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Veröffentlichungsversion / Published Version

Zeitschriftenartikel / journal article

#### Empfohlene Zitierung / Suggested Citation:

Bothelo-Azevedo, A., López Colás, J., & Módenes Cabrerizo, J. A. (2021). Is living in the parental home a housing decision? Southern Europe's young working adults from a comparative perspective. *Revista de Demografía Histórica*, 39(1), 99-122. <https://nbn-resolving.org/urn:nbn:de:0168-ssoar-84530-2>

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# Is living in the parental home a housing decision? Southern Europe's young working adults from a comparative perspective\*

## Viver em casa dos pais é uma decisão habitacional? Os jovens adultos trabalhadores da Europa do Sul a partir de uma perspetiva comparativa

FECHA DE RECEPCIÓN: DICIEMBRE DE 2020; FECHA DE ACEPTACIÓN: ABRIL DE 2021

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### Keywords

Housing tenure status  
Living in the parental home  
Southern European housing system  
Welfare state regimes  
Young adult housing decisions

### Abstract

In Southern Europe, the exceptionally high rates of young adults living with their parents might indicate that co-residence is more frequent even among those more likely to live independently. In this study we analyse living in the parental home as a decision of young working adults in four southern European countries in comparison with France, Germany and the United Kingdom. We use the 2012 European Union Statistics on Income and Living Conditions microdata to estimate the probability of living in the parental home for young working adults aged 18-34. Our core finding is that living with parents is a common decision in southern European countries, whereas in France, Germany and the United Kingdom young working adults opt essentially between ownership and tenancy. The results challenge us to rethink young adults' paths to independent living and the role of public policies in their endeavours.

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\* This research was funded by the Fundação para a Ciência e a Tecnologia, I.P. under the Grants PTDC/GES-URB/28826/2017 and PTDC/GES-URB/28853/2017, and by the Spanish Ministry of Science and Education under the Grant CSO2016-79142-R.

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**Palavras-chave**

Regime de ocupação do alojamento  
Viver em casa dos pais  
Sistema de habitação da Europa do Sul  
Regimes do estado social  
Decisões habitacionais dos jovens adultos

**Resumo**

Na Europa do Sul, as taxas excepcionalmente elevadas de jovens adultos que vivem com os pais podem indicar que a coresidência é mais frequente mesmo entre os mais propensos a viver de forma independente. Neste estudo, analisamos a coresidência com os pais como uma decisão dos jovens adultos que trabalham em quatro países da Europa do Sul, em comparação com a França, a Alemanha e o Reino Unido. Utilizamos os microdados do Inquérito às Condições de Vida e Rendimento na União Europeia de 2012 para estimar a probabilidade dos jovens adultos trabalhadores entre os 18 e os 34 anos viverem em casa dos pais. A nossa principal conclusão é que a coresidência com os pais é uma decisão comum nos países da Europa do Sul; enquanto que em França, na Alemanha e no Reino Unido os jovens adultos trabalhadores optam essencialmente entre a propriedade e o arrendamento. Os resultados desafiam-nos a repensar os caminhos dos jovens adultos para uma vida independente e o papel das políticas públicas nos seus projetos.

**INTRODUCTION**

Young European adults from different countries tend to show disparities in their housing behaviour with regard to living or not in the parental home. The literature has explained these differences, highlighting the effect of social norms or economic drivers, very often using the framework of the housing systems. Previous studies have consistently shown that more young southern European adults live in the parental home until an older age than their northern European peers (Jones, 1995; Castles and Ferrera, 1996; Reher, 1998; Fernández-Cordón, 1997; Holdsworth, 2000; Billari, 2004; Aassve, Davia, Iacovou and Mazzucco, 2007). However, is this southern European pattern merely the reflection of a passive response to a restrictive socioeconomic environment or else, at least in part, a proactive conscious behaviour? In this study, we look at the long-term co-residence of parents and adult children in the parental home in southern Europe as an outcome that, although resulting from the combination of opportunity and constraining factors (e.g. preferences, income, housing supply, affordability), it is still a decision.

A traditional understanding of the paths that individuals follow to independent living would expect young adults to leave the parental home when they have reached economic independence. From this perspective, economic restrictions explain the delay in young adults achieving residential independence in Southern Europe (Fernández-Cordón, 1997). In other words, to live with parents would be a passive response to young economic dependence. Still, is there only a mechanical interrelationship between housing and economic independences? Looking at data on the residential independence patterns of working young Europeans, that is, those that might be economically inde-

pendent, could shed light on this question. If cohabiting with parents were not only common among economically dependent young individuals, but also among active young workers, this would challenge the traditional explanation for residential independence.

Recent social and economic changes have led to some authors analysing these interrelationships more critically. At the beginning of the 21st century, a combination of demographic, social and economic developments have impinged negatively upon the access to housing and have strengthened intergenerational help, with parents and grandparents providing support with housing for younger generations (Ronald and Lenartz, 2018). This may be particularly relevant in the southern European housing system in which family solidarity plays an important role in unblocking access to housing (Allen, Barlow, Leal, Maloutas and Padovani, 2004) and economic drivers play a more important role than in other welfare states (Aassve, Billari, Mazzuco and Ongaro, 2002).

Against this background, this study focuses on Greece, Italy, Portugal and Spain in comparison with France, Germany and the United Kingdom. The latter are representative of other European housing systems, and two other welfare states according to Esping-Andersen's (1990) typology: the corporatist welfare state in France and Germany, and the liberal welfare state in the United Kingdom. We first ascertain whether, for young working adults aged 18-34, continuing to live with parents was a likely option in the context of the 2008 Global Financial Crisis, accounting for the differences in the housing system level and within Southern Europe. Using the 2012 European Union statistics on income and living conditions (EU-SILC) microdata, we estimate alternative-specific multinomial probit regressions (ASMPR) in a three-alternative response: living in the parental home, being an owner and being a tenant, or in free accommodation. Confirming that living in the parental home is a common situation for southern European young working adults aged 18-34 in contrast with France, Germany and United Kingdom, two further questions are answered: 1) Who are they?, that is, which are the individual, household and residential characteristics of the young working adults who live in the parental home. And 2) What other tenure alternatives do young working adults have in those countries where living in the parental home is an important housing tenure?

By focusing on the young adults who could potentially leave but instead remain in the parental home, this study questions the traditional understanding of the intersection between life cycles and housing careers. By examining the housing options of young adults at the micro-level, this study adds to previous knowledge gathered on this topic about the individual, household and residential characteristics of those living in the parental home. By considering staying at the parental home as a residential decision, it will add to the emergent literature that considers residential immobility as a process in itself, particularly in an age of growing uncertainty (Coulter, Ham and Findlay, 2016; Clark, Duque Calva-che and Palomares-Linares, 2017; Preece, 2018). Finally, by approaching an international comparative perspective, this study contributes to a deeper insight into the relations between housing tenure statuses across European housing systems.

## 1. THE EUROPEAN PATTERNS OF LIVING IN THE PARENTAL HOME

At the intersection of life cycles and housing careers, living in the parental home has usually been considered a stage at which housing decisions are made by the parents, while living independently has been linked to a higher degree of freedom and responsibility for housing choices (Clark and Dieleman, 1996). The literature has analysed the patterns of leaving the parental home in Europe in light of the social norms, economic drivers and within the scope of the welfare state regimes. Overall, if there are more circumstances in which continuing to live with parents is acceptable or even desirable, the postponement of independent living is somewhat an expected behaviour. This is so because differences between European countries in the timing of leaving the parental home also relate the differences in the perceived age norms on leaving the parental home (Billari and Liefbroer, 2007; Aassve, Arpino and Billari, 2013).

In Southern Europe, a delayed departure from the parental home has been the norm for a long time (Jones 1995; Fernández-Cordón, 1997; Holdsworth, 2000; Billari, 2004, Aassve et al., 2002). For example, in 1994 the percentage of young adults aged 18-34 living in the parental home was between 30% in Greece and 55% in Italy among young females, and between 51% in Greece and 68% in Italy among young males (Aassve et al., 2002).

Another author, Fernández-Cordón (1997), compared young adults aged 15-29 from southern European countries (Greece, Italy and Spain) with central European countries (France, Germany and the United Kingdom) in 1986 and 1994 and found that the difference in the proportion still living with parents increased over time. Adopting a traditional transitional model from childhood to adulthood, the author related full autonomy of young adults with employment and residential independence, and described how the southern European pattern goes beyond cultural values and how it is also determined by the difficulties in entering the labour market. In Southern Europe, these hardships emerged particularly after the 1970s crisis (Accornero, 1989). In fact, Fernández-Cordón (1997) addresses the development of an intergenerational imbalance in Southern Europe as a consequence of a welfare state that protects the older age groups and leaves younger generations with no means of dealing with the effects of economic recessions.

Jones (1995) showed that, in Southern Europe, young adults tend to stay in the parental home longer, mostly until they have started their own families. In contrast, in Northern Europe, young adults tend to leave home at a younger age and also for different reasons, to complete higher education or enter the labour market (Jones, 1995). Holdsworth (2000) confirmed Jones's findings, adding that, compared to the British, there is less pressure on Spaniards from more privileged backgrounds to leave the parental home.

Aassve et al. (2007) reinforced the importance of social norms in explaining the country differences in the patterns of young adults leaving the parental home, adding that

young adults take into account their economic conditions and perception of risk of poverty when deciding to leave the parental home. The authors demonstrated that in Mediterranean countries, where young adults struggle to obtain stable employment and economic independence, the parental home acts as a protection against economic distress (Aassve et al., 2007). In the same line, Parisi (2008) has shown that young adults in Greece, Italy, Portugal and Spain delay leaving the parental home because to do so would make them poorer.

Moreover, the literature has proved that even when controlling the economic independence of young adults, a high proportion live in the parental home. In Italy in 1990, 59% of never-married young adults in the same age group were living with their parents; while 42% of those who were economically independent were still in the parental home (Poggio, 2012). In Spain in 1991, approximately 65% of economically independent single adults were living in the parental home (Miret Gamundi, 1997). Thus, fuelling the motivation for this study, existing evidence of two southern European countries challenges the traditional understanding between housing decisions and independent living.

This raises the question as to whether the mechanisms behind the decisions made to leave home are the same and act with the same strength in Southern Europe and other European countries. In this regard, the approach of welfare state regional typologies (Esping-Andersen, 1999) may still be a valid way of dealing with this question, even though, as pointed out by Esping-Andersen and Billari (2015), it lacks the dimension of the gender-egalitarian norms in clustering the welfare regimes.

Examining the drivers of the decision by young adults to form an independent household, Aassve et al. (2002) found that employment and income are particularly important in the southern European welfare state; while in the continental European countries employment plays a more important role than earnings. In the social democratic countries both predictors are insignificant. Thus, the uncertainty of the economic drivers in Southern Europe turns the parental home into a secure residential option; whereas the economic security in social democratic countries translates into residential options other than the parental home. The authors conclude that Esping-Andersen's (1999) welfare states provide a suitable framework for analysing young adult decisions about independent living.

The 2008 Global Financial Crisis seems to have exacerbated these divergent trends between welfare state regimes. As Priemus and Whitehead (2014) clarified, in Sweden, a social democratic welfare state regime, the crisis had a limited impact on housing production, credit market and consumers. Conservative regimes have been also relatively resilient. For example, in Germany, the important role of the rental sector contributed to softening the impacts of the crisis that affected the ownership sector and the credit market. In France, the impact on credit was limited, production was maintained, and the impact on consumers relatively small. On the contrary, the United Kingdom, a liberal welfare state regime, was severely affected in terms of credit, production, consumption, and consumer confidence (Priemus and Whitehead, 2014).

As for the southern European regime, in Italy the role of the family in housing has alleviated the dependence on the credit system (Priemus and Whitehead, 2014). Nevertheless, the uncertainty resulting from job precariousness and new labour demands, such as mobility and flexibility, lead to an increase in the preference among young Italians for consensual unions, since they are less demanding than marriage regarding long-term responsibilities (Vignoli, Tocchioni and Salvini, 2016). In Spain, the pre-crisis housing bubble led to a market distortion that intensified the impact of the crisis on housing, caused critical shocks in the functioning of financial institutions, construction and consumers (Priemus and Whitehead, 2014). As a result, young cohorts started questioning the role of homeownership in access to housing (Módenes and López-Colas, 2014) and tenancy rates among young couples increased (Azevedo, López-Colás and Módenes, 2019).

While there is a vast amount of literature on the patterns and drivers of leaving the parental home in Southern Europe, there is little focus, from a comparative perspective, on those who remain at the parental home (Azevedo, 2016). Nevertheless, some contributions should be mentioned. Using EU-SILC data, Arundel and Ronald (2016) investigated the role of semi-dependent living (co-residence and shared living) among people aged 18-34 across welfare states and housing contexts. Their analysis has shown that the housing careers of young adults are complex and quite often consist of provisional housing tenure statuses. The authors also found a statistically significant association between the welfare state regime and rates of co-residence, independent living and shared living, which reinforces the usefulness of Esping-Andersen's (1999) contribution to understanding young adult housing decisions during periods of socio-economic fluctuation.

Lennartz, Arundel and Ronald (2016) assessed the impact of the financial crisis on homeownership among young adults in fifteen European countries to find explanations for cross-national traits using the 2007 and 2012 EU-SILC rounds. By clustering 18-34-years-old by housing tenure status – owners, tenants and living with parents – the authors established a four-cluster solution with all southern European countries in the same cluster. Denmark, Sweden and Finland were clustered with the other Nordic countries. Austria, France and Germany were clustered in 'continental European – renting', while Belgium, Luxembourg, the Netherlands and the United Kingdom were grouped in the 'continental European – owning' cluster. Despite the impact the financial crisis had on the southern European labour market, there was not a large decline in homeownership rates, a fact the authors link to the high number of young adults living with their parents before the crisis. They did find, however, a strong association between the decline in homeownership rates and low house prices. The greater fall in homeownership rates, observed by the study in Denmark, the Netherlands, Sweden, the United Kingdom, Spain and Portugal, may be related to credit restrictions during the financial crisis. Finally, the results of this study also shown that the British 'generation rent' is evident in Denmark and Spain (Lennartz, Arundel and Ronald, 2016).

To summarise, previous studies have highlighted that a significant number of young adults from Southern Europe remain in the parental home as a plausible alternative, not

only as the result of a restriction. Against this background, our study focuses on young working adults, since they are potentially able to live independently, but nevertheless some decide to stay in the parental home.

## 2. UNDERSTANDING THE ROLE OF LIVING IN THE PARENTAL HOME AS A HOUSING ALTERNATIVE FOR YOUNG WORKING ADULTS

### 2.1. Data source and sample

This study uses information about individuals in the cross-sectional 2012 EU-SILC microdata. The EU-SILC data is the primary source of data for European comparative studies on the housing decisions of young adults because it provides harmonised data for a large set of European countries and at different levels (country, individual, household and dwelling). For this study, we use the 2012 round that captures the effects of the 2008 Global Financial Crisis on housing decisions, and is supplemented by the special 'Housing Conditions' module with information on housing changes in the five years prior to the survey. This allows us to control for the effect of housing changes that occurred between 2008 and 2012 in the housing tenure decisions of young working adults. Therefore, the survey allows for the focus on the revealed tenure of the household in relation to a set of variables characterising the individuals, the household and the house at the time of the survey.

The sample consists of employees or self-employed with at least one year spent in paid work, aged 18–34 and either living in the parental home or being responsible or co-responsible for the accommodation where they live in Greece, Italy, Portugal, Spain, France, Germany and the United Kingdom (a total sample of 17,977 individuals). Individuals living in a shared accommodation are excluded from the analysis due to the lack of information in the data source allowing for the identification of the relationships between the individuals that, although living in the same house, are not directly related. Table A1 in the Appendix shows the proportion of young adults aged 18–34 by work status and country of residence, and Table A2 contains the relative frequencies of the sample according to individual, household, and residential attributes.

There were two criteria used in selecting the countries: they had to be representative of both their welfare state regime and of their housing systems. As such, we expect this study can provide a comparative perspective that will contribute to a better understanding of the features of the Mediterranean welfare and southern European housing systems. In this respect, the United Kingdom represents the liberal welfare state regime; Germany and France represent a corporatist welfare state;<sup>1</sup> while Greece, Italy, Portugal

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<sup>1</sup> In the original typology, Esping-Andersen (1990) included Italy in the corporatist welfare state regime. No other southern European countries were considered. He did not refer to the Mediterranean welfare state regime until 1999 (Esping-Andersen, 1999).



and Spain represent the Mediterranean or southern welfare state. Unfortunately, there is no social democratic country that meets the minimum of case criteria by all housing alternatives to be included in the study at the country level ( $n > 50$ ).

Finally, a note regarding the limitations of this study. Being in employment does not necessarily mean that young adults can meet the expenses of leaving the parental home. This is particularly true since the 2008 Global Financial Crisis when many young Europeans faced precarious jobs and low wages. In the absence of data in EU-SILC that would allow us to include this relationship (e.g. job security, savings), our analysis has provided a control for this by adding variables on the number of years spent in paid work, earnings and education qualifications. Similarly, given that it is not available information on since when the young adults live in their current home and what was their employment status when they moved into it, we use the information on whether they have moved in the five years prior to the survey also as a control variable. Given the low residential mobility in southern European countries (Allen et al., 2004), we assume that having moved in the past five years will decrease the likelihood of living in the parental home.

Despite these limitations, by focusing on the young working adults, we are looking at the subgroup of young people who are potentially more prone to leaving the parental home in a context of an economic crisis.

## 2.2. Methods and analytical strategy

The main method used in this study to analyse living in the parental home as a decision of young working adults is the alternative-specific multinomial probit regression (ASMPR) models with independent correlations and homoscedastic standard deviations.<sup>2</sup> The analytical strategy is organised in three stages. First, to confirm if living in the parental home is a feasible option among young working adults aged 18-34 in the context of the economic crisis, we fit the ASMPR models. By using them, we predict the probabilities that a working young adult choosing one of the three housing tenure alternatives: living in the parental home, owner, and tenant or in accommodation provided for free. Young adults are considered to be living in parental home when they live with their parents and are not responsible or co-responsible for the accommodation. Unlike the work by Lennartz, Arundel and Ronald (2016), young adults living in free accommodation are treated differently from those living with their parents because they no longer live in the parental home, this is, they have achieved residential independence. Since the sample is restricted to young working adults, there is a good chance those living in accommodation provided for free by the parents would otherwise be under another

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2 ASMPR has two main advantages over multinomial logistic regression, used previously by Leppel (1989), Clark and Mulder (2000) and Yu and Myers (2010) in similar research. First, ASMPR does not assume all individuals face the same set of alternatives. This is important for this study, since living in the parental home or being a tenant may result from external factors, such as economic constraints in the access to homeownership. Second, the ASMPR models allow for the independence of irrelevant alternatives to be relaxed in that they do not assume the random errors are independent (StataCorp, 2013). The data analysis was performed using the Stata 13 software.

heading (ownership or tenancy) instead of living in the parental home. Moreover, those living in an accommodation provided for free do not benefit from the “feathered nest/gilded cage” effect (Avery, Goldscheider and Speare, 1992; Goldscheider and Goldscheider, 1999). Finally, since our focus is on the southern European housing system, this decision is consistent with the residual role of social housing and accommodation provided for free and the model gain in robustness.

Secondly, to gain a better understanding of who are the young working adults living in the parental home, we evaluate how the individual, household and residential predictors affect the choice probabilities of these young adults. To compare the results between models, the exponentiated average marginal effects (AMEs)<sup>3</sup> of the coefficients are presented (Mood, 2010). The results are interpreted as follows. Exponentiated AMEs greater than 1 describe a positive relationship, i.e., as the independent variable increases or changes from 0 to 1, the probability of living in the parental home increases. Likewise, exponentiated AMEs below 1 describe a negative relationship, i.e., as the independent variable increases or changes from 0 to 1, the probability of living in the parental home decreases.

Finally, to look at which housing tenure alternatives stand out alongside living in the parental home, the study disassembles a broader definition of tenure into a five-outcome response: living in the parental home, outright owner, owner with a mortgage, tenant on market rent, tenant on reduced rent or in free accommodation. In this case, and given the small number of sample observations in each category, only ‘tenant on reduced rent’ and ‘free accommodation’ were merged into the single category using low housing cost criteria.

In the three stages, based on the literature and taking advantage of the EU-SILC data, the modelling includes individual, household and residential explanatory variables. The individual aspect covers the characteristics of the young adults. Considering housing tenure decisions to be closely linked with life course, the model uses sex (male or female), citizenship (native or foreign), age, educational attainment (pre-secondary and secondary/tertiary), individual gross earnings (low for the 25% poorer and medium/high for the other 75% of cases), the number of years spent in paid work and the employment status. The household dimension covers the characteristics of the young adult's family and their parents, according to housing tenure status. The variables considered here are partnership status (living with a partner or not), if there has been at least one housing change in the last five years and household equivalised income (low and medium/high) using the same criteria as used for individual income. The residential dimension covers two independent variables. These include the degree of urbanisation (urban and rural), which is introduced as “an indicator for the housing market and spatial context” (Mulder, Clark and Wagner, 2002: 567) occupation, and whether the house is overcrowded.

Whenever relevant, the results are presented and discussed at two analytical levels:

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3 AMEs are computed at the means of the continuous independent variables over the estimation sample. In the case of dichotomous variables, AMEs are computed as the difference in the simulated probability at 0 and 1.

1) European Union 14 countries (EU14) 4 versus southern Europe; and 2) southern European countries (Greece, Italy, Portugal and Spain) versus France, Germany and the United Kingdom.

### 3. IS LIVING IN THE PARENTAL HOME A HOUSING ALTERNATIVE FOR YOUNG WORKING ADULTS IN SOUTHERN EUROPE?

Figure 1 presents the probability of a working young adult choosing one of three housing tenure statuses. When compared with EU14, Southern Europe shows a greater probability of individuals living in the parental home (0.195 compared to 0.112) and a smaller rental market (0.267 compared to 0.396). Broadly, these trends also translate to the country level. The initial results highlight the strong family support with housing provision through co-residence. Moving away from the generalisation that individuals across Southern Europe have more frequent and quicker access to homeownership, in times of economic crisis the probability of owning in Southern Europe is close to that in the EU14 (0.539 and 0.493, respectively) and not much higher than in Germany, France or United Kingdom (these ranging from 0.295 to 0.476). Even for the young working adults in the United Kingdom, owning is more probable than for the same demographic in Portugal.

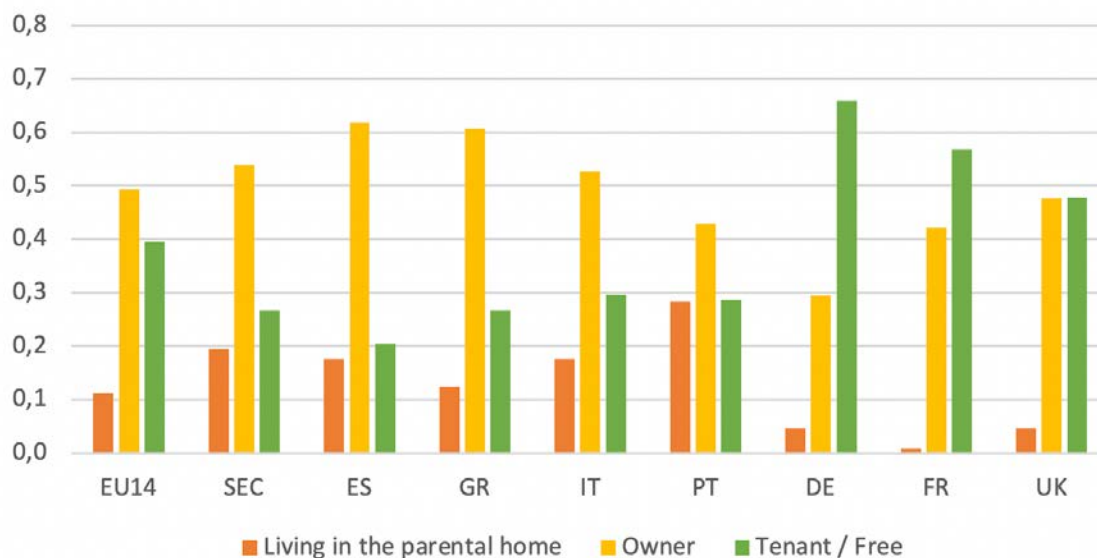
The probability of young working adults living in the parental home is very high in Portugal (0.284), Spain (0.176), Italy (0.176) and Greece (0.125), especially compared to the United Kingdom (0.047), Germany (0.047) and France (0.009). The existence of this alternative in southern European countries and the characteristics of the housing stock (strong homeownership market and small rental market) produces an imbalance among the probability of living in these two latter forms in favour of homeownership. This imbalance is smaller in Portugal, where the likelihood of living in the parental home is greater. This is most likely an effect of the 2008 Global Financial Crisis and the downturn in the Portuguese economy. These circumstances led to the international bailout and the introduction of harsh austerity measures and strict restrictions on credit, which is the principal way to access independent housing in the country (Reis, 2013).

Young working adults in Germany, France and the United Kingdom are much more likely to live in a tenancy or in free accommodation (0.659, 0.596 and 0.477, respectively). Homeownership is also a significant alternative, specially in the United Kingdom where there is the greatest balance between the homeownership and tenancy.

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4 Due to the characteristics of the housing systems and welfare state regimes, the European model includes 14 western European and Mediterranean countries: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Portugal, Spain, Sweden, the Netherlands and the United Kingdom.

**Figure 1**  
 Probability of a working young adult choosing one of the three housing tenure alternatives (living in the parental home, owner, tenant or free accommodation), ASMPR models, selected European countries, 2012



**Source:** EU-SILC, 2012. Author's calculations.

Thus, living in the parental home is a housing alternative for young working adults in Southern Europe. In Italy, Greece, Portugal and Spain, young adults have three housing tenure alternatives at their disposal. In contrast, their peers in France, Germany and the United Kingdom make their housing decisions from a set of two options.

To understand the extent to which housing systems may influence household formation, these results can be discussed in the context of the welfare state regimes (Esping-Andersen, 1999; Hoekstra, 2005). Young working adults are very likely to live in the parental home in the four southern European countries. Moreover, the smaller the rental market, the greater the probability an individual will live in the parental home. This reinforces the statutory meaning of homeownership in Southern Europe (Azevedo, 2016). There, homeownership is promoted by long-term housing policies as a means of controlling welfare expenditure (Castles and Ferrera, 1996; Leal, 2004). This system is to some extent responsible for children living in the parental home until they have access to homeownership, which depends largely on family provision (Módenes and López-Colas, 2014). Nevertheless, the alternative of parental co-residence and, in times of economic crisis, the restrictions to credit across Southern Europe resulted in homeownership levels that were not much higher than those found in France or in the United Kingdom.

Finally, as previously mentioned, Lennartz, Arundel and Ronald (2016) apply a definition of homeownership, rental and co-residence that differs from that used in this study. For this reason, we have replicated our analysis using their definitions. Our results reinforce the fact that Southern Europe follows a different pattern to EU14 due

to the greater probability of young adults remaining in the parental home (Figure A1 in Appendix). Definition of housing tenure status is relevant. Since the authors consider both young adults living in the parental home and those in free accommodation as being in co-residence, this probability of co-residence largely exceeds ours with regard to living in the parental home. Despite the argument used by Lennartz, Arundel and Ronald (2016),<sup>5</sup> living in free accommodation, with or without family support, is not comparable to living in the parental home. In the former case the individuals have access to residential independence and in the latter they do not.

### 3.1. Characteristics of the young adults living in the parental home

After confirming that living in the parental home is a housing alternative for young working adults above all in Southern Europe, it is now time to understand who these young working adults are who live in the parental home.

Following the EU14 model (Table 1), the demographic profile of those choosing to stay in the parental home tends to be the younger age groups, males and native. In relation to the socioeconomic profile, having a lower educational level, less time in paid work or being on a low individual income increases the likelihood of living in the parental home. Broadly speaking, extended educational careers might result in people delaying their departure from the parental home, but it also provides better tools for dealing with the restrictions upon entering the labour market. In a context of economic distress caused by the 2008 Global Financial Crisis, the less well-educated and those with shorter working careers face greater disadvantages in labour market participation, which leads to a higher probability of living in the parental home. This relationship can be justified either by economic difficulties in leaving the parental home or as a cautious attitude related with structural uncertainty (Vignoli, Tocchioni and Salvini, 2016).

Regarding the household characteristics, the young working adults without a partner, not having experienced a recent housing change or having a medium or high household income are more likely to live in the parental home. Finally, the residential characteristics show that residing in a rural area increases the likelihood of living in the parental home.

The characteristics for Southern Europe and the EU14 work similarly. In Southern Europe, there are two additional variables that contribute to living in the parental home when compared with the EU14: citizenship and partnership status. Thus, being a native or not living with a partner increases the likelihood of living in the parental home more in Southern Europe than in the EU14. This pattern is aligned with the general pattern discerned from the literature (Jones, 1995). First, immigrants in Southern Europe and in the rest of Europe behave alike. Consequently, the differences between Southern Europe and the EU14 profiles are found mainly among natives. Second, southern European

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5 The importance of the family in the housing careers at early stages of adulthood and the interdependence in the data, when studying living in the parental home. This argument could be extended in Southern Europe to many cases of quick access to homeownership due to strong family financial help.

social norms are such that even when a young adult can leave the parental home, they postpone that transition until they form their own family, Jones (1995) noted, or, in a contemporary version, when they gain enough vital confidence.

**Table 1**  
**Exponentiated average marginal effects of a working young adult living in the parental home, by sociodemographic, economic and residential predictors, ASMPR models, selected European countries, 2012**

	<i>EU14</i>	<i>Southern Europe</i>	<i>ES</i>	<i>GR</i>	<i>IT</i>	<i>PT</i>	<i>DE</i>	<i>FR</i>	<i>UK</i>
Female (ref. male)	0.977***	0.982	0.975	0.998	0.978	0.926**	0.975**	0.998	0.978*
Age	0.989***	0.988***	0.985***	0.992*	0.993**	0.99	0.989***	0.997***	0.99***
Foreign (ref. native)	0.937***	0.884***	0.888***	0.902***	0.901***	0.913	1.02	0.997***	0.975*
Low education level (ref. secondary or tertiary)	1.038***	1.07***	1.038	1.037	1.025	0.966	0.969***	1.009***	0.99
Number of years spent in paid work	0.996***	0.995**	0.992**	0.998	0.994**	0.994	0.999	(1)	1.002
Low individual income (ref. medium or high)	1.016**	1.012	0.979	1.046	1.048**	1.059	1.053**	1.031***	1.001
Living in partnership (ref. no)	0.757***	0.706***	0.63***	0.819***	0.765***	0.635***	0.804***	0.844***	0.823***
Housing change in the past 5 years (ref. no)	0.861***	0.837***	0.817***	0.84***	0.876***	0.761***	0.915***	0.964***	0.925***
Low household income (ref. medium or high)	0.929***	0.914***	0.94**	0.951	0.893***	0.944	0.941***	0.987***	0.962***
Living in a rural area (ref. urban)	1.045***	1.022*	1.085***	0.977	0.985	1.025	1.052***	1.004***	1.063**
Living in an overcrowded dwelling (ref. no)	0.998	1.006	1.045	1.098**	1.066***	1.033	0.963***	0.992***	1.01
N	17977	9019	2641	957	3984	1437	2436	3216	2583

**Significance level:** \* $<0.05$ ; \*\* $<0.01$ ; \*\*\* $<0.001$ . (1) Information not available in the dataset. Source: EU-SILC, 2012. Author's calculations.

Now we will focus on the detailed cross-national approach. It is important to note that living in the parental home in France, Germany and the United Kingdom constitutes a residual alternative. So when comparing Southern Europe with these countries, we are comparing individuals in countries where living in the parental home is commonplace with those in countries where to do so is seen as a marginal alternative.

Having clarified this, there are three notable differences in the magnitude of the country-level factors for the likelihood of young working adults living in the parental home. The first, already seen in the exponentiated AMEs for the EU14 and southern Europe models, is the influence of partnership status on the likelihood of living in the parental home, which is much greater in Spain (0.630), Portugal (0.635) and Italy (0.765)<sup>6</sup>.

The second notable country-specific pattern is the effect of housing changes in the five years prior to the survey, i.e. during the 2008 Global Financial Crisis. Again, recent mobility greatly reduces the likelihood of living in the parental home in southern European countries, especially in Portugal (0.761), more than it does in other countries. This is related with the low residential mobility that characterises the southern European housing system due to a preference for homeownership and familiar living arrangements (Allen et al., 2004).

The third country-specific feature is the relationship between the likelihood of young working adults in southern countries living in overcrowded dwellings and the opportunity to live in the parental home. The exponentiated AMEs for Greece (1.098) and Italy (1.066) show that family support is offered by allowing the children to live in the parental home, even if the living conditions may not be ideal.

Finally, something should be said about the effect of the individual's income in explaining the patterns of young working adults living in the parental home as the results do not follow the literature as we expected. As Table 1 shows, although the results are significant for the EU14, Italy, France and Germany models, the magnitude of the differences do not reflect the heterogeneity in the European patterns of living the parental home. This apparent homogeneity possibly means that in southern Europe even those with medium-high income will stay in the parental home, whereas in the north, even those with lower income will tend to leave the parental home.

The results seem to show that when introducing controls for the effect of working, the socioeconomic heterogeneity towards living in the parental home is relatively similar. However, differences in the overall level tell us that social and familiar norms in the southern European housing system turn living in the parental home into a much more commonplace alternative and one that is therefore more likely to be found there than elsewhere. Thus, the heterogeneity towards living with parents is greater between countries or housing systems than between socioeconomic statuses.

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6 In Portugal and in Spain there are popular sayings that can be translated as 'Those who marry want a house' ('El casado, casa quiere' in Spanish; 'Quem casa, quer casa' in Portuguese). In fact, 'casarse, casar' (to marry) and 'casa' (home, house) share the same Latin etymological root.

### **3.2. Where living in the parental home is an important form of housing tenure, What other tenure alternatives stand out?**

The second question of this study focuses on those housing alternatives that compete with living in the parental home while being a working young adult. Given the participation of both market and family in the access to homeownership, and of market and state in the access to renting, it is recommendable to divide housing tenure into five groups: living in the parental home, outright owner, owner with loan or mortgage, tenant on market rent and tenant on reduced rent, or in free accommodation. The overall probabilities by housing tenure alternative show living in the parental home stands out with other housing tenure statuses at two different geographical levels (Figure 2):

**Between housing systems.** At the housing systems level, i.e. comparing the EU14 and southern European models, living in the parental home parallels with tenancy / free accommodation. The complementarity of the likelihood of living in the parental home (0.119 in EU14 and 0.209 in southern Europe) plus tenancy / free accommodation (0.418 and 0.279, respectively) illustrates this relationship. Between housing systems, the lower likelihood of living in the parental home matches the greater likelihood of tenancy / free accommodation translating into the supply of housing stock by tenure status.

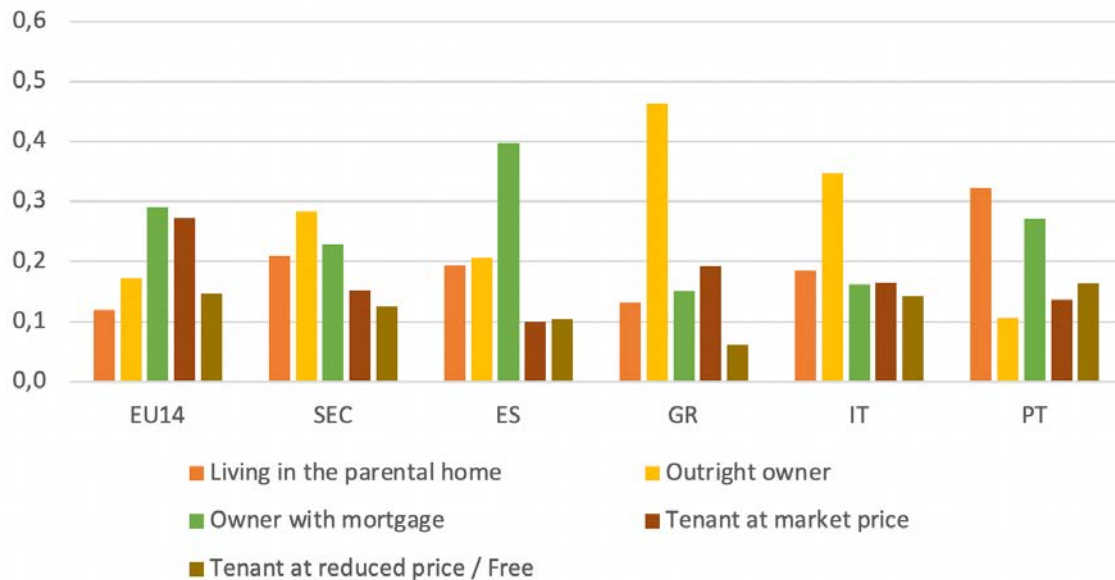
**Within the southern European housing system.** At this level, the opposition is between living in the parental home and homeownership. In Greece and Italy, the alternative to living in the parental home is to live in an outright owner-occupied dwelling (0.464 and 0.346, respectively), suggesting that in the interaction between family, market and state in housing provision, the family holds greater influence. In turn, in Portugal and Spain, the alternative to living in the parental home is to reside in an owner-occupied dwelling with a mortgage (0.397 and 0.271, respectively), suggesting that market influence exceeds, without, however, excluding the effect of family intervention in gaining access to a mortgage. Therefore, in a crisis context, the results suggest two different South European submodels: i) Italy and Greece, where young working adults tend to resort to the family for independent living, possibly as a result of stronger restrictions to credit and/or greater familiar capacity to provide financial support; and ii) Portugal and Spain, where young working adults have to rely more on mortgaged ownership for independent living, possibly as a result of less restricted credit and/or parents being less able to support their children's independence.

Both the EU14 and southern European models have positive and negative effects in the sense that both are strongly linked to external forms of gaining residential independency. While differences between housing systems were noticeable in Figure 1, the southern European patterns are clear only when the five-alternative outcome is considered (Figure 2). Finally, the likelihood of young adults owning their own homes is quite similar in the EU14 and across Southern Europe.



**Figure 2**

Probability of a working young adult choosing one of five housing tenure alternatives, ASMPR models, selected European countries, 2012



Source: EU-SILC, 2012. Author's calculations.

## CONCLUSIONS

This study focuses on the decisions made by the young working adults about living in the parental home, since according to the transitional understanding of youth paths to parental independence, these individuals are potentially better able to live independently. The results suggest that young adults may remain in the parental home as part of a strategy that precedes the transition to independent living in homeownership. Thus, young working adults across Southern Europe can make their housing tenure decision from a set of three alternatives (living in the parental home, ownership and tenancy or in free accommodation), while their peers in France, Germany and the United Kingdom base their decision on the latter two alternatives.

Subsequently, in the context of the 2008 Global Financial Crisis, the traditional transition model from childhood to adulthood is questioned by the young working adults from Southern Europe who, benefiting from the effects of social norms in Southern Europe that alleviate the pressure to leave the parental home, postpone residential independence. Given that residential independence can also occur among those who are not in the labour market through means of gifts, bequests or the provision of accommodation for free, the traditional intersection of life cycles and housing careers is increasingly diverse. Therefore, our study raises doubts about whether housing careers start when young adults leave the parental home and highlight the role of intended immobility in the strategies of the young population.

The analysis of young adult decisions towards the parental home across European housing systems bring out the features of the southern European pattern, which is justified by the functional role southern European families play in housing provision, a long-standing tradition in assisting the transition of young adults to residential independence. The same applies to allowing them to remain in the parental home longer, which offers them some protection from economic uncertainty. This southern European tradition would be preventable if the countries in the region did not have weak welfare regimes, which results in an increased dependence on the household wealth, which in turn tends to contribute towards intergenerational social inequalities being preserved. Because of the constraints young European adults face in achieving residential independence, which only intensified during the financial crisis, intergenerational relationships evolved towards a co-residence that preserves and encourages the transition to adulthood while remaining in the parental home.

With regards to our first question, being a native, having a low level of education and a short working career, i.e. deep-rooted social norms and higher employment uncertainty, are key to the likelihood of a young adult living in the parental home. Thus, the post-crisis structural uncertainty, profounder among young people, leads to a reinforcement of the co-residence strategies. As insecurity is becoming transversal to socioeconomic status, our results suggest that co-residence with parents will continue to be high in Southern Europe which reinforces the claim that heterogeneity towards living in the parental home is greater between countries and housing systems than between socioeconomic statuses.

Additionally, not living in partnership and not having experienced a recent housing change add to the description of those who are more likely to live in the parental home. The rationale behind this trend is again familial, but it is also part of an economic strategy. It is familial since, from the viewpoint of the parent and child, there are advantages to co-residence, i.e. most families are successful in using negotiation and flexibility to provide their children with housing. And it is economic since the emancipation of a young adult may result in a loss of comfort, security and living standards and therefore be postponed as a strategy of wealth accumulation. Given this study focuses on young working adults under a crisis context, it may also be the case that some of these young adults contribute a significant share to the household income, something to explore further in the future. It is also worth stressing that since living in the parental home is a common housing alternative across southern Europe and a residual alternative in France, Germany and the United Kingdom, this general profile of young adults remaining in the parental home should be carefully interpreted when referring to the non-southern European countries.

With regard to the second question, the tenure alternative for young working adults that stands out while living in the parental home across Southern Europe is ownership (outright owner or owner with a mortgage or loan). In the context of economic uncertainty and job insecurity for active young adults, the traditional access to ownership through access to credit poses additional risks. In the absence of an efficient and se-

cure supply in the rental sector, especially in the social sector that can act as a buffer to youth insecurity, the option of remaining in the parental home gains even more meaning and perspective.

The implications of the results of this study are two-fold. First, in terms of research, the current challenges to traditional understandings of the path young adults take to adulthood make it increasingly important when reappraising how we define and subsequently measure their independence and the related housing tenure indicators. This study adds to the bulk of recent contributions that highlight how co-residence must be analysed together with homeownership and tenancy.

In terms of policy, public policies aiming to ease the residential independence of young adults are required to reduce socioeconomic inequalities in access to housing and reduce the burden on the families in housing provision. In Southern Europe, a housing system that is strongly based on high rates of homeownership, the introduction of incentives for greater diversity in the structure of the housing stock would benefit the range of housing tenure alternatives. The model of living in the parental home described in this study for the southern European countries can be expected to continue until the paths towards economic independence of young adults begins to take place with greater stability and security. However, given the key role of social norms in parental co-residence, measures to smoothing the paths towards residential independence would benefit from a focus on opening the range of possibilities, instead of on changes in aggregate trends.

The findings of this study show it is worth enhancing the housing decisions of young adults in European housing systems by focusing on those who are working and considering the parental home as a choice. Further research could benefit from analysing these patterns by gender to identify similarities and differences between men and women regarding living at the parental home. In addition, it would be useful to explore the role of the market in housing tenure alternatives, mainly house prices and the supply of housing alternatives, as well as considering the influence of the growing structural uncertainty affecting the residential choices available to young people during the uncertain transition from parental dependence to adult independence.

## ACKNOWLEDGEMENTS

The authors would like to thank the two anonymous reviewers for their insightful suggestions and careful reading of the manuscript.

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## CONFLICTS OF INTEREST

The authors declare that there is no conflict of interest.

## AVAILABILITY OF DATA AND MATERIAL

The data contained in this article is available from the authors upon reasonable request.

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## APPENDIXES

**Table 1**  
Young adults aged 18-34 years by work status, selected European countries, 2012

	EU14	Southern Europe	ES	GR	IT	PT	DE	FR	UK
Working (%)	12.7	11.7	11.9	10.2	11.7	12.1	11.1	14.3	15.8
Not working (%)	87.3	88.4	88.1	89.8	88.3	87.9	88.9	85.7	84.2

Source: EU-SILC, 2012. Own calculations with weighted sample.

**Table 2**  
 Characterization of the sample based on individual, household, and residential attributes, selected European countries, 2012

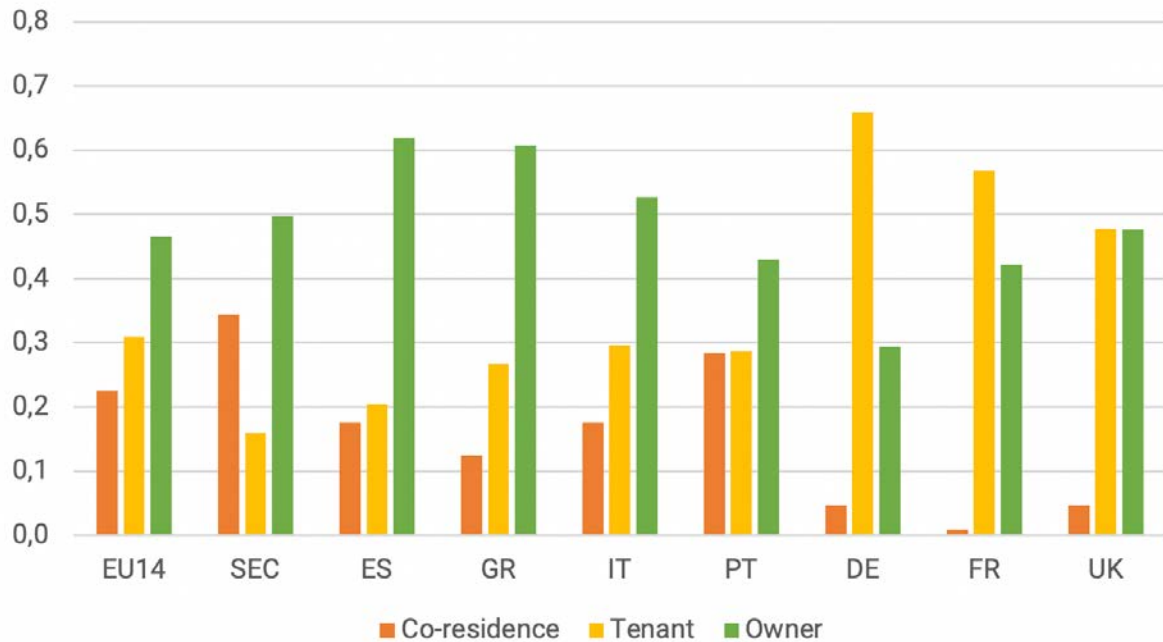
	EU14	Southern Europe	ES	GR	IT	PT	DE	FR	UK
<b>Housing tenure (%)</b>									
Living with parents	19.0	23.0	23.1	20.4	21.5	32.3	16.2	9.8	16.8
Owner	38.5	47.7	51.3	47.4	46.0	41.4	23.0	37.7	41.2
Tenant / Free	42.5	29.3	25.6	32.2	32.5	26.3	60.8	52.5	42.0
<b>Gender (%)</b>									
Male	53.5	55.3	53.3	55.9	58.0	49.8	51.6	53.1	52.8
Female	46.5	44.7	46.7	44.1	42.0	50.2	48.4	46.9	47.2
Age (mean)	28.1	28.8	29.1	29.2	28.6	28.5	27.6	27.7	27.7
<b>Citizenship (%)</b>									
Native	89.7	87.8	85.4	88.6	87.9	96.3	97.2	96.6	85.2
Foreign	10.3	12.2	14.6	11.4	12.1	3.7	2.8	3.4	14.8
<b>Education level attainment (%)</b>									
Lower than secondary	14.5	26.0	29.6	12.0	22.3	40.0	10.0	7.3	3.7
Secondary and tertiary	85.5	74.0	70.4	88.0	77.7	60.0	90.0	92.7	96.3
Years since began first regular job (mean)	8.0	8.3	9.0	7.8	7.6	9.3	8.2	(1)	7.5
<b>Individual gross earnings (%)</b>									
Low income	30.4	28.8	25.2	16.8	35.5	21.2	38.4	38.6	23.5
Medium and higher income	69.6	71.2	74.8	83.2	64.5	78.8	61.6	61.4	76.5
<b>Living in partnership (%)</b>									
No	49.4	57.0	50.4	60.9	62.8	52.4	46.8	36.3	42.4
Yes	50.6	43.0	49.6	39.1	37.2	47.6	53.2	63.7	57.6
<b>Housing change in the past 5 years (%)</b>									
No	57.2	75.6	71.6	79.6	78.7	73.9	49.3	37.0	40.2
Yes	42.8	24.4	28.4	20.4	21.3	26.1	50.7	63.0	59.8
<b>Household equivalised income (%)</b>									
Low income	21.5	21.3	20.2	19.0	23.6	16.7	26.2	28.6	17.1
Medium and higher income	78.5	78.7	79.8	81.0	76.4	83.3	73.8	71.4	82.9
<b>Degree of urbanisation (%)</b>									
Urban	80.8	79.1	75.1	63.3	86.1	75.2	75.6	67.9	90.5
Rural	19.2	20.9	24.9	36.7	13.9	24.8	24.4	32.1	9.5
<b>Overcrowded dwelling (%)</b>									
No	88.6	81.7	94.9	69.4	70.9	89.9	92.8	90.4	92.5
Yes	11.4	18.3	5.1	30.6	29.1	10.1	7.2	9.6	7.5
N	17977	9019	2641	957	3984	1437	2436	3216	2583

(1) Information not available in the dataset. Source: EU-SILC, 2012. Own calculations with weighted sample.



**Figure 1a**

Probability of a working young adult choosing one out of the three housing tenure status alternatives (co-residence, tenant or homeowner), ASMPR models, selected European countries, 2012



Source: EU-SILC, 2012. Own calculations.