ‘objective reasons’ cannot compete in the free market – i.e. people who are out of the race from the start, such as single parents, seniors, or disabled people:*

INT12: Yes, I think that as soon as children are involved and there is a parent alone, the state should be helping out a little, because a parent with young children is not in a position to really earn money for a flat.

INT6: So yes, there definitely should be some crisis option from the state or the municipality for people if they have some difficulty. But for the most part it is better if people sort things out themselves and make things the way they want them.

6 Discussion

There is some literature on ‘Western millennials’, who are often described as active and radical in the ways in which they seek to change the housing policies in their countries. However, studies that describe the attitudes of young adults from Central and Eastern Europe, i.e. from diverse housing and welfare context, are missing, and our aim has been to at least partially fill in this gap by using the Czech Republic as a case study. We found that Czech millennials are much more moderate and hesitant when it concerns possible policy reform than young people in some Western countries, and that they are much less critical

of a free housing market. Instead, they support – though with some uncertainty and inconsistency – the principles of a neoliberal housing policy. So the question for the discussion is – what are the main reasons for this difference?

We should try to explain the uncertainty and inconsistency in the attitudes first. On the one hand, young adults seem to be rather individualistic and neoliberal and to predominantly seek pro-market solutions rather than any collective solutions. But on the other hand they want the market to be more regulated, especially with respect to the activities of speculative capital. This discrepancy confirms that young people's attitudes are to some degree uncertain and tentative - and that young people are also hesitant about providing concrete solutions - as the results from the qualitative interviews demonstrated. To understand this inconsistency, we should be aware of (1) the difference between attitudes towards securing housing and attitudes towards market regulation, and (2) the difference between general ideological view and views on how to solve a specific problem.

First, young people may have reservations about the state having direct responsibility for securing housing (public housing provision) but they may at the same time support stronger housing market regulations (introduced by the state) that would make market conditions fairer and guarantee equal opportunities to access housing. Second, the political views of young people in the Czech Republic tend to fall more on the right side of the political scale. The general question about the role of the state in securing housing thus probably prompted them to answer according to their prevailing ideological (political) viewpoint – in order to save face and maintain a consistent world view. However, the question about particular market regulations may have reminded them about specific situations in life in which they would support some form of public action. These different levels of questioning could therefore also generate some inconsistency. The respondents might not even be aware of the inconsistency because the first question was about a general political view while the second question was about a specific real situation.

In spite of this inconsistency, however, young adults were very clear on their scepticism about a greater degree of state housing provision: they were concerned about problems of abuse, unequal access, inefficient spending, or increased public debt. In short, they did not believe that the state could effectively help with affordability crisis. They often justified this sceptical opinion by giving examples of unfair or ineffective state housing policy measures in the past, such as public housing privatisation or housing allowances. However, we think that besides these examples, there are deeper contextual reasons for why Czech young adults are less critical of the free market than their counterparts in some Western countries are.

The first reason may be the dominant position of homeownership itself. The overwhelming majority of the Czech population lives in owner-occupied housing, and homeownership is the preferred tenure of almost all the young respondents in our study. The respondents seemed to realise that it is beyond the ability of the state to significantly help people to become homeowners and thus they may think that a better option than forcing people to change their tenure preferences would be to 'let market competition work'. They were also well aware of the strong familialism and intergenerational solidarity in the Czech Republic, the result of which is that parents and grandparents are increasingly helping their offspring to obtain housing. These extensive within-family resource transfers facilitating access to homeownership could also have the effect of reducing calls for radical policy reform. This is also where we see parallels among a wider number of post-socialist countries (Stephens et al. 2015) – the role of the (communist) state was largely supplanted by the family after 1990. Druta and Ronald (2018) conducted qualitative research in Romania and similarly

demonstrated the decisive role of intergenerational transfers and within-family relations on the purchase of the first housing of young adults.

Another reason for the non-radicalism of today's Czech young adults may be that they have inherited the 'generational habitus' of their parents. Hoolachan and McKee (2019) describe the emergence and transmission of the 'generational habitus' on the example of baby boomers who developed visions of what constitutes a good life, good housing, or good work in the conditions of post-war growth and the welfare state. These visions (of having owner-occupied housing and full-time work) were then passed on to their children, an age cohort of millennials, for whom, however, the structural context has changed. This shift has created a 'cleft habitus' – a mismatch between normative ideas and social structures – for a large portion of this cohort.

In parallel with this interpretation, we can assume that the generation of parents of today's Czech young adults also developed a certain 'generational habitus' during the 1990s (soon after the collapse of communism) and that habitus was shaped by notions of merit, competition, housing as primarily an individual and private good, and the notion of the market as the fairest mechanism for housing allocation. Such ideas may be a part of the post-1989 adoption in the Czech Republic (or rather domestication, see Smith and Rochovská 2007) of a broader neoliberal interpretation of how society works, and it may also be based on the experience of a strong and all-encompassing authoritarian state under the pre-1989 regime. This generational habitus could have been passed on to young adults regardless of the changing structural circumstances (by which we mean the housing affordability crisis).

It is again likely that this transmission of generational habitus appeared in a broader number of post-socialist states that underwent a transformation from a central to a market economy after 1990. Young adults have been socialised into a certain form of post-socialist privatistic (Hirt, 2012) and meritocratic discourse. It was possible to identify a growing awareness among the participants in our study (due to the housing affordability crisis) that individuals and families alone cannot cope with the effects of neoliberal and financialised housing markets, but this awareness at the same time conflicts with their strongly held belief in a non-interventionist and minimalistic state, a belief that was forged by the dominant discourse.

7 Conclusion

More and more critical academic studies are identifying a link between the new housing affordability crisis and neoliberal housing policies, which are exacerbating the problems that have been caused by the global economic system. According to these studies the state and the municipalities need to play a bigger role in housing production and allocation and there needs to be a return to more extensive public housing provision. In this process, it is also necessary to get rid of the neoliberal policies that form the ideological roots of our crisis today.

This study did not find the same enthusiasm among Czech young adults. Instead, the very opposite is true, as our results indicate: young adults strongly embrace the neoliberal view of the housing market and neoliberal policies, thought with uncertainty and inconsistency. We offered several contextual and historical factors that help to explain this, such as the legacy of socialism and post-socialist transformation; the intergenerational transmission

of tenure norms and 'generational habitus'; familialism demonstrated especially through extensive intergenerational resource transfers; the right-wing political orientation of the young generation; and their scepticism about the fairness, efficiency and effectiveness of current state (public) intervention, especially in the case of direct public housing provision.

However, young Czechs also believe that in many situations the state should play a bigger role (and this may at first glance seem paradoxical). The main view is that the state should do more than it does today to help social groups that are excluded (for 'objective reasons') from the competition (because they are disadvantaged, are single parents, or because they have found themselves in a crisis situation through no fault of their own). This study also found that there is a strong feeling that the state should play a more active role in preventing or regulating the purchase of housing for investment purposes. On these specific points, young adults are in agreement with critical housing policy studies and these inconsistencies may be a sign of their 'cleft habitus'.

On the other hand, our results demonstrated that solutions formulated to be universally applicable may not fit local contexts. After 1990 the political, social, and economic systems of the post-socialist states underwent profound reform. Despite joining the European Union almost twenty years ago, the Czech Republic as well as other Central and East-European countries (the 'new' EU member states) still have a distinct housing regime; one that is based on familialism, self-building, extensive intergenerational solidarity, and outright super-homeownership. This specific institutional context shapes individuals' housing strategies, preferences, and aspirations of young Czech millennials. Despite some uncertainties and inconsistencies, young Czechs are therefore more sceptical of increased public housing provision than young people in some Western countries. Despite the globalisation of housing finance and markets, reactions to common global housing challenges (or, more precisely, suggestions about how to deal with these challenges) may thus still significantly differ between different housing and welfare systems.

Acknowledgements This work was supported by the Czech Science Foundation with grant Housing Paths of Millennials: Increasing Tension between Homeownership Normalization and Urban Affordability Crisis in the Czech Republic [19-07402 S].

Declarations

Conflict of interest The authors declared no potential conflicts of interest with respect to research, authorship, and/or publication of this article.

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