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Intersections of inequality in homeownership in Sweden

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ABSTRACT

Inequalities relating to ownership of housing have become a major issue de jour in many Western societies. This article examines how the distribution of homeownership in Sweden relates to two factors widely seen as significant to such inequalities, namely parental tenure status and place of birth. We use longitudinal registry data to examine the bearing of these two factors on individual-level tenure progression since the beginning of the 1990s for persons at different stages of their housing careers. We extend existing understandings of Swedish homeownership patterns by demonstrating that inequalities relating to place of birth and parental tenure intersect with one another in ways that substantially advantage certain subgroups while disadvantaging others, and by demonstrating that experiences of entry into homeownership have in recent years been changing in markedly different ways for these different subgroups. Overall, Swedish homeownership inequalities, far from dissipating, appear to be hardening along existing lines.

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Introduction

The past decade or so has seen increasing scholarly, social and political concern in Western societies about inequality in general and wealth inequality in particular. This has put housing and homeownership squarely in the spotlight. Housing wealth may not be as unequally distributed as financial wealth (Appleyard & Rowlingson, 2010, pp. 15–16; Di, 2005, pp. 287–293). But it is generally more widely distributed (for many if not most people, a home is likely to be the most significant asset they will ever own or aspire to own), making inequality of holdings more visible and palpable. And housing wealth has become increasingly material to society's wealth in general. This makes it one of, if not the central problematic for contemporary analysts and critics of wealth inequality. 'In both the US and UK,' Glyn Robbins (2016) goes so far as to say, 'housing inequality is increasingly the main focus of class struggle and people are demanding real change.'

It is in the context of the growing social and academic attention internationally to housing-wealth inequalities that the present article examines homeownership patterns

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in Sweden, a country not conventionally known for high levels of inequality, but where domestic inequality has in recent years become a subject of increased interest for scholars (e.g. Roine & Waldenström, 2009, 2012) and increased concern for the government (e.g. Regereringskansliet, 2013, pp. 221–230). In focusing on patterns of homeownership, the article examines a proxy for housing wealth rather than housing wealth per se. Not all homes are of equal value, needless to say, thus homeownership does not correlate exactly with gross housing wealth; and given varying levels of mortgage debt, the correlation with net housing wealth is further complicated. Still, homeownership patterns are indicative of patterns of housing wealth, for which significantly less (and less reliable) data are available in the Swedish context.

The article focuses on two axes of social differentiation that previous research has shown to be especially material to inequalities of homeownership in Sweden, and it attempts to push beyond current understandings of the significance of these particular axes. The axes in question are first place of birth, or migrant status (e.g. Bråmås & Andersson, 2010), and second parental tenure status (e.g. Öst, 2012). The article seeks to advance existing knowledge about the role of migrant and parental tenure status in Swedish homeownership patterns by asking two main questions. First, how do these two factors, which previously have been studied separately, interact with one another? And second, in the light of widespread concern in many countries about declining housing affordability for today's young adults ('generation rent') (e.g. Hoolachan *et al.*, 2017; McKee *et al.*, 2017), how do migrant and parental tenure status respectively shape this generation's shifting experience of entry into homeownership?

The article uses longitudinal registry data to address these questions. Analysing the tenure history between 1990 and 2014 of all individuals living in Sweden at any point between those years and born between 1962 and 1996, we examine the degree to which individual homeownership is more or less likely in relation to parental homeownership and place of birth, and how this has changed (or not) in recent decades.

There are four main sections to the article, followed by a brief conclusion. The first section sets out the principal relevant findings of the existing literature on housing-wealth and homeownership inequalities, including in Sweden, before proceeding to identify the specific unanswered questions in this literature that the present article aims to explore, and motivating those questions with reference in particular to the sociological literature on intersectionality. This section of the article concludes with a summary overview of the main pertinent contextual features of the Swedish case: its housing system, growing wealth inequalities, and historic patterns of immigration. The second section provides a detailed explanation of our method. The third presents our findings. The fourth is a critical discussion of these findings, in which we reflect on how these findings can be interpreted and what their most significant implications potentially are.

Inequality and homeownership: migrant status, parental tenure, and 'generation rent'

Key relevant findings of existing literature

In debates around wealth inequality in Western societies, housing is an increasingly central concern. While the 1990s saw a certain guarded optimism that widening

homeownership might serve to reduce overall wealth inequalities (Arundel, 2017, pp. 177–178), developments of the new millennium have largely disabused researchers of this view. The ownership of housing, which tends to be the largest component of household wealth in such societies, has over the past two decades become increasingly concentrated (Appleyard & Rowlingson, 2010; Arundel, 2017; Di, 2005); and, crucially, housing wealth tends to be closely correlated with other types of wealth (e.g. Department for Communities and Local Government, 2010). The 2014 publication of Thomas Piketty's (2014) *Capital in the Twenty-First Century*, which confirmed the pivotal role of housing in deepening wealth inequalities, has recently acted as an additional spur to research on the housing-wealth-inequality nexus (e.g. Christophers, 2018; Maclennan & Miao, 2017). The present article sits squarely in this vibrant research field.

Previous research on stratification of housing wealth in Western societies has shown that unevenness of holdings is apparent along various axes of social difference. Such wealth is, for example, disproportionately held by high-wage earners (Forrest *et al.*, 2003; Searle, 2014). There are also pronounced gender and racial inequalities. In Canada, for example, 2009 median gross assets (of all types, but with housing being the most significant asset class) totalled \$200,000 for male single parents and \$60,000 for female single parents, while median net wealth (assets minus debt) holdings were \$80,000 and \$17,000 respectively (Williams, 2010, p. 23). In the United States, the respective homeownership rates for white, Latino and Black households in 2011 were 73, 47 and 45 percent.¹ More strikingly still, the respective median net wealth holdings for these households were \$111,146, \$8,348 and \$7,113, with housing representing the most material asset class (Sullivan *et al.*, 2015); these varying wealth figures clearly reflect not just the varying homeownership rates but also, *inter alia*, varying average home values and varying levels of indebtedness. But in this article, we are primarily interested in two other, albeit not necessarily unrelated, axes of difference: first, migrant status; and second, parental socioeconomic status, and especially parental housing-tenure status.

Where migrant status is concerned, various studies have shown significant differences in homeownership rates and/or in housing wealth. In the United States, for instance, Borjas (2002) found that overseas-born individuals have lower homeownership rates than US-born individuals and that the gap had widened significantly between 1980 and 2000. In Sweden, the focus of the present article, research has suggested comparable differences. In 2004, ~65% of people with a Swedish background lived in owner-occupied housing—including within this category the *bostadsrätt* ('tenant-owned apartment') sector, which, as Christophers (2013, p. 890) notes, is today 'a subset of owner-occupancy in all but name'—whereas the equivalent figure for those with a foreign background was ~43% (Bråmås & Andersson, 2010, p. 340).² Ten years later (in 2014–2015), the estimated owner-occupancy proportion for the former category had increased to 71.7%, but the proportion for those of foreign background had hardly budged (it was still just 44.5%).³ Note that these previous figures for Sweden refer to proportions of individuals living in owner-occupied housing rather than the proportions that are actually owners themselves—an important distinction that we will return to. Existing studies of homeownership and migrant status such as Bråmås and Andersson's and Borjas's suggest a number of factors explaining

why immigrants enter homeownership at lower rates, including lower socioeconomic resources (especially income levels), different household composition, different location decisions, and, last but not least, discrimination in housing markets.

Meanwhile, numerous studies have shown that homeownership is considerably more common among individuals whose parents are themselves homeowners than among those whose parents rent. It is now more than three decades since the first study to document this effect—in the United States—was published (Henretta, 1984); it found, interestingly, that while parental ownership had a strong positive effect on ownership rates, parental income had no comparable effect. Since then, similar findings regarding the significance of parental ownership have been reported in a series of different national-level analyses, with Kurz (2004) examining the (historic) case of West Germany, Helderma & Mulder (2007) the Netherlands case, and Coulter (2017, 2018) the UK case. Mulder *et al.* (2015) comparatively studied 10 continental European countries, finding that parental ownership had a positive effect in ‘most, but not all’ of them. One of the countries in that study was Sweden, the case of most interest here, where, independently, Öst (2012, p. 2144) has also shown parental ownership to be a strong predictor of children’s ownership propensity.

This literature has isolated a number of different reasons why those with parental homeowners tend disproportionately to be owners themselves. The first is socialization (e.g. Lennartz & Helbrecht, 2018; Lersch & Luijkx, 2015). Parents, as Henretta (1984, p. 132) wrote, may ‘influence a child’s ownership of a home through molding the child’s expectations, aspirations or attitudes’; thus one is, to a degree, socialized to be an owner (or renter). The second we can think of as ‘spatialization.’ As Helderma & Mulder (2007) argue, children often live near their parents when they leave home, and different neighbourhoods often have different tenure profiles—so if parents own in a mainly owner-occupied area, a child living nearby is, *ceteris paribus*, also disproportionately likely to be an owner. The third reason is a form of ‘economization.’ Buying a home is an expensive business; young adults, in particular, often require financial support from parents to make this investment; and parents who are themselves homeowners are typically best-placed to provide such support, through cash transfer (perhaps facilitated by home-equity release) and/or risk-sharing mechanisms such as joint mortgages (e.g. Heath & Calvert, 2013). Recent studies have increasingly highlighted the importance of this third, economization factor. Helderma & Mulder (2007) found that parental gift-giving, alongside spatialization, was an especially important explanation for the intergenerational transmission of homeownership in the Netherlands; Barrett *et al.* (2015) report that in Australia, bequests and large *inter vivos* transfers from parents increase the likelihood of children being homeowners; and Udagawa & Sanderson (2017) find that UK individuals receiving parental help can buy at a younger age than those not receiving help. Other studies demonstrate the significance of economization from a different angle, finding that the effect of parental ownership on the likelihood of ownership by children is strongest in countries (Mulder *et al.*, 2015) and regions (of England and Wales [Coulter, 2017]) with higher house prices and lower affordability.

At the same time as research on Western societies has identified persistent inequalities in homeownership by migrant status and by parental ownership, it has also

demonstrated declining homeownership rates and levels of housing equity among young adults in general; hence the increasing use of the concept of ‘generation rent’, and increasing scholarly attention to the effects of this development on the generation in question (Hoolachan *et al.*, 2017; McKee *et al.*, 2017). One of the first studies to show this longitudinal decline was Forrest *et al.* (2003), for Japan. Among other national case-study examples, Kurz & Blossfeld (2004) have found the same trend for France, Denmark and Spain, Yates & Bradbury (2010) for Australia, and both Arundel (2017) and Udagawa & Sanderson (2017) for the United Kingdom. In all these countries, younger people have for some time now been entering homeownership in relatively smaller numbers. And the principal explanation is not hard to fathom. Real house prices have, in most such countries, been appreciating faster than real wages, and especially than young adults’ wages (Christophers, 2018).⁴ For young adults, in short, housing has simply become less affordable.

Key open questions

Focusing on Sweden, the present article engages the above findings but attempts to answer three important sets of questions that the literature has thus far failed adequately to address. The first set of questions concerns the relationship between inequalities relating to migrant and parental tenure status. We know, as noted, that rates of homeownership often differ markedly between people of different migrant status, and between people with versus without parental homeowners. But we do not know how these two patterns interact. Are they incremental to one another—making, for instance, overseas-born individuals without parental homeowners a doubly disadvantaged population in terms of homeownership—or are these effects diluted when combined? More specifically in the case of Sweden, what can we learn about homeownership rates for four different stylized cohorts—namely, those of overseas background with parental homeowners (hereafter OB-PO); those of overseas background and parental nonowners (OB-PNO); those of Swedish background and parental owners (SB-PO); and those of Swedish background and parental non-owners (SB-PNO)?

This first set of questions is motivated by a now-well-established sociological critique of so-called intersectionality. Theories of intersectionality are concerned with how multiple axes of inequality or disadvantage intersect with one another. They reject the longstanding premise that different axes are not in any respect additive. It has long been recognized, for example, that in many countries people of certain racial characteristics are socially, economically and politically disadvantaged. It has also long been recognized that women are similarly disadvantaged. But what has conventionally been denied—implicitly or explicitly—is that these disadvantages are cumulative for, say, Black women. Because, says Kimberlé Crenshaw, of ‘the tendency to treat race and gender as mutually exclusive categories of experience and analysis’—she maintains that ‘dominant conceptions of discrimination condition us to think about subordination as disadvantage occurring along a single categorical axis’—the possibility that Black women are ‘multiply burdened’ has been overlooked or outright rejected (1989, pp. 139–140). A person is disadvantaged because they are Black; they are also disadvantaged because they are a woman; but being a Black woman, the

conventional position has been, does not make them doubly disadvantaged. Crenshaw and other intersectionality scholars and activists vigorously disagree. The two axes of disadvantage are not independent; they intersect and, in doing so, augment one another.

Informed by this critique, the present article seeks to examine if and how inequalities of homeownership based on migrant and parental-tenure status intersect. Qualitative studies have suggested that housing outcomes—if not necessarily patterns of homeownership *per se*—do often exhibit intersectional tendencies of the type described (e.g. Levin, 2014; Tester, 2008), although the intersection specifically of parental-tenure and migrant status has not been considered. But quantitative studies of homeownership have tended to elide questions of intersectionality (see Allen (2002) for an exception). Certainly, this is true of quantitative studies of homeownership patterns concerned with migrant or parental-tenure status.

The second set of key open questions concerns whether the recent trend towards falling homeownership rates among young adults that has been identified in various countries is also visible in Sweden. Publicly available Statistics Sweden data suggest it might be. In 2008–2009, the estimated proportions of 16- to 24-year-olds, 25- to 34-year-olds and 35- to 44-year-olds living in owner-occupied dwellings were 57.0, 51.1, and 71.2%, respectively; by 2014–2015, the respective rates had declined to 56.5, 45.7, and 69.0%.⁵ But, the 25- to 34-year-old category aside, these are relatively small changes compared to those seen elsewhere. Furthermore, these data are only estimates, based on a random probability sample (the ‘Living Conditions’) survey. And perhaps most importantly, these figures merely denote whether individuals live in owner-occupied dwellings, not whether they own them. Any changes in actual ownership rates are thus muddled by for instance changing propensities for adult children to remain living with parents (in different types of accommodation), and changing levels of subletting of owner-occupied accommodation. In sum, shifts in homeownership patterns for different age groups in Sweden remain to be properly investigated.

The third and final set of open questions we consider concerns how different categories of young adults are experiencing changing patterns of homeownership. While we know that in many Western countries rates of ownership have been falling among the young adult population at large, we know much less about how different sub-populations are faring in this regard. There is no *a priori* reason to believe that all young adults are finding homeownership harder to attain, or are doing so in equal measure; in Canada, for example, rates of homeownership among young adults have been falling for several decades, but for young adults in the top income group they have doubled (Anderssen, 2015). In particular, we know very little about how recent historical changes in rates of homeownership vary (or not) between young adults of different migrant status and with different parental tenure status. Have ownership rates been falling for young adults of all migrant statuses? Have they been falling for those without parental homeowners—and thus generally starting from a lower ownership rate—and those with parental homeowners? If, as Udagawa & Sanderson (2017) for instance have found for the United Kingdom, the proportion of young-adult first-time homebuyers receiving parental financial support has been increasing, and if those parents are disproportionately homeowners themselves, does parental

homeownership serve as a bulwark of sorts against declining affordability, allowing a particular fraction of young adults to buck the trend towards lower ownership levels? Coulter, examining England and Wales, suggests it might, finding that the differential in the odds of children of homeowners versus renters entering owner-occupation has ‘widened slightly’ (2018, p. 216) over time; but a lack of data over a sufficient time period prevents him from reaching a conclusive view on changes in the impact of parental tenure on young adults’ ownership chances (*ibid.*, p. 219n10).

In this article, then, we address these last questions, too, in the Swedish context. We explore the extent to which and manner in which the ability to directly access housing wealth—by becoming a first-time homeowner—has been changing for young adults in each of the four aforementioned stylized cohorts: OB-POs, OB-PNOs, SB-POs, and SB-PNOs. The existing literature on Swedish housing has for the most part not addressed these questions. The one partial exception is the important study by Öst (2012). Öst (*ibid.*, pp. 2145–2147) shows that the positive effect of parental homeownership on the likelihood of ownership by young-adult children has increased over time. But her study is limited in three crucial respects. First, its analysis is dated; the three cohorts it studies (showing the increasing influence of parental homeownership between them) were born in 1956, 1964, and 1974 respectively, and thus all entered the housing market a relatively long time ago (Öst ‘follows’ each cohort to the age of 29). Second, Öst’s sample, analyzed through a combination of registry and survey data, is small; the biggest of the three cohorts (born 1956) contained only 711 respondents. And third, migrant status is not considered. As we explain in the methods section below, our study overcomes all three of these drawbacks.

The Swedish context

Analysis of the above three key sets of open questions pertaining to the (changing) distribution of homeownership in Sweden is not just absent from the literature but, more importantly, is socially and politically significant. By international standards, levels of wealth inequality in Sweden are conspicuously, and perhaps surprisingly, high (Roine & Waldenström, 2009; Skopek *et al.*, 2014, p. 476). From World War II until the end of the 1970s, wealth concentration had decreased as the top-wealth decile ‘lost out’, relatively speaking, to the rest of the population; but from around 1980, by which time the contribution of owner-occupied housing to total national wealth had surged to nearly 50% (from just 17% at mid-century), this trajectory went into reverse, taking Sweden into a ‘new phase of increased wealth concentration’, albeit one ‘whose measurement becomes more difficult as capital is more internationalized’ (Roine & Waldenström, 2009, p. 154). The post-1970s growth in wealth inequality has been especially marked since the 2007 repeal of the country’s wealth tax, and housing has been an important driver of this recent increase (Lundberg & Waldenström, 2017). Since the 1980s, moreover, there also has been a surge in capital gains-driven *income* inequality (Roine & Waldenström, 2012). And, perhaps most significantly of all in the context of accession to homeownership among young adults in this increasingly unequal society, researchers of intergenerational wealth transmission have demonstrated that ‘even in relatively egalitarian Sweden, wealth begets wealth’

(Black *et al.*, 2015). All of this underlines the significance and timeliness of the present study.

Housing, so central to wealth-holdings and to patterns of inequality therein, is held and occupied in Sweden in a variety of ways. Of ~ 4.8 million total dwellings (in 2016), some 39% are owner-occupied in the conventional sense (by individuals), and are practically all houses. A further 1.1 million (23%) are tenant-owned apartments, which, as noted earlier, are—and are widely accepted in the literature as being—owner-occupied in all but name. The total individual owner-occupation proportion is therefore 62%, and it is this 62% of the dwelling stock that represents the relevant universe for our analysis of homeownership patterns in this article. The remaining 38% of dwellings, most of which are apartments, are rental properties, of which a little over half are held by private corporations and the remainder by municipal housing companies.⁶ To all intents and purposes, there is no buy-to-let individual private-rental sector in Sweden.

As previously noted, and as we explore further below, housing outcomes in Sweden differ markedly between those with Swedish and foreign backgrounds. To put these variegated outcomes in a meaningful context it is important to understand something of the history of immigration into the country in recent decades. In the 1970s and 1980s, a large proportion of immigrants were asylum seekers from outside Europe, with significant numbers of arrivals from Ethiopia, Lebanon and (especially) Chile and Iran in the latter decade. In the 1990s this pattern continued, with a substantial flow of immigrants from war-torn Iraq; but it was now supplemented by asylum seekers from south-eastern Europe, especially the former Yugoslavia (Westin, 2006). By 2000, 11% of Sweden's 8.9 million population was foreign-born. In the years since, the pace of immigration has heightened. There has been a steady stream of immigrants from within Europe, with large flows from the rest of Scandinavia and Germany—often only on a temporary basis in both cases—complemented by a significant flow from Poland since its accession to the European Union in 2004. Meanwhile, Iraq has remained a consistent source of large numbers of immigrants. And over the past 5 years, Somalia and, in particular, Syria have become important countries of origin. The upshot is that by 2017, nearly 19 percent of Sweden's 10.1 million population was foreign-born. In four cases, the foreign-born population exceeds 100,000—in order of magnitude, Syria, Finland, the former Yugoslavia, and Iraq.⁷

Methods

The approach we have taken makes use of the PLACE database, a longitudinal set of information about individuals residing in Sweden and Swedish residential dwellings. Our analysis relies on two datasets in particular, which we refer to here as the 'Persons' and 'Residences' data tables. These are briefly described below.

The 'Persons' data table is a list of individual records for every person present in Sweden at year-end between 1990 and 2014 (inclusive), every second year (i.e. 1990, 1992, 1994, and so on).⁸ Each record includes the sex (male or female), year of birth and country of birth of the individual it represents. In addition, each record links the individual to their mother and father, identified by their personal identifier. The

'Residences' data table is a list of every individual present in Sweden for the same years accompanied by a unique property identifier and tenure status information that allows us to determine if the property in question is owner-occupied or rented. The tenure status is more complicated than simple owner-occupancy or renting, but we reduce it to these two categories for the purposes of our analysis. We note that our 'owner-occupied' category includes 'tenant-owned apartments,' a status akin to 'condominium owner' or shared leasehold arrangements in many other countries, and equivalent to full ownership in most respects. In particular, tenant-owned apartments allow participants to accrue substantial equity in housing, a relevant consideration in the context of the distribution of housing wealth.

Taken together these two tables allow us to compile for every individual that appears in the data tables time series data recording where they lived, in what tenure status, and the presence or not of their parents. We are thereby able to relate changes in tenure status over time to the tenure status (and tenure history) of an individual's parents, and to the individual's place of birth (whether inside or outside Sweden). Our particular analytic focus centres attention on the transition in early adulthood into homeownership, how this transition has changed over time, and how it is affected by place of birth and parental ownership. To support our analysis, we developed a conceptual model of tenure, illustrated in Figure 1. Individuals may be either nonowning or owning in a given year. We define an owner as an individual living in an owner-occupied property without either of their parents.⁹ If an individual lives in an owner-occupied property with either or both parents, then we consider them as non-owning, assuming that they are living in the parental home and that it is the parent(s) who are the owners.¹⁰ The expected typical trajectory for an individual is that they start in never-been owner (NBO) status, and when they buy between time steps, they transition to first-time owner (FTO) status.¹¹ An individual in first-time owner status that is still in ownership at the next time step in the data, transitions to current owner (CO) status. A first-time owner or current owner that is no longer owning at the next time step, is considered to be in has-been owner (HBO) status. Where the first data record for an individual is at age 18 or above, their previous status is unknown (UK). For these cases we record their status when their tenure is first

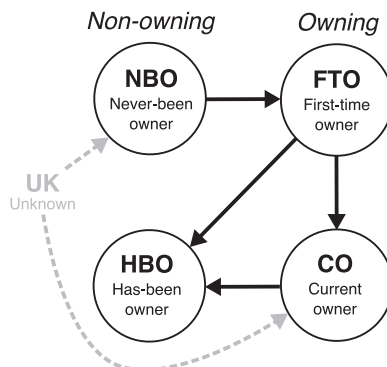


Figure 1. Conceptual model for tenure status showing tenure statuses and transitions between them that may occur.

known as either NBO or CO.¹² This conceptual model for tenure status is applied to all individuals, as we step through years in the datasets.

In this way, for every birth cohort from 1962 to 1996, we compile totals of the numbers of individuals in each cohort in each of the five categories of ownership shown in Figure 1, as individuals age. Thus, for example, we can compare the proportions of two birth cohorts (say 1970 and 1980) that became first-time owners in the 2 years before they turn 28. We further break these numbers down into sub-categories depending on the place of birth of individuals (SB—Swedish background, or OB—overseas background) and the ownership status and history of the individual’s parents (PO—parental owners, or PNO—parental non-owners). For the latter purpose we are only concerned with whether or not either of an individual’s parents has ever previously been an owner in Sweden. Thus, we categorize as CO with parental owners in 2010, for instance, an individual who is a current owner in 2010 either one of whose parents has been an owner in Sweden at some point since 1990. Figure 2 shows the decision logic applied for every other year between 1990 and 2014 to assign individuals to the tenure statuses of our conceptual model, and then further subdivide them by place of birth and parental tenure.

As Figure 2 shows, we progressively ‘lose’ a certain number of individuals in the process of assigning them to more granular subcategories. This occurs either due to individuals not being in Sweden in a particular year or due to the necessary tenure information – for the individuals themselves and/or their parents—being missing. Figure 3 shows the total starting size of each birth cohort, splitting it into its Swedish-born and overseas-born fractions (3a); in total, we compiled and analyzed time series data for 4.9 million individuals. For each birth cohort, Figure 3 further shows the proportion of those present in Sweden every other year between 1990 and 2014 for whom the necessary tenure information to assign them to the statuses shown in Figure 1 was unavailable (3b). The mean proportion of missing records ranged between six and nine percent. Finally, we show—again, for each birth cohort—how the nonavailability of tenure data varied by age, with loss of data peaking in early adulthood (3c) as we might expect, when individuals are likely to be at their most mobile, or out of the country.

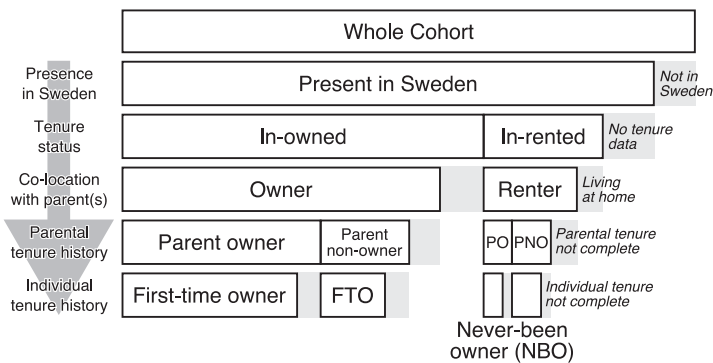


Figure 2. Decision logic for the classification of individuals into tenure statuses each year. The same logic is applied in parallel to individuals born in Sweden and born overseas.

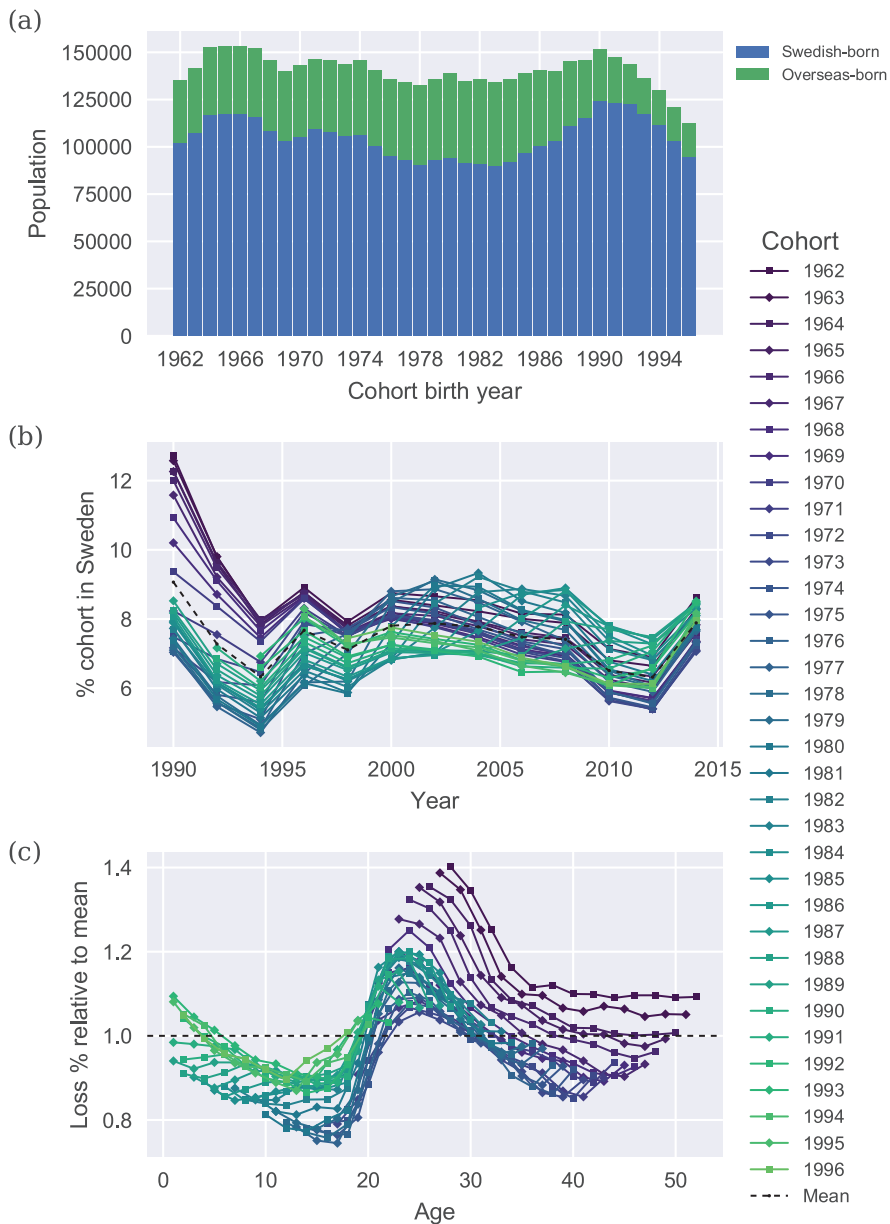


Figure 3. (a) Composition of birth year cohort by place of birth, (b) percentage of each birth cohort in each year which is “lost” due to missing tenure data, and (c) relative numbers of missing tenure data by cohort and age showing increases in loss in early adult years.

The data in the ‘Persons’ and ‘Residences’ tables are rich enough to support more detailed analyses than those presented in this article, which are designed to enable us to focus on the central questions of the degree to which individual homeownership is more or less likely in relation to first-generation immigrant status (born inside or outside Sweden) and parental homeownership in Sweden, and how this has changed (or not) in recent decades. One obvious extension to our analyses would address

diversity in places of birth among the overseas born. We might, for example, expect that immigrants from Finland or the former Yugoslavia fare differently in the Swedish housing market than those from Iraq or Syria. Another feasible extension would address homeownership levels for different generations of migrants, where we might expect that second or third-generation immigrants fare better than first-generation immigrants. In not pursuing such extensions, our analysis clearly limits the scope and depth of our findings. The findings are also limited by virtue of our focus only on parental ownership in Sweden, which does not allow us to differentiate among overseas-born individuals who may have widely varying access to property-based capital from overseas. An extension of our study to factor in such variability would necessitate a different methodological approach since the PLACE database does not contain any of the pertinent data.

Results

Using the method outlined above, we were able to undertake detailed examination of changing tenure statuses of each birth cohort and its subcategories from the 1962-born through to the 1996-born. Over the following pages we document our key findings, but first, we present an overview in [Figure 4](#). For every second year starting in 1990 and ending in 2014, it shows the number of individuals in each of six birth cohorts that (a) lived at home with a parent or parents, (b) rented, (c) owned their home, or (d) for whom we do not have the necessary data to assign tenure. We further split (b) renters and (c) owners into those with parental owners and parental non-owners. The column on the left is for Swedish-born individuals and on the right for those born overseas. Note the different y-axis scales in each case.

The overall tenure evolution in the Swedish- and overseas-born fractions of each cohort is evident. A large part of each cohort is 'at home' until early adulthood, when independent renting and ownership start to increase, initially favouring renting. The contrast between the Swedish and overseas-born fractions in terms of parental ownership in Sweden is clearly apparent in this summary display, where parental ownership is indicated by the deeper coloured bars for both owning and renting individuals. In addition to clearly showing that parental homeownership in Sweden is (unsurprisingly) much more prevalent among the Swedish-born fraction of each birth cohort, [Figure 4](#) highlights an important feature of the overseas-born fraction, which is that by contrast with the Swedish-born, its numbers continue to grow even as the cohort ages. In a sense, this is obvious, but it is important to a proper interpretation of our subsequent analysis of the respective tenure-transformation dynamics among the Swedish-born and overseas-born, which is why we draw attention to it here.

Turning to our detailed analysis, we begin by considering ownership patterns for the most recent year for which data are available (2014) vis-à-vis the two key axes of social difference we are interested in: migrant status and parental tenure status. In the former case, we noted earlier that previous research has suggested a similar pattern in Sweden as in countries such as the United States, which is to say substantially lower homeownership rates among overseas-born than locally-born individuals. Our analysis confirms this finding but extends it in one crucial way. Previous scholarly

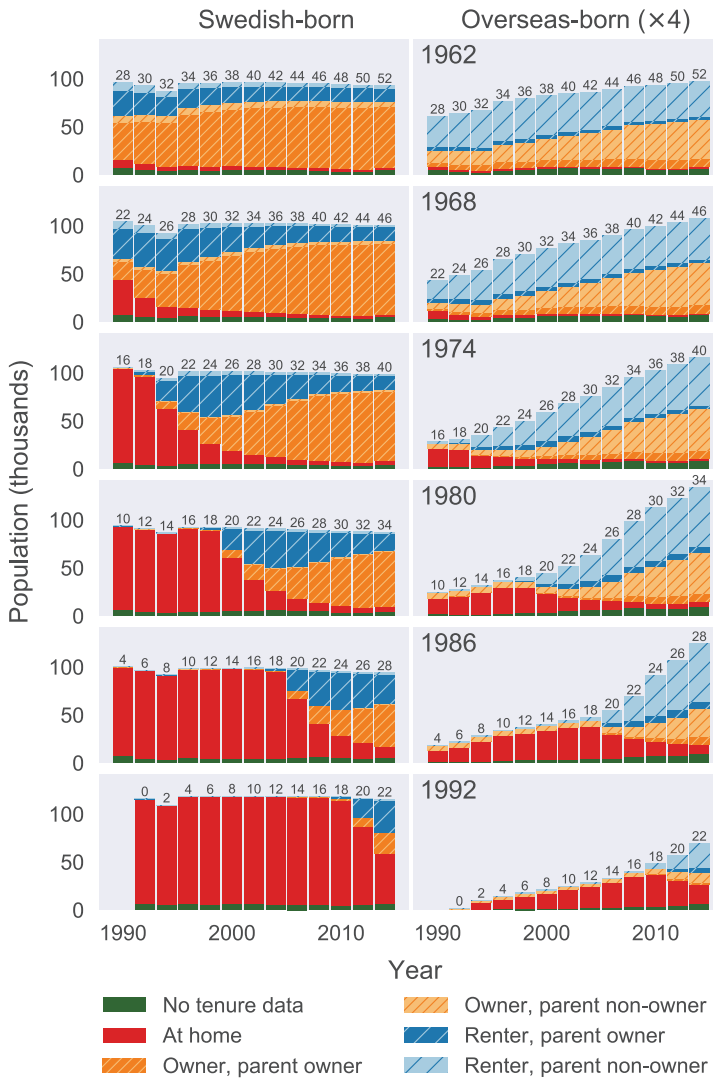


Figure 4. Overall dynamics of six birth cohorts (at 6-year intervals) across the time period for which our data are available (2-yearly from 1990 to 2014). Note that the vertical scale is four-times exaggerated for the overseas-born on the right-hand side of the figure. For ease of reference the age of cohort members in each bar is also shown.

analysis (e.g. BråmÅ & Andersson, 2010) and analysis by Statistics Sweden (e.g. Statistics Sweden, 2015) has been limited insofar as it only considers proportions of individuals living in owner-occupied accommodation—not the proportions that are actually owner-occupiers. Using the approach laid out in the previous section, we have been able to overcome this limitation.

Consider Figure 5. It shows two things. First, it replicates the traditional approach, charting the percentages of Swedish- and overseas-born individuals between the ages of 18 (the 1996 birth cohort) and 52 (the 1962 cohort) living in owner-occupied dwellings at the end of 2014. The plots closely mirror those—less granular—produced by Statistics Sweden (2015). The proportion of Swedish-born living in owner-

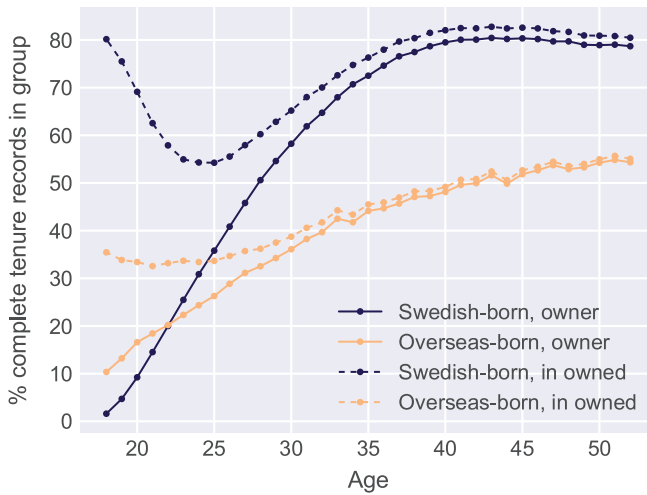


Figure 5. Tenure (in-owned or in-rented accommodation) and ownership across all cohorts, by age and place of birth, 2014.

occupied accommodation is significantly higher than for immigrants across the whole age range. The major difference between the two lines is that for Swedish-born the proportion drops markedly between the ages of 18 and 25 as children leave the (owned) parental home and enter the rental sector before then buying property themselves. There is no comparable drop-off for overseas-born individuals because, for most such individuals, the parental home is itself a rental one—and thus between the ages of 18 and 25, the number of individuals moving from owned parental homes to independently rented ones is more or less matched by the number moving from rented parental homes to independently owned ones. Second, the chart shows the percentages of Swedish- and overseas-born individuals between the ages of 18 and 52 that owned their home at the end of 2014. From around an individual's early 30s, the percentage of individuals owning is—for both the overseas-born and Swedish-born populations—roughly the same as the percentage living in owner-occupied homes. But up to that age, inevitably, it is not. Ownership rates rise as children become adults. The one oddity in this regard is the fact that we show ~10% of overseas-born individuals as 'homeowners' already at age 18, compared with only ~2%—a much more credible figure—for the Swedish-born. What is going on here? We think it is almost certainly child refugees, living in owner-occupied accommodation in Sweden with foster rather than biological or adoptive parents, and thus categorized by our model—erroneously—as owners because foster parents are not recognized as parents in the underlying data tables.¹³

In any event, the main findings of Figure 5 are clear. Homeownership rates are significantly higher for the Swedish-born than the overseas-born population. And while those rates peak at around 80% at about the age of 40 for the former, before then levelling off, they continue to increase (albeit slowly) for the latter, who by age 40 have achieved ownership rates of only around 50 percent. One possible caveat to the interpretation of Figure 5 is that the progressive increases in ownership rates it illustrates could in theory reflect cohort rather than age effects, given that different

cohorts are represented at different ages. Yet as we will see in due course (Figure 8), all birth cohorts demonstrate the same central age-related trend (increasing ownership with age), so the potential confusion of age for cohort effects is not a serious concern here—or in Figures 6 or 7.

Our analysis similarly confirms and extends existing knowledge regarding homeownership differentials in Sweden between individuals with and without parental homeowners. This is shown in Figure 6, which plots the percentages of individuals in these two categories between the ages of 18 and 52 that owned their home at the end of 2014.¹⁴ Clearly, the chart strongly substantiates Öst's (2012) claim—based, as noted, on a much more limited sample—that in Sweden parental ownership is a strong predictor of children's ownership propensity. By the age of around 30, when nearly 60% of individuals with parental owners themselves own their homes, the ownership differential between individuals with and without parental owners is roughly as large as the differential between Swedish- and overseas-born individuals: only ~35% of individuals without parental owners are themselves homeowners. Again, however, there is a slight oddity to be explained: ownership rates appear to start, at age 18, at a higher level for those with non-owning than owning parents. We will address this oddity shortly.

Having considered how homeownership rates in Sweden currently compare between individuals of different migrant and parental tenure statuses, we can turn to the first of the three outstanding questions we identified earlier. How do these inequalities relating to migrant and parental tenure status interact with one another? No previous research has been able to answer this question, for Sweden or (as far as we know) elsewhere. Figure 7 does. It charts the same metric as in Figures 5 and 6—the percentage of individuals in Sweden between the ages of 18 and 52 that owned their home at the end of 2014—but for more narrowly specified sub-populations: namely, the four groups (OB-POs, OB-PNOs, SB-POs, and SB-PNOs) distinguished earlier. And it makes for striking reading. As we see, the effects of parental tenure

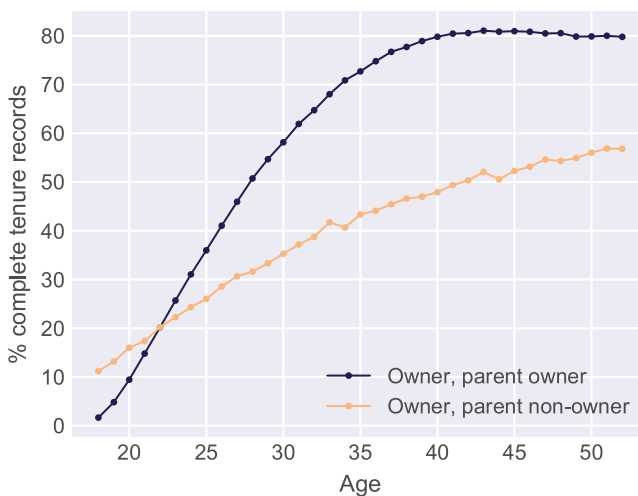


Figure 6. Ownership across all cohorts, by age and parental tenure, 2014.

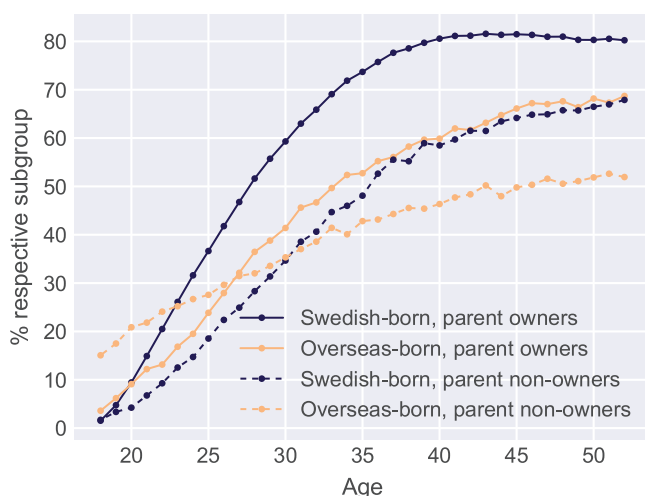


Figure 7. Ownership across all cohorts, by parental tenure and place of birth, 2014.

status and place of birth substantially reinforce one another, both positively and negatively. In the middle, with notably similar (‘average’) homeownership rates, we find individuals with one of the ‘positive’ attributes—positive in terms of its effect on homeownership levels—and one of the ‘negative’ attributes. Thus, at age say 45, homeownership rates are in the 60–70% range both for Swedish-born individuals with parental nonowners and for overseas-born individuals with parental owners. But those benefitting from both being Swedish-born and having parental owners have significantly higher levels of ownership, above 80% at the same age. And at the other end of the spectrum, homeownership is comfortably lowest—only 50% at age 45—for individuals born outside Sweden and with parents who have not owned in Sweden. Why, finally, do we have anomalously high figures for this last sub-population when they are in very young adulthood? This is the suspected child refugee phenomenon again. Overseas-born children that our model erroneously categorizes as ‘owning’ at say age 18 are, more-or-less by definition, concentrated within the fraction whose real (rather than foster) parents do not own Swedish property.

The second key open question we identified was whether the recent trend towards falling homeownership rates among young adults that has been identified in other countries is also visible in Sweden. Here, the evidence is underwhelming. [Figure 8](#) plots homeownership rates at different ages for different birth-cohort groups. It shows that ownership rates are actually relatively comparable for all groups, even those born 20 years apart. There is some indication that individuals born since the mid-1980s, whom we can track through to their late 20s, are achieving lower levels of ownership than earlier cohorts. But the differences are small, and inconclusive. Certainly, they are trivial compared with the large differences witnessed in some other countries. For the United Kingdom, for example, [Belfield *et al* \(2014, p. 52\)](#) estimate that by age 25, individuals born between 1983 and 1987 had achieved homeownership levels of less than half those achieved at the same age by individuals born between 1963 and 1987—~20%, versus ~45%. Demonstrably, then, in the Swedish case we are not

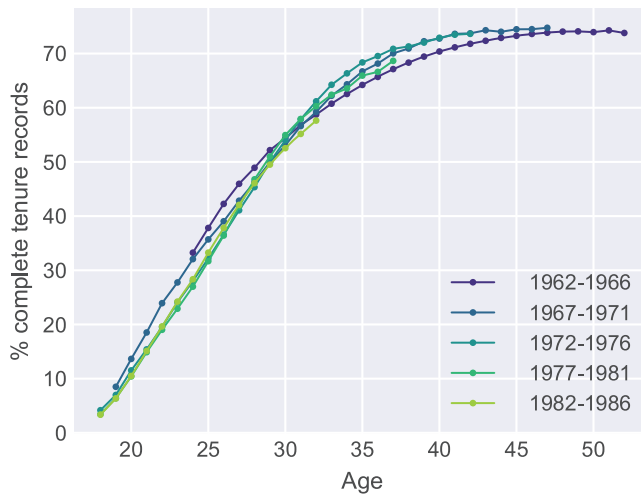


Figure 8. Ownership by age across 5-year cohort groups.

talking about anything like such significant differences. At the level of the young adult population as a whole, there is, as yet, no Swedish ‘generation rent.’

Yet looking at the issue from the perspective of the young adult population as a whole obviously does not tell us the whole story. As Christophers (2018) observes, and as Figures 5 through 7 all confirm, there are frequently significant intragenerational differences when it comes to housing ownership. We might not in Sweden be seeing the significant changes in homeownership rates for young adults in general that we find in the United Kingdom and other places, but this does not mean that change has been relatively insignificant for all categories of young adults. A key question—the last of the three we highlighted in the article’s second section—is how rates of entry to homeownership in young adulthood have changed, or not, for different subpopulations. We will consider Swedish-born individuals—and the respective experiences of those with and without parental homeowners—and overseas-born individuals separately, because they reveal noticeably different trends.

Figure 9 contains three different ways of analyzing the changing experiences of Swedish-born individuals. The top pair of charts shows, for individuals with (on the left) and without (on the right) parental homeowners, the proportion of individuals in the different birth-year cohorts who at different ages up to 40 become homeowners for the first time (i.e. transitioning from NBO status, as per our methods discussion above). It shows clear differences. Not only do fewer individuals with parental non-owners ever make the transition (something we already know), but for this sub-population the differences between earlier and later birth cohorts are more substantial. Individuals born in the early 1990s and with parental owners transition to ownership at only marginally lower rates than earlier generations with parental owners; but individuals born in the early 1990s and with parental nonowners transition to ownership at significantly lower rates than earlier generations with parental nonowners.

The difference between those with and without parental owners is clearer still in the middle pair of charts, which shows the proportion of Swedish-born individuals transitioning to FTO status at different ages, relative to a ‘baseline’ (the 1974 birth

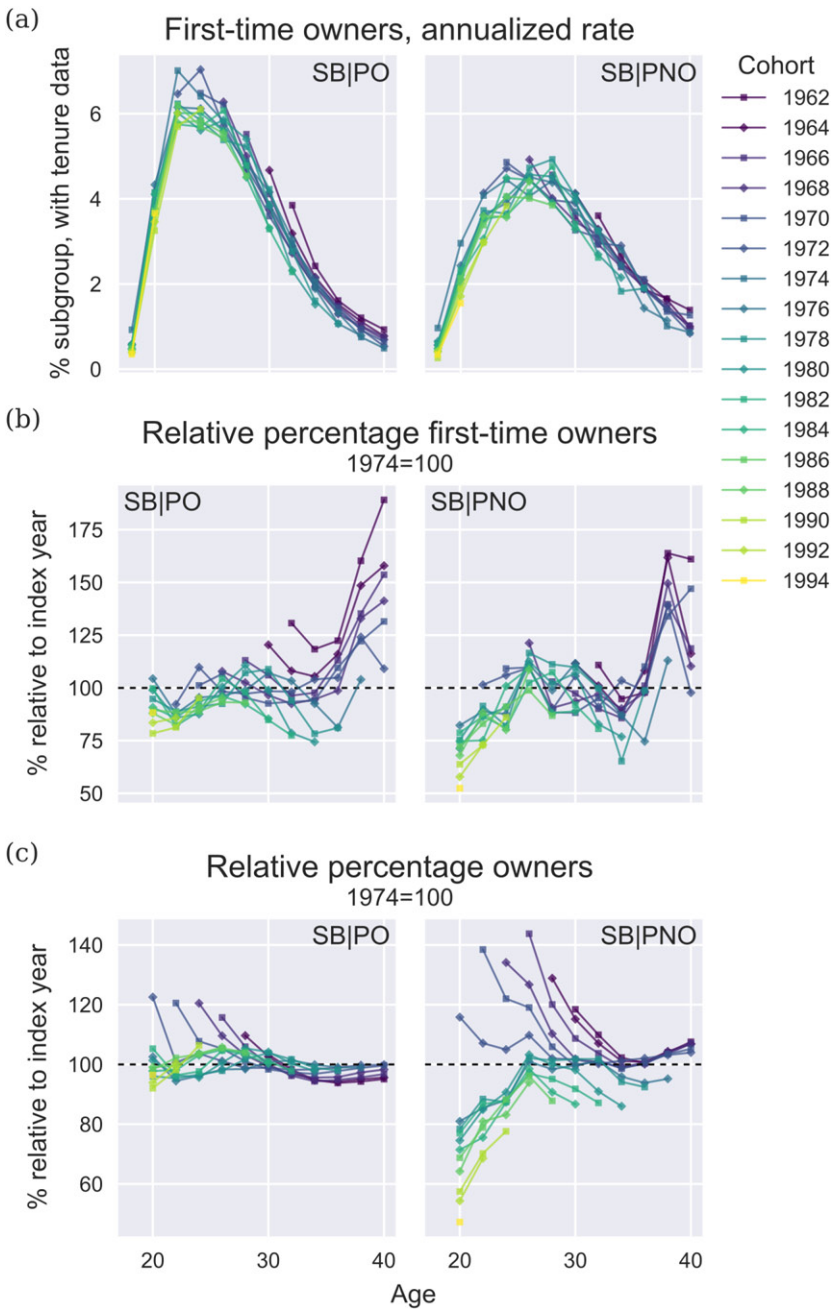


Figure 9. (a) Shows rates of first-time ownership (annualized estimates) by cohort and age for Swedish born with parental owners (left) and parental non-owners (right); (b) shows these rates relative to the 1974 cohort as a base; (c) is a similar relative rate plot for rates of overall ownership.

cohort) transition rate.¹⁵ Among those with parental owners, the decline in rates of entry to homeownership experienced by more-recently born individuals compared with their predecessors is much smaller than the decline experienced by those with

parental nonowners. And the difference is clearest of all in the bottom pair of charts, which shows ownership levels—rather than rates of accession to FTO status—relative to a baseline, which is again the 1974 cohort (i.e. the level of homeownership achieved by this cohort at different ages). As we can see, there has been very little change between generations where individuals with parental owners are concerned: at age 20, for example, individuals in this category who were born in Sweden in the early 1990s are only fractionally less likely to be owners than those who were born two decades earlier were at the same age; and at ages 22 and 24 they are no less likely. But for those whose parents do *not* own, there has been a dramatic change: at age 20, individuals in this category who were born in Sweden in 1994 were only about half as likely to be owners as those born two decades earlier. This is UK-scale change.

Turning our attention to individuals born overseas, we find a different picture, especially where those with parental non-owners are concerned. Figure 10 shows ownership levels in absolute and relative—to the 1974 cohort—terms for overseas-born individuals of different parental tenure status and in the different birth cohorts. For those with parental owners (the left-hand side), the results are similar to those

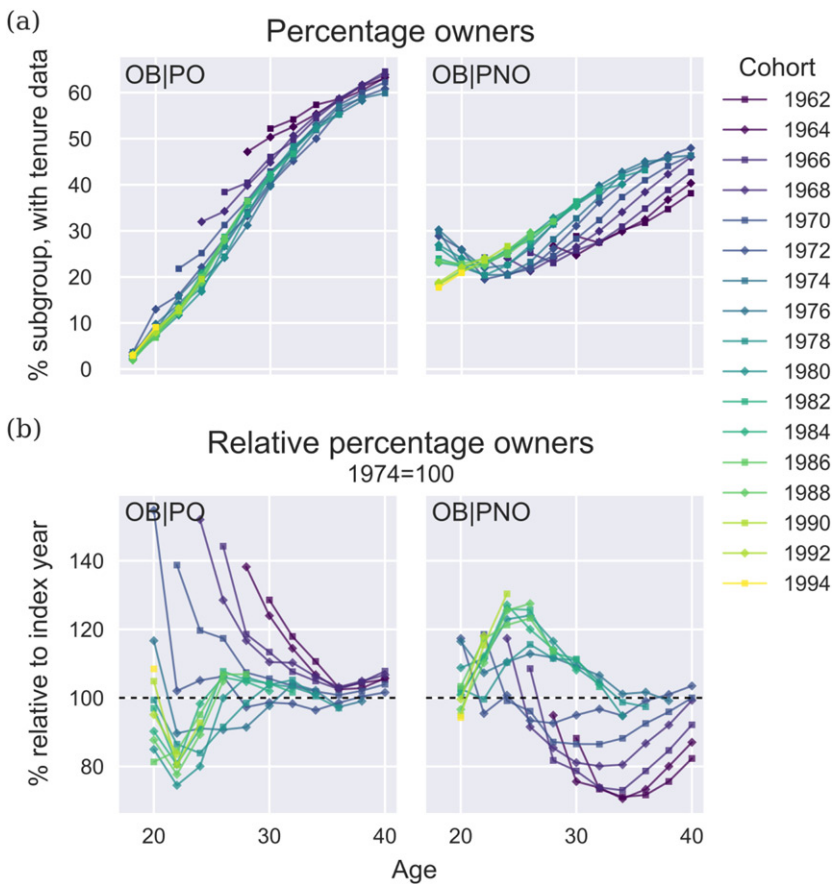


Figure 10. (a) Shows rates of ownership by cohort and age for overseas born with parental owners (left) and parental non-owners (right); (b) shows these rates relative to the 1974 cohort as a base.

for Swedish-born individuals with parental owners. More-recently born cohorts are not faring substantially worse than earlier generations. To be sure, at ages 20 and 22 there is a material deficit vis-à-vis older cohorts' ownership levels (including those of the 1974 cohort), but it is not of anything like the magnitude we saw for Swedish-born individuals with parental nonowners; and from age 24 onwards, the relative rates recover. No 'subgeneration rent' here, either, it would appear. Meanwhile, the picture for overseas-born individuals with parental non-owners is markedly different—both from that for overseas-born individuals with parental owners, and from that for Swedish-born individuals with parental nonowners. Consider in particular the lower-right chart, showing relative ownership levels. Among more-recently born cohorts, ownership levels are initially lower; but from age 22 onward they are substantially higher, and uniquely so among the four subgroups we are analyzing.

Is this finding of higher ownership levels in young adulthood for more recently born immigrants without parental owners a sign of meaningful, positive change? Maybe. But in ending this section of the article, we think several cautions are in order. First, these are, as yet, early days in the Swedish housing market for individuals born overseas in the early 1990s. It remains to be seen whether higher ownership rates among those with parental non-owners will be maintained as the subgroups in question head into their late 20s and beyond; for those born in the 1980s, they were not, as the lower-right chart of [Figure 10](#) again makes clear. Second, individuals born overseas in the early 1990s represent the smallest sub-cohorts of all those we examine—the overall 1996-born cohort, for example, contains just 17,663 non-Swedish-born (16%), compared say with 44,952 non-Swedish-born (32%) in the 1980-born cohort—so we should be cautious about drawing conclusions too confidently from analysis of them. And third, one is of course not necessarily comparing like with like when one contrasts the experience of immigrants to Sweden born in the 1990s with those born in earlier decades: as we discussed earlier, immigrant populations in different eras come from different mixes of backgrounds, under different conditions, and with different quantities of economic and social capital. In sum, this is one area where more research is definitely needed—a point we pick up again in the conclusion.

Discussion

Several of the findings presented in the previous section highlight issues that warrant further reflection. The first is the finding that the effects of parental tenure status and place of birth on homeownership rates in Sweden reinforce one another ([Figure 7](#)). Being born in Sweden, *ceteris paribus*, makes one more likely to be a homeowner; having parents that have themselves been homeowners in Sweden also makes one more likely to be a homeowner (and, interestingly if coincidentally, to roughly the same degree); but being born in Sweden and having parents that are themselves homeowners there makes one doubly likely to be a homeowner. The effects are, in short, additive. Seen from the perspective of overseas-born individuals who do not have parental homeowners in Sweden, these additive effects represent compelling evidence of intersectionality in action. For, in the context of accession to

homeownership and thus access to housing wealth, such individuals are doubly disadvantaged or, in Kimberlé Crenshaw's (1989) terminology, 'burdened.' Place of birth and parental tenure status are plainly not 'mutually exclusive categories of experience' (ibid, p. 139) in the Swedish housing market. To be overseas-born or have parental nonowners is, at age 45, to be disadvantaged in homeownership terms to the tune of ~15 percentage points vis-à-vis Swedish-born individuals with parental owners; to be overseas-born *and* have parental non-owners, however, is, at the same age, to be disadvantaged to the tune of ~30 percentage points. It would be hard to imagine more arresting graphical substantiation of the theory of intersectionality. Overseas-born individuals in Sweden have lower homeownership rates than Swedish-born individuals (Figure 5) partly because far fewer of them have parents that own or have owned in Sweden—in 2014, the respective proportions for those of the 1980-, 1988-, and 1996-born cohorts then living in Sweden were 14, 21, and 35% for overseas-born individuals and 95, 95, and 95% for Swedish-born—and partly *because they are overseas-born*.

Another striking finding is that the experiences of Swedish-born young adults with and without parental homeowners have diverged dramatically over the past decade or so, with the former sub-population managing to enter into homeownership at comparable rates to earlier generations but the latter finding it much more difficult than those similarly placed a decade or more earlier. Figure 9 demonstrated this from several different analytical angles. How might we understand this divergence?

Here it helps to go back to the findings we highlighted earlier from the existing literature on homeownership and parental tenure status. As we noted, researchers argue that the children of homeowners are disproportionately likely to become homeowners themselves because of what we referred to as socialization, spatialization and economization effects. But the same researchers have typically struggled to disentangle those effects and ascertain which are the most significant in any particular context. One reason for this is that while some of these studies have used longitudinal research designs (Coulter, 2018; Lersch & Luijckx, 2015; Mulder *et al.*, 2015), most have been cross-sectional—studying homeownership rates in a certain place at a particular point in time, and thus affording limited opportunity for triangulation. Being longitudinal, our study offers a different vantage point. While we cannot demonstrate the causes of the diverging experiences of Swedish-born young adults with and without parental owners (because our results are purely descriptive), we can hypothesize, and some factors appear more likely to be material than others.

Declining levels of entry into homeownership by Swedish-born individuals without parental owners seems unlikely, for instance, to result from changing socialization effects. There is no reason to believe that such individuals have become increasingly socialized against ownership; on the contrary, the ideology of homeownership in Sweden has become increasingly ubiquitous (Christophers, 2013). Nor is there any obvious reason to believe that changes in neighbourhood tenure profiles or in the propensity to live locally to parents (the spatialization explanation) is responsible for the children of renters being more likely today to be renters themselves than was the case for earlier cohorts. The only persuasive explanation for the diverging experiences of those with and without parental owners, it seems to us, lies in changing

economization effects, which is to say those relating to the assistance that parents provide to children seeking to enter homeownership. If it were the case that such assistance had become more important in recent times to entering homeownership in Sweden, this would help explain why young Swedish-born adults without parental owners—and thus with parents relatively poorly positioned to help them—are becoming owners in significantly smaller numbers than previously, while those with parental owners have not experienced a comparable secular deterioration. Anecdotal evidence indicates that parental assistance has indeed become more important (Expressen, 2017). This stands to reason since, in Sweden, as in so many other Western countries, homeownership has in recent years become increasingly unaffordable relative to wages. One of the principal difficulties faced by aspiring young buyers is meeting the requirement for a substantial cash payment: the maximum allowable loan-to-value ratio is currently 85%. In these challenging conditions, it is entirely to be expected that reliance on parents would increase—and that parents with their own housing equity would generally be better placed to provide such help than those without it.

Whatever the cause, there is of course the no-less-important question of what the divergence in question portends for changing patterns of wealth inequality in Sweden. As entering homeownership, at least for Swedish-born individuals, becomes increasingly dependent upon having parental homeowners, the housing market more and more serves to intensify and reproduce—rather than potentially reconfigure or dilute—existing intra-generational inequalities as embodied in housing ownership. Those inequalities, in short, get passed on, specifically through familial ties. ‘Too bad,’ as the *Financial Times*’ John Plender (2017) recently observed in relation to the same inter-generational class dynamic in the British context, ‘about the struggling families who have no access to the bank of mum and dad.’ While there is as yet no evidence that overseas-born individuals without parents who own in Sweden are—compared with their predecessors—struggling with the effects of this in the way that Swedish-born young adults currently are, it is hard to imagine they will be able to avoid those effects in the long-run. And the consequences are likely to be severe. Disadvantaged in the Swedish housing market as it already is by virtue of place of birth, the overseas-born population, compared with the native-born population, is also characterized by a disproportionate number of individuals with parental non-owners.

Conclusion

In this article we have used extensive and detailed registry data to advance knowledge about patterns of homeownership in Sweden and how these have been changing in recent decades, focusing on differences in homeownership levels and rates of entry to ownership along two particular axes—migrant status and parental tenure status. We confirmed existing evidence that each of these is a significant axis of difference, but we extended and nuanced that evidence in two significant ways. We examined the intersection in homeownership terms of migrant and parental tenure status, showing that the two effects tend to be additive, generating pronounced intersectional advantage outcomes for certain subgroups—most notably Swedish-born individuals with parents that own or have owned in Sweden—and intersectional disadvantage

outcomes for others. And we examined the different tenure experiences at similar ages of different birth-year cohorts, showing that while for some subgroups levels of entry to homeownership have deteriorated markedly for more recently born individuals—most notably for Swedish-born persons whose parents have not owned—for others there is much less evidence of historical variance.

Overall, the article confirms that the distribution of homeownership—and hence housing wealth—in Sweden is highly unequal. And it suggests (without proving the case) that inequality in homeownership may in certain important respects be hardening, or even growing. Although in Sweden there is as yet no evidence of the generalized ‘generation rent’ phenomenon widely described elsewhere in the Western world, within the Swedish-born population—which is numerically dominant in all birth cohorts and which further accounts for a disproportionate share of homeowners—the experiences of young-adult individuals with and without parental owners are rapidly diverging. As our [Figure 7](#) shows, Swedish-born individuals with parental owners already have comfortably the highest ownership rates. If these rates are being successfully maintained within the most-recently born cohorts we examined, while levels of entry to ownership are dropping sharply for those young-adult Swedish-born without parental owners, the distance between the plots on [Figure 7](#)—at least those for Swedish-born persons—is bound to widen. Class differences, if you like, will intensify as parents’ class position becomes increasingly determinative of children’s class position: only, here, ‘class’ is about homeownership (owning or not) rather than positioning vis-à-vis the capital-labour relation.

Still, while our analysis has sought to answer various important open questions identified in the first section of the article, it throws open other important questions of its own, which we have not been able to address. Future research is needed to grapple with these. Our findings have been fairly conclusive about recent trends concerning Swedish-born individuals and the differential experiences of those of different parental tenure status, but less so about trends concerning foreign-born individuals. To understand more about these latter trends, disaggregating the generic foreign-born category by specific country of birth is almost certainly necessary. Similarly, while we have shown that being foreign-born is a disadvantage in Sweden in homeownership terms, we have not investigated the longevity of inheritance of this effect. Within the Swedish-born population, for example, are there substantive differences in homeownership rates between second-generation residents (i.e. the Swedish-born children of foreign-born persons) and those whose parents were also Swedish-born? The literature on inheritance of housing (dis)advantages indicates that this is an important topic for analysis—Coulter (2018, p. 208) noting the ‘potency and persistence of long-term intergenerational continuities in housing disadvantage’—but it is not one explored here. What, furthermore, about the ‘internal’ geographies of changing patterns of accession to homeownership for different subgroups, by which we mean place of purchase rather than place of purchaser origin? And lastly, how might one extend the analysis from inequalities of homeownership explicitly to inequalities of housing wealth? Requiring one to source and integrate data pertaining to property values and potentially also varying levels of mortgage debt, the latter would be an onerous undertaking. In sum, much remains to be explored and interpreted in order

to develop a fuller and more adequate picture of inequality in homeownership and housing wealth in Sweden and of the crucial intersections between different axes of inequality.

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Notes

1. The report in question categorizes households on the basis of the self-identification of households' 'representative respondents.'
2. The occupier of a *bostadsrätt* apartment owns a share in a cooperative (the *bostadsrättförening*), which is the legal owner of the apartment.
3. Data extracted from http://www.statistikdatabasen.scb.se/pxweb/en/ssd/START__LE__LE0101__LE0101B/LE0101B03/?rxid=debc3a5-96c8-49fa-badd-ce257dde9d24.
4. *The Economist* provides an excellent interactive tool for charting relative trends in house prices and wages in different countries at <http://www.economist.com/blogs/dailychart/2011/11/global-house-prices>.

5. Data extracted from http://www.statistikdatabasen.scb.se/pxweb/en/ssd/START__LE__LE0101__LE0101B/LE0101B01/?rxid=debcd3a5-96c8-49fa-badd-ce257dde9d24.
6. Data extracted from <http://www.statistikdatabasen.scb.se/pxweb/en/ssd/?rxid=86abd797-7854-4564-9150-c9b06ae3ab07>.
7. Data extracted from <http://www.statistikdatabasen.scb.se/pxweb/en/ssd/?rxid=86abd797-7854-4564-9150-c9b06ae3ab07>.
8. The data are available every year, but we only look at every second because we are interested in individuals' changing tenure status as they age, and biannual analysis will capture the vast majority of significant changes (c.f. note 11 below).
9. There are two main possible sources of error in this approach. One is where a property categorized as owner-occupied is in fact sub-let, and the occupier is therefore in actual fact a renter. But levels of sub-letting are relatively low in Sweden—only an estimated three percent of those living in the Stockholm region, where the phenomenon is most common, were sub-letting in 2011 (Mörtlund, 2013, p. 19)—so this is a marginal source of error. The second scenario is where an individual living in an owner-occupied property without either of their parents—and thus classified as an owner in our model—is a (nonowning) child. Child refugees living in foster care are a particularly important category in this respect (foster parents are not categorized as parents in the data tables), and one that we will encounter explicitly later in the paper.
10. Across the age range we are considering, while possible, it is unlikely that parents living with their children will be aging parents that have moved into housing owned by their children, although this is a potential source of minor errors in our approach.
11. Note that it is possible, if relatively unlikely, for an individual's status to temporarily change in the 2-year interval between time steps in our data, such that we miss short-term transitions. The most salient error this would introduce to our analysis is a case of short-lived ownership (under 2 years' duration) where this was the first period of ownership for the individual in question.
12. This means that, e.g. a person in the 1962 cohort who is 28 years old in 1990 may be incorrectly classified as CO at that age (if they are in fact a first-time owner) or as NBO at that age (if they are in fact a has-been owner). In practice, overestimates of ownership rates in older cohorts in the first year for which we have data (1990) are readily apparent in plotted time series, and we pay more attention to overall trends in the comparative time series for different cohorts after any initial artificial 'bump.'
13. See note 9 above.
14. A reminder here about one important definitional issue: we measure parental ownership only *in Sweden*; if parents own, or have owned, elsewhere, which is likely to be more common for overseas- than Swedish-born individuals, we do not capture it.
15. We use 1974 as our baseline index year because for the years for which we have data from 1990 to 2014 this cohort goes from 16 to 40 years of age, the key life stage for the purposes of our analysis. Earlier birth cohorts are too old in 1990, while more recent birth cohorts are too young in 2014.

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