

# Getting a Home for Urban Young Adults: A preliminary study of intergenerational housing transitions in Indonesia

Annissa 'Ul Jannah<sup>1</sup> and Joko Adianto<sup>1</sup>

<sup>1</sup> Department of Architecture/Faculty of Engineering, University of Indonesia, Indonesia  
Email address of the corresponding author: annissa.jannah@gmail.com

## ABSTRACT

Each generation has its challenges in the journey to get a home. This study aims to understand how the housing transition is experienced by three different generations (baby boomers, generation X, millennials, and generation Z) within the parent-child relationship, especially during the young adult period and when entering the homeownership market in urban areas in Indonesia. Using targeted samples, and in-depth interviews, this research explores the housing transition stories of two married couples who have a child-parent relationship (n=4), consisting of 2 men and 2 women in Indonesia. The findings from this study are that the life course in the form of entering marriage is the main driving factor in the housing transition in both generations. In the second generation, assistance in the form of motivation and financial assistance from parents plays a major role in their home transition. Individuals' memory and housing preferences may also be factors that influence the way they choose a home when entering the homeownership market.

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## 1. Introduction

Moving out of the parental home is one of the most important transitions in a person's life course [1]. Moving out of the parental home is considered a moment of independence as well as the first time a person makes the housing transition as an individual. The reasons that cause this transition vary, while the timing is closely related to individual, family, and historical circumstances [2]. Changes in conditions that occur both socially, economically, and culturally from one generation to another influence one's housing transition.

Some researchers mentioned the condition called 'generation rent' towards the younger generation that was driven by the overconsumption of housing the older generation (baby boomers) did [3]. On the other hand, some researchers explained the dependency of intergenerational wealth transfer among younger generations especially on housing-related matters [4], [5]. In urban areas of Indonesia itself, the percentage trend of property with homeownership status between 2015-2023 is increasing from 73.87% to 79.36% [6]. This contradiction makes researchers want to understand more deeply what is

happening. Using a qualitative case study method, this study aims to investigate the housing transition process experienced by individuals from different generations in Indonesia who have a parent-child relationship. Are there any differences in their housing transition process, especially during young adulthood and when they enter the homeownership market?

### 1.1. Housing transition on different generation

Each generation grows up in a different social, economic, and cultural context. The difference in context causes the unique characteristics of each generation. The baby boomers, individuals who were born between 1946 and 1964, are characterized by their hard-working nature, economic prosperity, and significant contributions to the incorporation of digital technology into daily life [7]. Generation X consists of people born between the years 1965 and 1980. They were raised during a period of immense globalization and navigated a shifting cultural landscape, as technological advancements increased international transactions and new global markets promoted efficiency [8], [9]. The millennial generation, born between 1981 and 1996 [10], has special

characteristics: the most educated generation [11], literate in information technology [12], and is considered to have a higher sense of social justice than the previous generation, namely the baby boomers and X generations [13]. As for Generation Z, they are more familiar with and dependent on the internet and smartphones than previous generations [14]. As consumers, Generation Z is influential, independent in decision-making, and has a significant disposable income [15]

In several ways, millennials are considered not to have been as fortunate as their predecessor generations, especially in the current economic system where they do not have financial security which influences decision-making for long-term life plans such as owning a house and having a family [11]. Among the lucky millennials, some get financial support/assistance from their parents. This financial assistance has caused several millennials to have better access to education – continuing to have decent jobs with high salaries.

Millennials and Gen-Zs are also usually given help by their parents to buy a house, namely the concept of intergenerational wealth transfer. This assistance is provided by parents in the hope that their children will be able to obtain proper housing. Research in Korea [16] and China [17] demonstrates that parental economic resources significantly influence children's housing wealth and the timing of their initial homeownership. Children of wealthier parents have an economic head start, transitioning more quickly to homeownership. However, not infrequently this causes them to go into more debt to obtain housing, which is of course even more expensive. Housing preferences for millennials tend to follow their lifestyle which demands high mobility. Housing with access to multi-modality transportation and a pedestrian-friendly urban environment to support high mobility is their preference [18].

Society in the 21<sup>st</sup> century, both from the baby boomer, X, millennial, and later generations, is facing various changes in the economy and social structure. This has become a topic of discussion for sociologists such as Ulrich Beck and Anthony Giddens, who call this society a 'risk society' [19]. As the name implies, a risk society means that this society, both individually and in households, will face various risks (risks) and opportunities caused by individualization. This both directly and indirectly affects the formation of households and their consumption of housing.

Several approaches have been formulated to become an analytical framework for this issue, people's movement on housing.

Housing histories in 1987, housing biographies in the late 1990s to early 2000s, housing pathways by Clapham in the early 2000s, and the last one is housing transition.

In the housing pathway approach, the meaning of house for individuals or families in the household becomes the central analysis [20]. He argues that in the context of an ever-evolving society - which is currently entering the era of a postmodern society, previous housing approaches have not been able to explain or analyze housing comprehensively or may no longer be relevant. Work, life cycle, lifestyle, and who is part of a household play an important role in the meaning of a house, but "the meaning of a house and home does not stop at the front door" [20]. The physical environment and social environment are an integral part of the household itself. They will form a community, city, and country. House and its context become a product of the meanings that are formed.

Five models of housing pathways are followed by young people in England [21]: a chaotic pathway; an unplanned pathway; a constrained pathway; a planned (non-student) pathway; and a student pathway. A chaotic pathway is defined by failure to plan, enormous constraints both economic and related to housing eligibility, and the absence of support from the family. They will be trapped in temporary housing conditions, unstable, but unable to return to their parents' house. An unplanned pathway is described as having no planning, having enormous obstacles, but still getting help from the family. A constrained pathway is a pathway in which there is clear planning but there are very big obstacles and assistance from the family. A planned (non-student) pathway is a pathway with planning but there are a few obstacles that can still be managed with assistance from the family. A student pathway is a pathway that is planned with anticipation of leaving the family home to achieve higher education. Constraints can be managed through the provision of higher education institution accommodation and the student housing market [22], where there is considerable mobility and family support. Pre-pathway also means the housing experience is only in the parents' house [21].

Housing transition focuses on ongoing changes – both potential and actual – in housing and provides space to identify similar housing sequences that may change from time to time due to social, economic, and cultural developments [19]. This approach makes it possible to view housing from an objective and subjective perspective, quantitative and qualitative methods, as well as a structured process or individual decision, which answers criticism of housing careers and complements

other approaches. The life course is an important aspect of the housing transition approach. Life courses are believed to influence a person's housing outcomes. In the housing transition, Beer & Faulkner [19] tries to formulate how a person's life course relates in the 21st century to housing. Changes in life course and housing outcomes are influenced by factors such as economic changes; developments in the labor market; changes to social and economic policies; demographic changes; developments in housing policy; movements in the housing market; and changing attitudes in society towards gender, disability, and tolerance.

### 1.2. Leaving home

For young people, leaving home is a crucial node in a life course and a crucial event towards adulthood because it shows not only household independence but broader social autonomy. The transition from parental home to independent living is one of the most significant changes that occur in individual housing conditions. In the 21st century, leaving someone's parental home does not mean they are leaving the home forever, so moving out is not the same as moving on. Moving out is described as the moment when a person leaves the parental home for the first time while moving on is when a person leaves the house for the last time [19].

A person's independence in young adulthood is one of the driving factors for their housing transition. When they are about to enter the housing market for the first time, with unstable economic conditions, they usually enter the 'youth housing market' -with the characteristics of shared housing, temporary housing, and high mobility, before finally entering 'mature' or 'adult market' [21].

Previous research concludes that there is a complex interplay between the present economic situation of young people and long-term institutional and cultural factors that are thought to be the main driving factors for the leaving home experience [23]. Marriage is one of the institutional and cultural factors that is important. Furthermore, movement into homeownership has been explained in terms of family life cycle models, with the timing of homeownership connected to marriage and childbearing as well as socioeconomic circumstances (employment status, income, and parental resources, for example). In some cultures, a house and marriage have a special relationship. For example, "buying houses before getting married" has become a social custom in China. The previous research in China found that rising housing prices significantly delayed the age of first marriage and that rising housing prices raised the cost of

first marriage; instead, young people with houses have a younger age at first marriage [24].

In Indonesia, this perspective on housing and marriage is quite similar. It is reflected in Indonesia's constitution when defining a house. The Housing and Settlement Act 1/ 2011 defined a house as a building that functions as a habitable residence, a means of family development, a reflection of the dignity of its occupants, and an asset for its owner. That means, a house is needed for sustaining a family, and a family is formed by union in marriage. In a normal setting, children who haven't married will live with their parents or other families, except if they have other reasons such as pursuing education or working. However, when a new family formed with marriage, it expected to live independently leaving their parents' house, making their new home.

## 2. Material and Methods

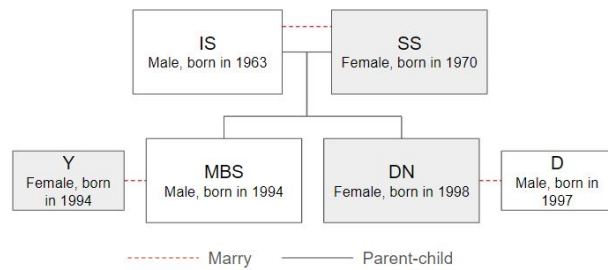
This research is qualitative and uses a case study approach to gain a deeper understanding of the factors that cause them to move and choose housing locations. The housing transition approach is used in this study because it is an approach that can provide an overview of moving one's house not only in terms of the value and meaning held by the household or individual but also by considering external conditions. The case study method approach can facilitate the selection of individuals who will be appointed as research participants.

On the other hand, this research method has limitations because of the specific nature of the case. It could present detailed explanations, but it might not apply to other people with different circumstances.

### 2.1. Participant selection

As presented in Figure 1, the selected participants are two pairs of husband and wife and have a relationship between parents and children born in different generations. The first husband and wife pair were IS (male, born in 1963, working as a lecturer) and SS (female, born in 1970, working as a lecturer) who were born as a generation of boomers (IS) and generation X (SS). The second generation is MBS (male, born in 1994, works as a data analyst) and DN (female, born in 1998, works as a contract lecturer). MBS was born as a millennial generation and DN was generation Z (gen Z). Both MBS and DN have already married. The selection of participants who still have family relations but are in a different birth generation was carried out to be able to determine whether external factors from the household (resulting from changes in the social, economic, and cultural environment) play a

major role in a person's housing transition or not.



Source: (UI Jannah, 2024)

Figure 1: Relationship between participants (IS, SS, MBS, and DN)

### 2.2. Data collecting method

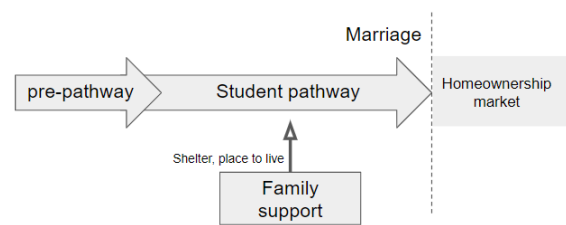
The research was conducted from April 2023 to February 2024 using a case study approach and in-depth interviews as data collecting methods. The in-depth interviews that were conducted were semi-structured and open-ended interviews. In the process of this in-depth interview, the researcher asked several questions that had been previously formulated by the researcher to the participants. The interview process lasted 50 minutes to one hour, was recorded with the permission of the participants, and the important points of the answers were recorded by the researchers in writing. After the interview process, the researcher repeated what the researcher had recorded and understood to the participants to confirm the information that had been obtained. For parent pair participants, a focus group discussion was conducted to correct information between husband and wife because there was some conflicting information due to memory limitations. After that, the researcher confirms again to update the information that has been obtained.

Interview questions asked about the participants' housing transition history: what caused them to move; when it happened; where they moved; and why they chose that place to live in. In addition, the researchers asked the participants to describe their houses, what was memorable, and what they didn't like.

### 3. Results and Discussions

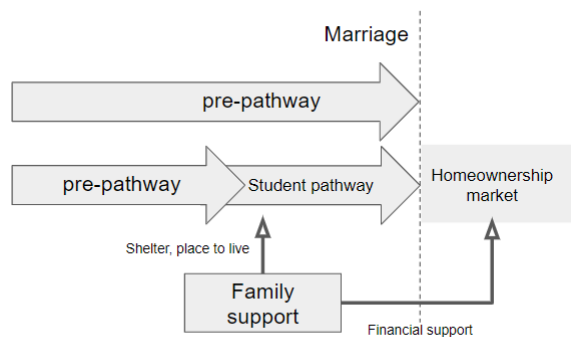
The results of this study show some differences in the housing transition between the older and younger generations. In the older generation (Figure 2), they spend less time living with their parents and they are quicker to leave their parents' house for the last time (moving on). The student pathway they go through is longer and they depend on help from other family members (besides their parents) to

meet their housing needs. Their housing mobility is very high between their relative's house and rented accommodation (boarding house and dormitory). Once they are employed and married, they enter the homeownership market and tend to be more independent. In the younger generation, they will be on the pre-pathway to the momentum of marriage (Figure 3). Marriage is a turning point in their life course. If they go through the student pathway, the time they leave their parents' house is not as fast as the previous generation. Their leaving the house is not for the last, but for the first (move out). They can more quickly enter the homeownership market with the role of the family as a provider of financial assistance.



Source: (UI Jannah, 2024)

Figure 2: Housing transition pattern of the older generation (boomer and Gen X)



Source: (UI Jannah, 2024)

Figure 3: Housing transition pattern of the younger generation (millennial, Gen Z)

#### 3.1. Young Adult Housing Transition

In this section, the researchers found differences in family roles and the degree of mobility of the housing transition that occurred during the young adulthood of the participants.

##### 3.1.1. Family roles

For all three participants, the family played an important role in their housing



transition when they first moved out of their parents' home. For SS and IS, pursuing higher education was the main reason for leaving their parents' home. However, the house of one of the family members, an older married sister, is their destination. The house has the characteristics of being close to a place of education (school, campus) and is also owned by a family member who is already independent (married and economically independent). SS, one of the participants talked about the reason she moved from her parent's house for the first time because of her education:

... I was attending university; my older sister's place was near campus... I was living with my older sister and her husband, my older brother and my mother also joined after.

Another participant, namely IS, even left his parents' house for the first time when he was 12 years old to attend junior high school. IS was forced to move out of his parent's house and live with his older sister's married family because there was no junior high school in the village his parents lived in. Both SS and IS sisters are older sisters who are married and have independent incomes. SS's older sister worked at a regional bank and IS's older sister was a large-scale sugar trader.

Things were different with MBS. Family plays a role in motivating MBS to own a house and providing financial assistance to buy it. Before his wedding, when MBS was 25 years old, MBS was offered by his parents, IS and SS, to buy a house. IS and SS aided in the form of bailout funds to pay the down payment for the house and the rest of the payment he paid in installments directly to the homeowner, after the installments to the homeowner were paid off, MBS made installment payments to IS and SS. MBS recounts:

Parents think the price of a house is, on average, the increase in house prices per year is higher than income or salary... There is no guarantee in the future that we will be able to buy the house in the same position as the price of a house we buy right now... the sooner you have a house, the better. In the end, I was offered to, there happened to be a neighbor who was selling a house, so I agreed, the installments also met with my income, so I decided to buy the house even though I didn't know what the inside of the house was like. So okay. I just believed it when my parents said the house was nice.

For DN, she got her in-law's help for accessing housing credit. She and her husband's type of job are not eligible as creditors even though their monthly wage is enough to pay the installments. Her father-in-law, who was a former chief branch of the national bank, pulled

some strings so her credit application got accepted.

### 3.1.2. Mobility

There were significant differences in the mobility of the participants' housing transitions. As presented in Figure 4, after leaving their parents' house, IS and SS made housing transitions several times, until they finally bought a house. The number of transitions made by IS and SS was far more than the housing transition experienced by MBS. IS and SS experienced student pathways (Ford, Rugg, & Burrows, 2002), where this housing transition is a transition from the planned parental home, carried out by individuals to receive higher education. After IS and SS left their parents' house, they did not return to live with their parents (moving on). IS and SS migrated and continued to build careers outside their hometown. After they all worked and married, what IS and SS experienced was following what Ford, Rugg, and Burrows (2002) revealed that this student pathway ended in homeownership after they gained economic stability, the fruit of the higher education they pursued.

### 3.2. Entering homeownership market

The findings from this study indicate that entering the housing market as the purchase of a first house always coincides with the entry of individuals into marriage. What differentiates the IS and SS generations from MBS and DN are preferences and choice of house and family assistance in buying a house.

#### 3.2.1. Housing Preference and Choice

The houses owned by IS and SS are next door to the house owned by MBS (side by side). The researcher found out how the preferences and reasons for choosing a house for IS and SS from 30 years ago were different from the preferences and reasons for MBS and IS even though they were in relatively the same location (next to each other).

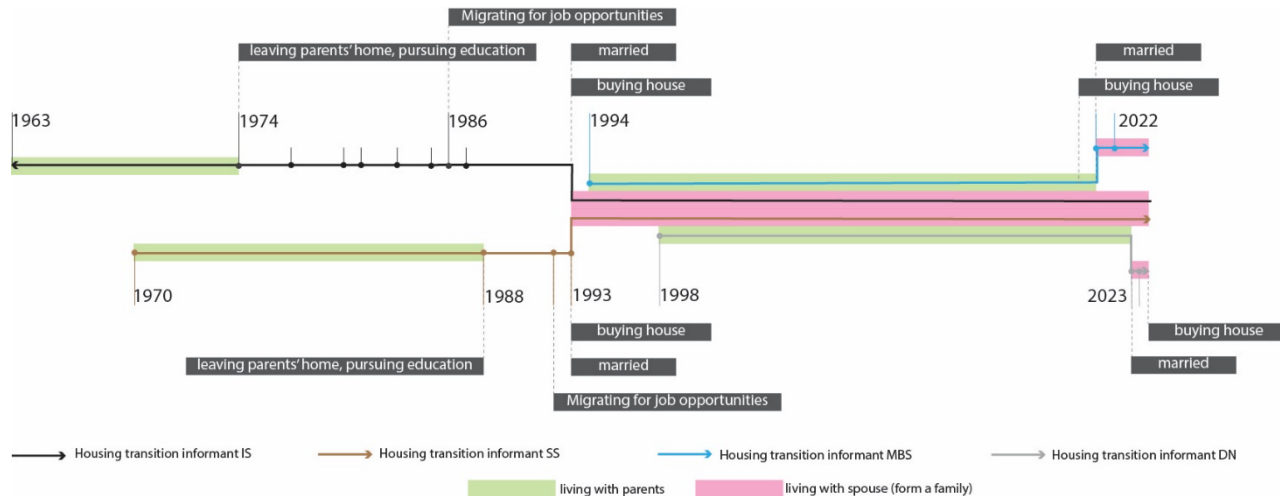
During the house search process in 1993, IS and SS, who were already engaged, visited several housing locations in Depok, West Java to make direct observations. At that time, IS and SS worked as permanent employees at the same company in Depok and wanted to buy a house in the same city. As migrants in Depok, IS and SS were far from their parents. They received moral and financial support from those closest to them at that time. During the process of searching for this house, IS and SS discussed with several people: the owner of the boarding house they were living in at that time, and their boss in the office. Their boss at the office provided financial assistance in the form of a

non-interest-bearing loan to IS and advised them to choose a house location in a gated housing area.

At that time, a house in a gated housing environment was their preference, even though the location was quite far from their office, which was around 9 kilometers:

of its location which has access to public transportation:

(we) looked for a location near the street (that passed by public transportation) because we didn't own any vehicle at that time. So, we searched for a strategic location. The gated



Source: (Ul Jannah, 2024)

Figure 4: Housing transition of all informants (IS, SS, MBS, and DN)

Because the gated housing's location is at Sawangan<sup>1</sup>, the gated housing (there) is new, so they were quite far (from their office). It was a rural area. But (Sawangan Street) is an inter-provincial road, a main road. The (housing) price at that time was affordable, there is a park across from that house, and that's what makes it interesting. And the neighborhood streets were wide, around three or four meters wide. Then there were curbs (that edged the streets) that made (the neighborhood) look neat, and the distance between houses was not too close.

The owner of the boarding house where they lived gave information about the location of the new housing to be built on the West side of Depok. The location of the new housing was next to the land owned by the boarding house owner. Based on the advice and information, IS went to the suggested housing locations. When observing the housing complex, IS felt fit and immediately booked a house in the housing complex.

Apart from being in a gated housing complex, the reason he chose the house in the housing complex was explained by SS because

housing complex (that she chose) was on the side of the main road, it has security (post) at the gate, and you can enter the housing complex after getting off public transportation.

They thought that even though it was a rural area, the location of their house had the potential to thrive in the future. That is why, even though it is not in the center of Depok City (then it was not yet a city) and is a new housing development area, according to IS and SS its location is passed by the main road (Jalan Raya Sawangan, which is currently a national road) has the potential to become a vibrant area in the future. They are satisfied with the existence of public transportation in the form of *angkot* (Indonesian minicab) that passes through their housing so that they can travel easily.

For MBS, buying a house is not a long journey like IS and SS. MBS's parents in early 2020 got a house offer that was right next door to theirs. Their neighbors, the homeowners, were in urgent need of cash and wanted to sell their house. This was seen as an opportunity by MBS's parents for MBS, who at that time was going to get married. MBS, who did not have

<sup>1</sup> Sawangan that mentioned in this conversation is Sawangan Street at Pancoran Mas sub-district, not Sawangan sub-district.

plans to buy a house, was offered by IS and SS to buy that house.

IS and SS negotiated prices and other agreements with the homeowners. They agreed that the owner would receive 50 percent of the house price as a down payment directly and the remaining payment could be paid in monthly installments without interest, with the condition that the homeowners could still live in that house for two years. MBS explains:

At first, it was not ready to live in because it was still being used by the previous owner. There is an agreement that they (the previous owner) could live there until the specified time. The purchasing process was running but the previous owner asked for time to stay.

The conditions of the homeowner were not a problem for MBS and neither were his parents, IS and SS. At that time, IS and SS already owned another property. MBS and his wife could occupy that place after they married, waiting for the owner of the house to move out.

Unlike IS which involved SS in looking for a house, MBS did not involve Y as his future wife in making decisions:

No, because it's private business. There was no relation. It (house) is just a private asset. I was sure if the house was still in Depok there would be no problem. I used my own money so there was no relation with my future wife.

This story from MBS shows the experience of choosing a house that is very different from his parents. MBS completely entrusts the home selection and buying process to parents. Financial issues, who pays for the house, turned out to be a determining factor in the role of choosing a house. MBS uses his own money, with IS and SS providing bailouts, while Y doesn't spend any money on buying the house. In contrast to IS and SS where they paid off the house together so that the decision on what kind of house to buy had been discussed beforehand together.

MBS explained that he doesn't mind as long as he likes the location of the house and suits his financial condition. He emphasizes his house preference regarding a thriving and developed location:

The main thing for buying a house is public facilities in the area such as schools, access to hospitals, and public transportation. Because in the future we will have children and need education. I believe the environment is an important factor in shaping a child, his/her mindset, et cetera. My main point is the house location is very important. So, if the location is great, the area is developed, there are a lot of public facilities, public transportation is good, and the price is suitable, why not?

Compared to that I have to search for another house at the same price but maybe the land is larger, but the area needs 10 or 20 years more to develop.

The answer also shows MBS's desire in the future to live in a developed place with easy access to public facilities and public transportation. This is different from IS and SS who see the potential for the location of the house in the future, not just the current condition.

A different thing happened with DN when she bought her first house. She was persistent with her housing preference: a house in Bogor City, quite far from her parents' or her in-law's house. Marriage is an independent moment for her, so her house is a symbol of that. She was looking for a house location without any help from her parents. She didn't follow her parents and her in-law's recommendation to buy a house in Depok City, near their parents' or in-laws' house. This story aligns with Generation Z's consumer behavior as stated in the literature [15].

### 3.2.2. *The timing of entering the homeownership market*

The findings in this case study indicate that individuals in the younger generation enter the homeownership market more quickly. MBS entered the homeownership market quicker than his father was. MBS bought a house at the age of 25, while IS bought a house at the age of 30. We compare IS with MBS, not with SS, because IS and MBS have the same gender. In Indonesia, males are expected to be providers for the family, which includes a place to live.

Some of the driving factors are that MBS enters marriage more quickly, financial assistance from parents, and the better financial condition of MBS. The differences in economic and social backgrounds between MBS and IS also influence when they enter the homeownership market. MBS is a data analyst, which is in the information and communication job field. He graduated from university with a master's degree that was financed by his parents (IS and SS) and then entered the job market with a background that was highly sought after. He has a higher salary than IS. IS, who is a migrant from East Java and does not receive financial assistance from his parents, had to work to fulfill his personal needs while at the same time paying the mortgage for the house. However, before married, MBS never left his parents' house, so he did not need to make personal expenses even though he had a well-paid job. A higher income, coupled with financial assistance from parents, can make it easier to make a bigger decision, namely buying a house.



In this case study, Vinodrai's [25] concern regarding the financial security of the millennial generation does not occur in individual MBS. MBS belongs to the millennial generation who have access to education so that they can compete in the job market and get decent jobs so they can afford to buy a house in installments. Even so, the MBS condition cannot be separated from the support of parents, both in financing education and providing cash bailouts to pay a down payment for a house.

#### 4. Conclusion

This research investigates the housing transition process experienced by individuals from different generations in Indonesia who have a parent-child relationship. The results of the study show that there are differences in the housing transition experienced by the older generation and the younger generation when they enter the homeownership market. In the parents' generation, the family has the role of providing a place to live (living together) when they leave their parents' house to get a higher education, while for the children's generation (millennials) the role of the family is increasing or different - in the form of motivation and financial assistance to own a house. The level of housing transition mobility in the parents' generation is also much higher than in the children's generation. This happened because, in the parent's generation, they left their parents' house earlier to pursue their education and 'move on'. They had limited access to education facilities, or they pursued better schools, so they needed to 'move on' from their parent's house. As momentum enters the homeownership market, there are differences in their housing preferences that influence house selection. Generation Z is more independent in terms of preference and decision-making on housing, this is in tune with the literature [15]. In addition, the generation of children enters the housing ownership market more quickly due to better economic conditions compared to the previous generation, both due to financial assistance from their parents and income. This result follows what Ford, Rugg, and Burrows [21] revealed that the student pathway ended in homeownership after they gained economic stability, the fruit of the higher education they pursued. However, millennials and Generation Z found problems when they were accessing housing credit systems with financing institutions (banks): their type of job that is not eligible as a creditor or they do not have enough money for a down payment.

Marriage is marked as the same point for both parents and children's generation in this case for buying a house. For children's generation, marriage and owning the house became the actual point for 'moving out' from parents' house. However, from this study case,

we couldn't conclude that the correlation between owning a house speeds up the timing for marriage [24]. Therefore, we found that aspiring or planning for marriage could be the main reason for buying a house.

This research can contribute to providing an overview of how the housing transition is experienced by different generations who live in urban areas in Indonesia. We can conclude that the housing transition in Indonesia, especially in this case, is still very dependent on assistance from the family. In the case studies discussed it can be seen how financial assistance in the form of loans and bailouts from family or trusted people without additional interest is a very significant facility for the individuals in this case study so that they can enter the homeownership market. This dependency on the older generation is somewhat concerning because not all of the younger generation has this privilege. The government should acknowledge that this dependency is related to wider threads: employment and financial systems. There should be solid collaboration with various stakeholders, so this younger, productive, and educated generation has a chance to enter the housing market, and they are marked as independent and self-reliant individuals.

The government, urban planners, and designers need to realize housing preferences for the younger generation, namely the availability of education and health facilities as well as easy access to public transportation as an option that is available and accessible to the people of Indonesia. Housing with transit-oriented development concepts and non-landed properties are now more accepted by the younger generation as their housing choice. This type of development could be a solution between the housing preferences and the rising land prices, especially in urban areas.

Even though this research could provide an overview of how the housing transition is experienced, further research with wider participants is needed to answer whether the result is fit with the general population in Indonesia.

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