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Having the Next Generation in Mind: Housing Pathways of Older Homeowners in a Romanian Rural Community

Abstract: In this paper we set out to understand the housing pathways of older people who live in precarious prosperity in rural Romania. The stratum of precarious prosperity (Budowski et al. 2010) is a rather invisible and heterogenous social category whose household strategies and biographies are particularly understudied. Our purpose is to describe and explain micro-events in the housing histories of older Romanians belonging to this stratum and to understand agency in housing strategies in time and space. The data we use comes from a qualitative panel study conducted in a rural community in Romania. The results show that the housing pathways available to older people in the village studied are strongly embedded in family ties, intergenerational support, and co-residence housing strategies, as well as in housing policies that provide inadequate institutional support for meeting housing standards and increasing the quality of housing.

Keywords: old age, housing pathways, homeownership, precarious prosperity

Introduction

Among the European Union (EU) countries, Romania has the highest share of people living in households owning their own homes (95%) and the lowest share of tenants (5%) (Eurostat 2020). In 1989, the rate of homeownership was just above 60 percent—in a country with an urbanization rate of 55 percent and where homeownership in rural areas was virtually the norm (Dawidson 2005). The current high rate of homeownership was reached through the rapid privatization of nearly all public housing—both through the renter’s right to buy in the early 1990s and through the restitution of nationalized properties. However, homeownership in Romania does not guarantee decent housing conditions. The country tops the EU rankings on overcrowding and precarious housing, and household-level financial investments in housing maintenance are still rather scarce (Eurostat 2020).

After the fall of the communist regime, the government facilitated the wholesale sell-off of its housing stock and thus significantly changed the structure of homeownership. One result has been the paradox of poor homeowners (Nistor 2007). While the change had the positive effect of providing a type of safety net for homeowners facing the high costs of

transitioning to a market economy, in the long-run, the owners did not have the material resources to maintain their homes, leading to inadequate housing conditions (Dan 2006).

Rural areas have been particularly impacted by large waves of emigration, which have contributed to housing changes through the remittances invested in home remodeling, renovations, or extensions (Larionescu 2012; Vlase 2012). At the same time, the housing privatization promoted through state policies after the 1989 regime change signaled a move toward homeownership-based welfare coupled with welfare state retrenchment (Elsinga & Hoekstra 2015). In the short term, state policy provided an element of stability in regard to housing opportunities (Dan 2006). Later, housing privatization was linked with a massive reshaping of housing policies, which relied heavily on financial processes (Aalbers 2016) in achieving homeownership. This shift proved detrimental for people living in poverty in respect to securing adequate housing subsidies and access to social housing (Lux & Sunega 2014), but the change also became particularly restrictive for a social stratum that found it difficult to qualify as a beneficiary of state support, that is, those living above the poverty threshold but who could easily slip into poverty if circumstances were unfavorable. While the supply of housing decreased due to neoliberal policies in all the post-communist countries, these countries nevertheless diverged in how the quality and accessibility of housing were later shaped during the capitalist transition (Lux & Sunega 2014; Soaita & Dewilde 2017). For Romania, the new commodification of housing involved a particular kind of unpreparedness, with a lack of the infrastructure necessary for the easy access of public services and housing maintenance services (especially in rural areas), or a lack of individual knowledge about the available state support for housing. One consequence was also a focus on seeking and receiving support from close family or other ties, as seen in other studies in Eastern Europe (Voicu & Voicu 2003; Chelcea 2003; Precupețu, Preoteasa & Vlase 2015; Druță & Ronald 2018).

In post-communist countries, homeownership is a survival and inter-generational support strategy (Druță & Ronald 2017, 2018). Romania has a liberal “super ownership-based” system with housing disadvantages related to access to utilities in rural settings (Soaita and Dewilde 2020) and to the impossibility of proper maintenance due to material deprivation. Therefore, various forms of support are quite common inside and outside the household, when housing costs and individual material possibilities don’t match (Druță & Ronald 2017; Preoteasa, Vlase & Tufă 2018). Housing is seen as a form of social protection in later life (Toussaint 2011; Naumanen et al. 2012; Lux & Sunega 2014) in countries where there is a negative relationship between homeownership rates and welfare provision (Lux & Sunega 2014), as is the case in Romania. In rural areas, the do-it-yourself strategies people use to deal with their housing needs and for cost-cutting can result in precarious housing in the long term, as the structures often do not meet housing standards and use improvised construction materials to make the process more affordable.

This paper looks at housing pathways as illustrated by the practices in which individuals engage in order to match their housing aspirations with their current housing status. The housing-pathways approach (Clapham 2005; Hochstenbach & Boterman 2015; Skobba 2016; Byles et al. 2018; Mostowska 2019; Mostowska & Dębska 2020; Bates et al. 2020) reflects these practices and choices and represents a mid-level analysis strategy. Studies have focused on housing inequalities and have underlined the intersection between

subjectivity and structural forces in understanding how people manage housing and housing improvements, maintenance, and different living conditions. This approach allows for an understanding of housing models situated in time and space, with an emphasis on individual, family, and historical changes in housing. The data used in this paper derives from a panel qualitative survey based on in-depth interviews with Romanians aged 50 and over from rural areas who were living in precarious households (experiencing income and material deprivation at between 60% and 100% of the median equivalized household income, or with above 100% of the median income and being severely deprived). While several studies have addressed housing precarity in regard to the housing transformations in post-socialist Romania (Popescu 2022; Zamfirescu & Chelcea 2021; Soaita & Dewilde 2020), we have not seen studies investigating housing pathways in rural Romania that focused on particular social groups exposed to precarity and insecurity of living conditions.

This paper situates housing strategies within the larger discussion of the ambivalent role of homeownership in the life of the precarious-prosperity stratum in Romania. On the one hand, homeownership provides a certain security and protection (from resort to the rental market), on the other hand, the required home maintenance and upgrading can turn into a financial burden. The housing pathways for this particular category have not been previously addressed in the literature using a longitudinal perspective, so our research will shed light on the changing difficulties, barriers, and also opportunities in dealing with housing needs.

Housing Pathways

The housing-pathways framework (Clapham 2005) emerged as a mid-range framework to articulate the structure-agency debate in the field of housing. It is critically positioned in regard to other concepts employed in the literature to explain/capture the various patterns and choices in housing: for instance, “housing classes” (Rex & Moore 1967), an idea that connects social class with a common housing experience, or “housing careers,” a more vertical approach to housing changes (better property/better housing), which can be defined as the “sequence of dwellings and housing forms occupied by a person or household during his/her lifecourse” (Abramsson 2012: 385). The housing pathway consists of

[...] patterns of interactions and practices concerning house and home, over time and space [...]. The housing pathway of a household is the continually changing set of relationships and interactions that it experiences over time in its consumption of housing. These may take place in a number of locales such as the house, the neighbourhood or the office of a landlord or estate agent. (Clapham 2005: 27)

The concept considers the meanings and relationships tied to housing consumption, as well as price, physical space, and housing and neighborhood quality. Going beyond the physical and economic aspects of housing, prices, and neighborhood quality, Clapham (2005) argued that housing practices are impacted by a more diverse set of social relations—for instance, whether the landlord changes the rules, or government policies signal a shift, or job opportunities disappear, and so forth—and that household decisions on housing are based on a multitude of rationales. As an analytical framework, “housing

pathways” combines household subjectivity and structural transformations and strongly emphasizes the alternative horizontal models of housing changes, which can be diverse. While the housing-pathways approach takes the social practices around homebuilding into consideration, a pathway can also strongly deviate from cultural life scripts. Continuing Clapham’s line of reasoning, Meeus and De Decker (2015) consider that for families in precarious circumstances, “housing pathways” is a more suitable concept than “housing career,” because housing quality does not necessarily move upward throughout the life course. The authors pointed to a particular difficulty stemming from a misunderstanding of the concept in cases where housing pathways are equated to individual choices, while norms, legislation, and macro-economic structures are often ignored (Meeus & De Decker 2015). The studies performed on a variety of social groups with precarious backgrounds have highlighted housing pathways as diverse in time and space, with different sequences of homeownership and other arrangements (Skobba 2016; Di Feliciano & Dagkoulou-Kyriakoglou 2020).

Housing over the life-course research and ageing studies have mainly concentrated on residential mobility or ageing-in-place. However, different housing patterns can develop over a life-course and can involve transition, downsizing, maintaining the same house, etc. (Löfqvist et al. 2013; Byles et al. 2018; Bates et al. 2020). The possibilities tend to become less diverse as one ages, especially in societies where homeownership and strong intra-familial co-residence is the norm. Bates et al. (2020) provide a useful critique of the housing-pathway concept and use an adapted version, focusing on the social rather than economic aspects and concentrating on agency in housing experiences (Bates et al. 2020). For Romania, the social and economic aspects are particularly bound together. Romania, being a country with one of the highest poverty rates in the European Union, induces us to consider economic aspects as having an inevitably important effect on housing pathways. However, the social component is gaining more prevalence in housing-pathway studies, as recent analyses have reflected on how housing pathways should be understood not solely as individualized routes but in the context of family networks—as family housing pathways (Mostowska 2019; Mostowska & Dębska 2020).

The housing research on older age groups emphasized that ageing may lead to a reduction in the potential range of an individual’s actions, with a consequent increase later in life of the importance of the person’s immediate area and neighborhood (Heap, Lennartsson & Thorslund 2013; Vidovićová & Tournier 2020). In this light, area conditions are particularly relevant for assessing housing pathways and the implicit agency of a person regarding their home. This agency is, therefore, rooted in space and place, especially in later life. Moreover, gendered analyses have highlighted the accumulated disadvantages for women—in regard to housing pathways—arising from disruptive family events such as divorce (Skobba 2016), or caring responsibilities over the life-course (Hartman & Darab 2017).

There are various levels of housing choices that are particularly relevant for our analysis. At the macro-level, we consider how the housing system in Romania has shaped constraints and opportunities in housing pathways. At the meso-level, we take into account the access to services related to home maintenance and the quality of the residential environment. At the micro-level, we focus on individual choices and options in housing decisions.

Data and Analytical Strategy

Drawing from Clapham's concept of housing pathways (2005) and from Bates et al.'s (2020) critique (in which housing pathways are viewed as being socially embedded, with more emphasis on agency in housing experiences), our analysis investigates how, in households in precarious socioeconomic positions, individual choices are affected by housing histories and contextual opportunities in time.

Here, we set out to answer three research questions:

1. In a rural setting where homeownership is the norm, what are the potential housing pathways among older people living in precarious circumstances?
2. How have the participants' particular social position, genders, and family norms, as well as the area's availability of resources, affected their agency in regard to housing?
3. What future housing projects did the participants have for later life and how do these projects follow or deviate from the participants' housing pathways to date?

Our data derives from a qualitative two-wave panel survey (2013–2016) investigating the quality of life and household strategies of a specific socioeconomic stratum living in positions adjacent to or above the poverty line, called precarious prosperity (Budowski et al. 2010). Although not poor, people in precarious prosperity have a low living standard and face high constraints and insecurity in regard to achieving quality-of-life goals in their respective societies.

Prior studies concentrating on precarious prosperity have focused on the characteristics of these households (Precupețu, Preoteasa & Vlase 2015), on precarious work (Preoteasa et al. 2016), and on the agency of households within opportunity structures (Budowski et al. 2016, Vlase & Sieber 2016; Amacker et al. 2013), but less on housing.

For our study, we selected a sample village for data collection based on the Index of Commune Development (Sandu et al. 2009; Sandu 2011), which takes into consideration four types of capital at the community level in Romania to assess development: human, vital (demographic structure), health, and material capital. According to the index, our rural community, situated in the South Muntenia NUTS II region, has a medium level of development. Our selection criterion was aimed at accessing our research locus, that is, households situated above the poverty line but not in secure prosperity. The village had 5,246 inhabitants, mostly of Romanian ethnicity (96%). 51% were women. 43% of the total population were under 35 years of age, while 15% were over 65 (2011 Census). The rural community is positioned between Bucharest (75 km) and Târgoviște (10 km). These cities provide opportunities for jobs and access to public services, but transportation costs are prohibitive for most of the population.

The households were selected based on income and material deprivation. They were either between 60% and 100% of the median equivalized household income, or above 100% of the median income but severely deprived (suffering from four or more deprivations, according to Eurostat's severe material deprivation index—Europe 2020 strategy).

The panel survey¹ was conducted in two waves (2013–2014 and 2014–2015) in the village and consisted of interviews with participants (N = 17) living in precarious

¹ The overall original study included 100 interviews conducted in two waves, with N = 50 participants in both rural and urban areas. For the purpose of this paper, we concentrated on the rural panel.

households. The sampling was conducted similarly to a Swiss study (Budowski et al. 2016). The households were selected from three neighborhoods in the community that were considered not poor but precarious. The neighborhoods were identified with the help of key informants (city hall representatives and local social workers) and the available statistical data. Using the random route, every third household was screened with the help of a screening questionnaire measuring deprivations and income (Budowski et al. 2010). The person most familiar with the situation in the household was interviewed with a semi-structured interview guide and a standardized questionnaire concerning the household composition and socio-demographic data, household financial situation, type of labor market attachment, occupations of household members, and the housing environment.

The interviews addressed major life domains (living standards, housing and neighborhood, education, employment, family, social networks) and several other issues, such as perception of social class, political opinions, household strategies, and future plans. Sections of the guide were organized by past, present, and future, to allow the participants to reflect and elaborate on their specific biographies.

From the sample, participants over the age of 50 were included for the purpose of this paper; therefore 20 interviews were analyzed (N = 10, four men and six women were followed in each of the two waves). A short description of each of the selected participants is presented in Table 1.

Table 1
Research participants

No.	Name	Age	Gender	No. of rooms	Evaluation of housing costs	Assessment of house size	Satisfaction regarding village area (scale 0–10)	Self-rated on poor-rich scale (0–10)	Social class (self-assessment)
1	Mihnea	74	M	4	High costs	Adequate	8	7	Upper middle class
2	Ana	53	F	5	High costs	Adequate	8	6	Middle class
3	Maria	58	F	2	Reasonable	Adequate	4	5	Upper middle class
4	Viorica	63	F	3	Reasonable	Adequate	6	6	Middle class
5	Ilinca	70	F	3	High costs	Adequate	3	5	Lower class
6	Vlad	53	M	3	Reasonable	Too small	8	5	Lower middle class
7	Gabriela	63	F	3	Very High	Adequate	7	6	NA
8	Mihai	79	M	2	Low costs	Adequate	8	5	Middle class
9	Vică	65	M	2	High costs	Adequate	8	5	Lower middle class
10	Dana	69	F	1	High costs	Too small	8	2	Lower class

We employed secondary data analysis by focusing on a key life domain—housing—and developing new, in-depth research questions. Furthermore, we selected older persons from the original sample who reflectively described their housing pathways and allowed us to employ a consistent life-course approach in regard to housing. The data allowed us to understand housing pathways, both in the long term, by looking at their development across our participants' life courses, and in the short term, by focusing on the changes between the two waves of the panel survey. Moreover, employing secondary data allowed us to maximize data utility through *supplementary analysis* (Heaton 2008), a more in-depth analysis of an emergent issue that was only partly addressed in the primary study.

Furthermore, our analysis was conducted using an exploratory approach to this secondary data according to the three research questions.

Results

Housing pathways among older homeowners

The housing practices of precarious rural households are rooted in strong family ties that translate into co-residence and support. Therefore, events such as marriage, the death of a spouse, or changes in the lives of close relatives have the potential to affect housing. Moreover, home ownership being the norm, housing pathways do not necessarily involve changes as severe as total relocation in later life. In addition, societal norms prioritize the younger generation's needs, especially in multigenerational households where the older occupants are grandparents. As a result, the housing desires and needs of the elderly owners are sometimes marginalized. Our results show that there are small variations in the choices and opportunities related to housing that can separate the pathways into four types: downward, upward, static/onward, and mixed (see [Table 2](#)). However, as is the case with the life strategies of people in precarious prosperity, these pathways are not particularly stable, because they are highly dependent on financial means.

The familial norms of support translate into increasing housing choices for younger generations ([Druță & Ronald 2017](#)). The participants' choices involved several intergenerational support strategies: building annexes to provide more secure housing for their adult children and family; redirecting financial investment from their own home improvements to their children's extensive housing projects, which are destined for the whole family; creating a new future pathway through relocation; using land as a financial token for the future housing plans of children and grandchildren; and paying the mortgage for their children's home acquisitions.

Mihnea is a 74-year-old retiree whose housing trajectory includes the security of home ownership (by direct inheritance). Mihnea's house is a typical free-standing rural home in Romania, with four rooms, no access to a sewage system, and heating provided by wood-burning stoves. Although he considers housing costs to be rather high, he has never had state support for these costs, nor felt a sense of urgency in regard to home renovations, due to the security of his former well-paying, stable job, which eased access to the necessary financial resources. He considers that infrastructure improvements (sewage) would be desirable. Potential further investments depend on his migrant son's return home from Spain. He is considering investing in a centralized heating system to increase his comfort in older age, although he considers it to be expensive. Overall, he views himself as relatively well-off.

I tell you that [...] in this village there should be water, sewage, because people, most of them have bathrooms. Can you imagine that some people run their bathroom pipes out into the ditch? [...] Should that be okay? What did others do? They had a well that didn't work anymore, it had dried up. They ran their sewage into the well. Well, think about it. If you put that sewage from the bathroom down 20 meters into the ground, the water [...] it's not just groundwater, it's all the water, where all these wells come from! It started to be at that one, and that one, water that smells of detergent [...] So that means sewage! I'm doing better on this side, us, because there is this slope. We dug a sewage pit where the storm water leads! While the poor others are on the wrong side of the slope!

Table 2
Housing pathways

Pseudonym	Age	Housing situation (I)	Changes between waves related to housing (II)	Agency in housing	Future housing plans (I+II)	Housing pathway
Mihnea	74	Four rooms, no sewage system, and heating with wood-burning stoves.	Need for additional money for his health, therefore home improvements were not a priority.	Family against improving housing.	Building additional rooms when son returns from abroad.	Static housing pathway.
Ana	53	Husband's birth house, five rooms, access to gas in the last year; lives with her adult son, husband, and her parents-in-law.	Unable to use the outside kitchen because her husband's health deteriorated; a bathroom as an annex to their house for their adult son and for their husband's health-related needs; installation of a central heating system with the financial support of their parents-in-law.	Family lives nearby (mother and brother) and they help with improving housing conditions; she tried to obtain financial aid for heating to buy wood for winter, but the household didn't qualify for it.	Wants to invest in an additional bathroom and kitchen and to insulate the house against the cold.	Mixed housing pathway.
Maria	58	Lives with husband. Yard prone to flooding, no sewer access, (old) house, basement floods. Plan to connect to the gas mains. Land for the new house was recently bought.	Finished the doors and windows on the new house.	The elder couple can afford land purchases for extended family.	Adult son abroad; building a home on location where the entire family will live. Want to improve the garden for their kids.	Mixed housing pathway.
Viorica	63	Lives in a two-bedroom house, heating based on wood, no access to sewage system. The overall housing conditions are worse compared to the apartment where she lived in the city.	Improved household appliances through credit.	She always tries to upgrade the house in some manner, referencing her housing conditions from the city that were better.	Wants a bigger house and thinks about expanding it, but only when her son comes back from Germany.	Downward housing pathway.
Ilinca	70	Lives on the same property as her two adult children, who split her former house.	Painted the walls.	Has a 5-year loan to put in terracotta fireplaces. Family members also have loans.	Her son wants to build a new room for her grandson.	Static—downward housing pathway.
Vlad	53	Lives with wife, children, and mother.	Has rebuilt a bathroom and built a new concrete fence, a greenhouse. Daughter moved out. Wife had operation.	Could afford a loan to buy electronics.	Bathroom renovation. Plans to buy a car for his son and to heat home with central heating. Plans to pay the mortgage for his daughter in the city.	Upward housing pathway.

Table 2 (Continued)

Pseudonym	Age	Housing situation (I)	Changes between waves related to housing (II)	Agency in housing	Future housing plans (I+II)	Housing pathway
Gabriela	63	Land is shared with two other sisters, neither living on site. House shared with disabled son in her care. One other son lives on-site.	None.	Cannot afford renovations; she pawned a bracelet to build the front fence.	Has no plans. Her son would like to change the doors and windows and put in flooring.	Static housing pathway
Mihai	79	House with two rooms, lived with his wife, but by the second wave of research his wife had died.	He has two children who, at the time of the second wave, were relying on him for financial help; his wife died, resulting in only one income left; he reduced the heating to only one room to cut costs; he installed a small kitchenette inside the house to ease his cooking process.	Adjusted to his wife's death by partially improving housing conditions.	Land transferred to his niece to help her secure money for buying or building her own house.	Mixed housing pathway.
Vică	65	House connected to gas mains, living with his brother-in-law and wife. Two homes: a relatively new modern one and an older one, in need of repair.	Has continued the thermal insulation and improvement of the new house.	Sets money aside all the time for small housing projects	Plans to improve the old house.	Static housing pathway.
Dana	69	House is 50 years old, 2 rooms, needs repairs. Lives with her out-of-work 50-year-old son, who moved in after she became a widow, to let his own daughter take over his city flat.	Could not afford any repairs, despite the house needing repairs.	The two are trapped by poverty and cannot improve their status.	No plans, due to low income.	Downward housing pathway.

(...) They have to call a septic truck! The vacuum truck comes [...] it comes, or it doesn't come, sometimes the septic tank overflows! (Mihnea, age 74, 1st wave)

Mihnea is focused on the neighborhood and community level of infrastructure in his narrative. His housing pathway is home ownership-based, with no history of housing relocation, marked by various agentic actions to improve his housing conditions, but with little effect when considering the social context: a village with few changes over time when utility needs are considered, while also disconnected from the main transport system.

Mihnea's assessment in the second year of the interviews was impacted by health events resulting in an urgent need for medical intervention. Since he needed to invest money in two surgeries, his housing improvements were not prioritized. This is a common turning point in participants' narratives on housing changes; the emphasis on improvements and

renovations is often replaced with more focus on and redirection of financial means to health care.

Viorica is a 63-year-old woman who retired early and in 2010 moved back from a nearby city to take care of her mother. She is separated from her former partner. She lives in a two-bedroom house, with no access to a sewage system, and with heating based on wood. Her housing conditions are worse than in the apartment in which she lived in the city, even though that dwelling was overcrowded. Her housing pathway has also been critically affected by family events (separation from her partner and the deterioration of her mother's health), which have resulted in a downgrade in living conditions over those in her previous home. She has to deal with a particular problem in regard to heating: although she has a forest from which she can cut trees and branches to use as heating fuel, she can't store the wood properly and thus it ends up getting wet before she can use it.

Viorica has a project planned for her son—to expand the house and build some larger annexes. Having lived in a more spacious apartment in the nearby city, her comparisons tend to favor that previous housing arrangement:

It's bad compared to an apartment building because there is no running water in the house. I had running water, but the pipes broke, they rusted, there is only one of these, an electric water pump, which I share with my nephew and my brother, a priest. We can't do that anymore. We have to dig another well to bring water to the house. (Viorica, age 63, 1st wave)

Life events can trigger different housing pathways. Mihai, a 79-year-old pensioner who lived with his wife during the first wave of research, found himself alone after his wife died of cancer. Having lost an income, he reduced his energy costs. He rearranged his food preparation from a larger outdoor kitchen to a small indoor kitchenette to secure more flexibility with cooking and to reduce costs in the process. Although he became more financially deprived, his is a mixed housing pathway in which downward and upward readjustments took place at the same time.

Ilinca is a 70-year-old widow with multiple health issues who lives with her two adult children. She has three rooms in total and her home is heated with new terracotta wood-burning stoves. The family relies heavily on borrowing money and on various mutual-aid loans to finance their heating and home improvements. The situation could deteriorate quickly due to the amount of debt the various members of her household carry. Debt secures greater autonomy and privacy of housing for each of the family members (herself, her son, and her daughter), though, as she mentioned, heating costs financed by debt are not sustainable:

Three fires in one house. I have my stove, and they each have their own stove: the boy has one; each has their own stove; you can't manage anymore. Before, when we were at [my] parents', we were all in one room, burning a fire there. There's nothing left for [...] that, too. And this is killing us, the wood. (Ilinca, age 70, 1st wave)

Vlad is a 53-year-old who lives with his wife, son, and mother in a three-room house. He would build another if he could afford it. The house has modern electronics, a fully equipped kitchen and internet access. The household is in decent financial state: Vlad continually improves the house, and he can afford an expensive optional medical procedure for his wife. Future plans include connecting to the gas main, switching to central heating, finishing the

renovation of the bathroom, paying off his daughter's new mortgage for a studio apartment in the nearby city, and buying his son a car. He is on an upward pathway and is prioritizing housing improvements, even though they mean accruing debt:

That's how we grew a little. We bought the water pump. After we bought the water pump, well, what do we still need? [...] We bought a washing machine—let's buy a little of that too, even if we have to sacrifice. We built a little greenhouse for me, so I can have a few tomatoes (Vlad, age 53, 2nd wave).

Agency in Housing Experiences

Housing pathways can be shaped by individual choices in various forms. There are several ways agency is structured. On the one hand, micro-actions or behaviors are translated as turning points that could improve housing conditions, on the other hand they are used to secure and sustain social relationships. Examples of such micro-actions are securing funding for repairs, expanding homes, or preparing for extreme weather conditions. At the same time, these renovations could reconfigure a dwelling in such a way as to convince other family members to stay close to the family home.

Mihnea's narrative illustrates the constrictive power of family connections. There was a gas pipeline being installed on the main road at one time, so there was a possibility to improve his housing conditions. However, Mihnea recalls that his wife refused to take advantage of the opportunity, due to her lack of knowledge about new technological improvements.

I can't get her to agree to installing gas. She's scared. Sir, she's scared. [...]. When she sees so many things on TV: this one broke, that one did that—"Look," she says. I haven't changed a propane canister in years. She does it alone; she takes out the empty one, she replaces with the full one. [...] "Well, what about that?" "Yeah, but I know how to do this myself." (Mihnea, age 74, 2nd wave)

Therefore, there was little change in the established housing pathway; as expected, family relationships act as an important factor in how agency in housing experiences is shaped.

This situation is visible in the case of Viorica, as well. She lacks an adequate storage unit to keep wood dry. Therefore, she warms the wood before using it to heat her house—a procedure that is cost-intensive. She has difficulties in maintaining a comfortable temperature in her home during the winter. Energy poverty is associated with a background of precarity for households and individuals (Teschner et al. 2020). To deal with energy poverty, individuals adapt their behaviors inside their own households, but also outside of them (Petrova 2018). For Viorica, the lack of a woodshed involves externalities in her extended family and in the community (specifically, her connection with her brother with whom she shares her heating supplies). Moreover, her nephew's not sharing his woodshed with her affects their relationship:

Look, it's a woodshed full of only dry wood, and I'm sitting with them on the stove. This nephew of mine locks the shed. Almost as if he had bought it. (Viorica, age 63, 1st wave)

Viorica currently lives in the house where she was born, and she is not happy with her situation. While Mihnea normalizes his circumstances, Viorica's account reveals a sense

of decline in her housing opportunities. In her narrative, dealing with problems in the city was easier, because it offered better opportunities, although with higher costs:

No, it [the power] doesn't go out like that in cities. I used to talk to my nephew about the blackouts and he said, "Well, why do you need all this power? Go to bed at such an hour!" (laughs) "But why don't you lose electrical power like this in the city?" "Well, we live in the city. You pay city tax!" (Viorica, age 63, 1st wave)

However, she also recalls the problems with overcrowding in her previous apartment in the city, where she lived in three rooms with five other people. She remembers the difficulty of considering the home owned by her previous husband as her own and what the lack of privacy in living there entailed for her:

I couldn't [take it] anymore; there was no place for me in three rooms. The girls were coming over with boyfriends; they were coming and going, coming and going. (Viorica, age 63, 1st wave)

Agency in housing experiences sustains social relationships through various behaviors that extend beyond one's own home. Ana, a 53-year-old pensioner (retired for health reasons) relates that she chose to use the money for her heating costs to maintain her relationships and care for others, in this case, a person outside the household for whom she constantly provides food, medicine, and other forms of care:

Many times, I relented and didn't pay my electricity bill because that person needed money for medicine. (Ana, age 53, 1st wave)

Agency as a choice between housing and other life domains is common when financial means are scarce and unstable. The turning points that are relevant for specific housing pathways are experienced when major changes force a reconsideration of home design and when transitions are rejected for the sake of securing housing. This is the case with Vlad, who decided not to pursue higher education in order to help build a home for his family:

And then the earthquake came and knocked down the house...we had to build a house...small kids...I was seventeen...After two more years I got a job...The house was built but only on the outside, so I got a mutual-aid loan (from the Casa de Ajutor Reciproc—CAR). I had two younger sisters...So many problems...and I have a sister, the young one, cheeky, she says: "Well, Vlad, if you only went to college..." I say: "Sis, I had to..." But I don't feel bad. It's better this way... (Vlad, age 53, 2nd wave)

Future Housing Projects

Future housing endeavors do not occupy a central place in the subjects' desires to improve their social status (although this centrality may vary for some participants) but mostly relate to specific family goals (supporting children, expanding one's house to include more family members) or to minor improvements in housing conditions that become age-structured in their prioritization, such as increasing the heating in some of the rooms to accommodate reduced mobility, or building annexes to reduce the distance to an outside kitchen or toilet.

Mihnea's focus is on adjusting the quality of his housing conditions with the help of his son. Therefore, housing is not a central project that, by itself, has the force to relocate resources from other areas; it is rooted in family reintegration practices.

Interviewer: Do you still plan to do any sort of renovation or reorganization of the house?

Mihnea: Sir, only after my son comes back from where he is! Afterwards, we'll talk! I have plans, but let him come too...Let him come too. (Mihnea, age 74, 1st wave)

Securing adequate space for his son would involve building an annex to his house. Here, housing helps maintain and prioritize family connections, being part of a survival strategy in post-communist economic conditions that pushed migration as a solution (Larionescu 2012).

Mihnea's status changed in the second year, as his health affected his certainty in planning future housing projects, whether minor repairs, utility upgrades, or building an annex for his son when he returned from Spain.

Viorica's future housing projects included three types of endeavors: 1) a more generous space for her migrant son, who was living in Germany, 2) small upgrades to her indoor utilities to secure more comfortable living, mostly related to the easing of domestic chores, such as buying a vacuum cleaner, an electric oven, or a couch on credit, and 3) a more collective project that included building a care shelter for the left-behind elderly on land she owned near the village.

The centrality of housing in her assessment of her current living conditions was reflected in her evaluation of being poor or being rich. She mentioned housing as being important, with more space and central heating signaling a better position on the scale. One of her small projects for improving her conditions was fulfilled in the following year, when she managed to buy the electric oven she had previously planned to acquire.

The age-structuring of future housing projects involves adapting housing renovations and reconfigurations to the health-related needs of the participant or of other family members. Ana's house changed between the two waves when she added a new toilet indoors due to a deterioration in her husband's health; however, in adapting to their recent reduced mobility, she kept her plan for a new kitchen with better conditions:

For the outside kitchen I don't have a window in the back there because the neighbors said that we shouldn't install a window. [...] I told my husband, I said, "This kitchen, when I see it dark like this, it's as if I'm stepping into something sinister." Because I have to keep the light on all day—there's no window, no air circulation. You get humidity from the steam vapors. For health reasons, I can't plan like this anymore because I don't know how long I can still work. (Ana, age 53, 2nd wave)

Discussion and Conclusions

In our study, we used a qualitative research panel of ten older persons living in precarious prosperity (Budowski et al. 2010) in rural Romania to reflect on the shape of housing pathways in later life. Housing pathways in rural areas are few and are mostly based on home ownership with intergenerational house transfers (through inheritance), and small-scale changes to homes (usually a house in which the owner was born).

Our results demonstrate that late-life housing pathways for precarious households begin with similar housing conditions (people owning their houses) but then slightly diverge. While some of the participants constantly marginalized their housing needs in favor of higher priorities, others intensely prioritized housing improvements. A comparison of other people's housing conditions and expectations contributed to the participants' expertise on

the subject and helped them navigate toward their own housing goals. Previous researchers have defined this effect as an “enlargement of knowledge” (Vlase 2012: 28). We know that women are more likely to be socialized to invest in domestic and care labor around the house and to focus more intensely on the home space (Vlase & Preoteasa 2018; Voicu, Voicu & Strapcova 2009). Our results showed that women whose housing situation changed dramatically after a major life event, such as a death, separation, or divorce, might experience restricted agency in the short term, with the later reclaiming of their agency through planning small-scale housing projects.

Participants in our study had a strong resolve to provide housing for younger generations (Druță & Ronald 2017, 2018), even at the cost of their own housing quality. In some cases, participants’ housing pathways evolved into family housing pathways (Mostowska 2019; Mostowska & Dębska 2020), reflecting the norms of strong intergenerational support (Preoteasa, Vlase & Tufă 2018). However, there is some slight divergence in how these achievements for future generations are imagined, and this reflects the unstable and concurrent housing expectations and practices of people living on the threshold of poverty. While the pathways of some people were straightforward, others experienced detours involving the experience of city living, which meant that they returned to the village with changed ideas on housing.

Our cases demonstrate that housing precarity is unevenly distributed amongst members of the same social stratum. Older homeowners living under precarious housing conditions experience vulnerability for several reasons. There is a higher risk of material deprivation in later life if they have previously experienced this situation at other life stages. Housing practices settle over time, so there is a particular, regimented way of “doing” housing in later life. In their financial choices, the participants’ position above the poverty threshold renders them captives of strategies of prioritization that reduce the importance of housing in the short term, having no real access to housing alternatives in the area or to home improvement and maintenance subsidies.

The participants’ future housing projects did not greatly divert their current housing pathway but rather acted as social reproduction tools (e.g., the planned expansion of homes for children returned from abroad or from the cities). The participants’ narratives in regard to housing focused on narrow tasks: building an extra staircase, repairing a door, or addressing energy poverty by reducing costs or improving home insulation. Future plans for minor improvements were common, because the participants often allocated resources that were easily accessible, or managed through others (finding a neighbor with handyman skills, etc.); such activities not only reestablish community and family connections but also reflect the limited access of semi-remote village areas to diverse housing pathways.

Our research contributes to the theory of housing pathways (Clapham 2005; Mostowska 2019; Mostowska & Dębska 2020; Bates et al. 2020) by viewing the housing-related choices, efforts, and financial difficulties of elderly villagers over a short period of time. The pathways we identified could be used as a basis for more policy measures to address the specific difficulties households encounter in their efforts to improve their housing conditions. Knowing which households and individuals are on a more downward pathway could lead to better interventions and support.

However, this research has some limitations due to the available data, as access to the individual and family housing histories was scarce beyond the course of the two waves of the research panel. Moreover, housing pathways in later life were analyzed for people living in precarious prosperity, not for the wider elderly population. Future research could expand the socio-economical categories of older groups and the distance between the waves of research, or could benefit from a retrospective design.

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