INSTITUTE FOR SOCIAL & ECONOMIC RESEARCH

LEAVING HOME
IN THE
EUROPEAN UNION

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Institute for Social and Economic Research

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ABSTRACT

This paper examines the factors which influence young people's decision to stay in the parental home or to leave home. It is found to be important to distinguish between destinations on leaving home, since different characteristics are associated with exits to different destinations. The distinction is first made between those leaving home as singles, with a partner, and for educational purposes; and then between those who leave to become owner occupiers, private tenants and public tenants. Large differences are evident between countries. One finding of the paper is that in Nordic countries young people from better-off backgrounds are more likely to leave home as part of a couple, and are more likely to become homeowners, while in Southern countries young people from better-off backgrounds are less likely to leave home in a couple or to become homeowners. This suggests that parents' and children's preferences for independence versus family closeness differ between countries, and contribute (together with differences in young people's socio-economic situations) to the widely differing patterns of living arrangements observed across Europe.

NON-TECHNICAL SUMMARY

This paper examines the factors which influence young people's decision to stay in the parental home or to leave home in Europe, investigating which factors are important in the home-leaving decision, and whether these factors vary between countries. A sizeable body of work exists on this issue for single countries, but little research has been done in a comparative framework. Analysis is based on data from the European Community Household Panel (ECHP), which contains comparable longitudinal data from 15 countries across the EU. The same individuals in the data set are interviewed each year, and all members of participating households are interviewed: hence, for young people living at home, information is available not only on the young people themselves, but also on their parents. This is extremely useful since young people's home-leaving decisions are likely to be affected by characteristics of their parents, such as parental income. At the time of writing, four years of data are available for most countries, providing three possible points in time at which young people in the sample may be observed leaving the parental home between one year and the next.

Descriptive analysis shows that there are large differences in the age at which youngsters leave home: for example, in Denmark, half of all young men have left home well before 22 years of age, while in Italy, it is not until almost age 30 that half of all men have left home. There are also significant differences in young people's destinations on leaving home: in Nordic countries, where home-leaving typically occurs very early, it is more common to leave home to live as a single person, while in Southern European countries, where home-leaving typically occurs much later, it is more common to leave home to live with a partner. Interestingly, however, this relationship which is so strong between countries, is absent or weak within individual countries.

The multivariate analysis treats different destinations on leaving home separately, since previous research (as well as the findings in this paper) suggests that different characteristics may be associated with different destinations. The distinction is first made between young people leaving home as singles, those leaving with a partner, and those leaving for educational purposes; the distinction is also made between those who leave home to become owner occupiers, private tenants and public tenants. Large differences are evident between countries. One finding of the paper is that in Nordic countries young people from better-off

backgrounds are more likely to leave home as part of a couple, and are more likely to become homeowners, while in Southern countries young people from better-off backgrounds are less likely to leave home in a couple or to become homeowners. This suggests that parents' and children's preferences for independence versus family closeness differ between countries. It has been asserted that young people in Southern European countries are late in leaving home because of a scarcity of economic opportunities. However, the fact that higher parental incomes in Southern countries are associated with a lower risk of leaving home, suggests that preferences as well as socio-economic factors, are playing a role in delaying home-leaving in these countries.

1. Introduction

The transition to adulthood may be conceptualised as consisting of a number of different transitions. Of these, the most important are generally considered to be the transition from education to work; the transition from living with one's parents to living independently; the transition from the single state to living with a partner; and the transition to parenthood. This paper focuses on the transition to residential independence, examining how the determinants of this across the European Union.

Leaving the parental home has been studied extensively using data from many countries, including the United States (Avery, Goldscheider and Speare 1992; Clark and Mulder 2000; Aquilino 1991; Goldscheider, Thornton and Young-DeMarco 1993), Britain (Murphy and Wang 1998; Kerckhoff and Macrae 1992; Ermisch and Di Salvo 1997; Ermisch 1996) , Canada (Mitchell, Wister and Gee 2000), Australia (Young 1996), and Sweden (Nilsson and Strandh 1999) and Italy (Aasve, Billari and Ongaro 2001).

In addition, several cross-national studies have been undertaken. Jones (1995) makes a review of these studies, noting that in Northern Europe there is a pattern of leaving home early but with return home more likely; and that in the South, leaving is later, is more linked to marriage, and return home is less likely. Penhale (1990) compares living arrangements in France with those in England and Wales. Kiernan (1986) looks at the age of leaving home in six Western European countries: Denmark, the UK, Germany, the Netherlands, France and Ireland. Holdsworth (1992) compares Britain and Spain as representatives of Northern and Southern European countries. Iacovou (2002) compares young people's living arrangements among 12 EU countries and the United States; Ghidoni (2002) examines the determinants of leaving home in a range of countries across the EU, with a more detailed focus on the UK and Germany; and Yi, Coale, Choe, Zhiwu and Li (1994) compare age-specific rates of leaving home for China, Japan, South Korea, the United States, France and Sweden. However, most of these studies (with the exception of Iacovou 2002 and Ghidoni 2002) present data from a limited range of countries, and none (with the exception of Holdsworth 1992 and Ghidoni 2002) addresses the determinants of young people's moves out of the parental home.

This paper is based on data from the European Community Household Panel (ECHP), a large longitudinal data set containing data in comparable form for 15 member states of the European Union, and investigates the factors affecting the age at leaving home; how these vary between countries; and how these vary according to the destination on leaving home.

Previous research has shown that the destination on leaving home may be an important consideration. Goldscheider and Da Vanzo (1985 and 1986) find that young people who leave to 'semi-autonomous' destinations (student accommodation, military barracks, and so on) have different characteristics than those who leave for 'autonomous' destinations, and are more likely to return home again afterwards. Avery et al. (1992) find that if the destination on leaving the parental home is not specified, most of the results are not severely biased. However, the effect of parental income does vary according to destination, as does the effect of being in a lone parent family, and would in fact be completely obscured if destinations were not treated separately. Clark and Mulder (2000) distinguish between young people who move to rented accommodation, owned accommodation, and owning a trailer; Ermisch and Di Salvo (1997) distinguish between those who move out to live alone; with a partner; or with friends or unrelated others. Both studies find that the determinants of leaving home vary to a certain extent between destinations. Holdsworth (1992) distinguishes between leaving home for partnership and 'other' reasons, while Kerckhoff and Macrae (1992) distinguish between leaving to study; for a job; to marry; to gain independence; and because of family friction. Once again, these studies find that some of the determinants of leaving home vary by the young person's reason for leaving home: for example, Kerckhoff and Macrae (1992) note that those who leave for educational purposes typically leave home earlier, come from higher status homes, have better academic records, and are more likely to return home, than those leaving home to marry.

This paper makes distinctions along two axes: between those leaving for partnership and non-partnership reasons; and between moving to owner-occupied accommodation, private-sector rented housing and public sector rented housing.

The large number of countries necessitates a 'broad brush' approach, in that a relatively parsimonious specification has been used for regressions, and also in that results for most of the analysis are presented not for individual countries but for groups of countries. These

groups of countries partly reflect the welfare state typology proposed by Esping-Andersen (1990). Esping-Andersen proposed a threefold typology consisting of a 'liberal' regime (minimal benefits, typified by the US and with the UK moving in this direction); a 'conservative' regime (with a focus on insurance-based benefits, typified by central European countries such as Germany and France), and a 'social-democratic' regime (with high levels of state support and benefits targeted towards the individual rather than the family, typified by the Scandinavian countries). This paper refers to three groups of countries: a 'Nordic' group corresponding to Esping-Andersen's 'social-democratic' regime, and consisting of the Scandinavian countries plus the Netherlands; a 'Northern European' group corresponding broadly to Esping-Andersen's 'conservative' regime (but including the UK); and a 'Southern European' group consisting of the Mediterranean countries plus Ireland. Esping-Andersen does not define a regime covering this group of countries, but Ferrera (1996) proposes its inclusion in a typology of welfare states.

A note on definitions is appropriate at this point. First, the word "child" as used in the paper does not denote an individual below a certain age, but rather, denotes an individual living in the same household as his or her parent(s), in order to distinguish between the two generations. Second, in dynamic analysis it is necessary use notation referring to different points in time. This paper examines the residential decisions of young people who are present in the sample in two consecutive years (1994 and 1995, 1995 and 1996, and so on) and who are living at home in the first of these two years; for each pair of observations, the first of the two years is written as time t and the second year is written as $t+1$.

The paper is structured as follows. Section 2 presents the framework for estimation used in the paper. Section 3 introduces the data used for the analysis and discusses some descriptive statistics. Section 4 discusses the literature on home-leaving. Section 5 presents estimates, and Section 6 concludes.

2. Framework for estimation

Under the models estimated here, children living with their parents at time t are faced with the choice between time t and time $t+1$ to remain living at home with their parents (destination d_0), or to move away from their parents' home to one of a set of possible destinations away from home [d_1... d_D]. The utility of child i under each of these possible choices is given by

$$U_{id}^{*t+1} = \beta_d' Z_i^t + \varepsilon_{id}^t \tag{1}$$

where U_{id}^{*t+1} denotes the (unobserved) utility of individual i under choice d measured at time $t+1$, Z_i^t is a vector of characteristics of the child and his or her family and household measured at time t, β_d is a set of coefficients relating the individual's characteristics to his or her utility in state d, and ε_{id}^t is an independent and identically distributed error term with a Weibull distribution (McFadden 1973).

The individual makes the choice which maximises his or her expected utility, i.e. makes choice d_{max} where $U_{id\,max}^* = \max[U_{i0}^*...U_{iD}^*]$.

The probability of observing individual i making choice Q may then be written as

$$\Pr(d = Q) = \frac{e^{\beta_Q' Z_i}}{\sum_{d=0}^{D} e^{\beta_d' Z_i}} \tag{2}$$

If only a single destination is specified on leaving the parental home (in other words, the individual faces the choice as to whether to stay in the parental home or to leave), this becomes the binomial logit model. However, if multiple destinations are specified, this becomes the multinomial logit model.

For the analysis in this paper, two versions of the multinomial logit model were estimated. The first identifies three possible outcomes as well as remaining at home[1]:

(1) leaving home as a single person;
(2) leaving home in order to live with a partner;
(3) leaving home for educational purposes.

The 'leaving for education' category was included since those leaving home to study are likely to have very different characteristics (such as coming from better-off families) than those leaving for other reasons. However, leaving for educational purposes is not mutually exclusive with the first two categories and in some cases it is not clear whether a young person has left home for educational purposes, or whether they have left home as a single or a couple, and happen to be in education at the same time. Home-leavers observed in education at time $t+1$ were defined as having left for education if they were living as singles at time $t+1$, and as having left for partnership if they were living with a partner at time $t+1$.

The results presented focus on the first two outcomes: leaving as a single and leaving with a partner: leaving for education is in some ways a less interesting transition since transitions out of the parental home for education are more likely than others to be reversed. Additionally, there is a difficulty in interpreting the coefficients from the "leaving for education" equation, since leaving for educational purposes involves two decisions: the decision to remain in education past time t, and (not necessarily conditional on this) the decision to leave home. Some variables, particularly parental socio-economic status, will almost certainly affect both these decisions, and thus the role of parental socio-economic status is not easy to interpret. Some coefficients relating to the third outcome are presented (particularly to highlight the importance of including this category) but the focus of the discussion is on the first two.

The second specification identifies categories defined primarily by housing tenure:

(1) leaving home to live in owner-occupied housing;
(2) leaving home to live in private rented housing;
(3) leaving home to live in public sector rented housing;
(4) leaving for education.

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[1] Young people whose destinations were unknown were not excluded from the analysis, but were treated in two separate categories in regressions: (A1) the individual left home, but was not interviewed at $t+1$, so destination unknown, and (A2) destination unknown because the whole household was not interviewed at $t+1$.

A small number of individuals moving to unusual situations (primarily to rent-free accommodation) were excluded from the analysis. Leaving home for educational purposes (as defined in the first specification) was treated as a separate category, since although those leaving home to study usually also fit into one of the other housing tenure categories, their characteristics are different from those leaving for other reasons and their exits from home are more commonly reversed.

The model as specified above is very simple: in particular, the home-leaving decision is modelled as a function of the young person's own preferences, and the preferences and behaviour of parents have not been explicitly modelled. Parental preferences may in fact be rather important, since they affect the degree to which parents encourage their children to leave the parental home (perhaps by providing cash transfers) or to stay in the parental home (perhaps by providing goods and services within the household); parental preferences are also likely to vary between countries. Even though parental preferences are not explicitly included in the reduced form estimated here, it is possible to draw inferences about them from estimates of this model, and these inferences are discussed in the section on results.

3. Data and Descriptive Statistics

Data come from the European Community Household Panel (ECHP), a set of comparable large-scale longitudinal studies set up and funded by the European Union. This data set has the advantage of being a household survey (and thus collecting information on *all* members of respondents' households, which is particularly useful in the analysis of living arrangements). Because the same questions are asked in each country, results are directly comparable across countries. In addition, the ECHP is relatively large compared to some other data sets, containing information on over 70,000 individuals aged between 18 and 35.

The first wave of the ECHP was collected in 1994, although three countries were late joiners to the project: Austria joined in 1995, Finland in 1996 and Sweden in 1997. At the time of writing, data was available up to 1997: thus, four waves of data are available for most countries, and fewer for those which joined the survey late.

Table 1 gives sample sizes for 13 countries, for the group of young people aged 18 – 35. Each individual is counted only once, in the first year in which he or she was interviewed: thus, for

6

most countries, the majority of observations are from 1994, while for late-joining countries observations are from later waves. Two countries are omitted from this table and the analysis in the rest of the paper: Luxembourg because of an extremely small sample, and Sweden because only one wave of data is available and therefore dynamic analysis cannot be undertaken.

TABLE 1: POPULATION AND SAMPLE SIZES

	Population (millions, 1994 LFS)	Sample size (ages 18 - 35)
Finland	4.9	2771
Denmark	5.1	2665
Netherlands	15.1	4143
UK	57.3	3887
Belgium	10.1	2725
France	56.1	5569
Germany	80.4	3101
Austria	7.9	2881
Ireland	3.5	4535
Portugal	9.8	4269
Spain	38.7	7194
Italy	56.3	7275
Greece	10.2	4675

Population figures are taken from the 1994 Labour Force Surveys.

The ECHP, while being ideal for this type of work from one perspective, also has a number of shortcomings. The ECHP is a relatively 'young' panel, having only four waves of data available; for those who had already left home when first interviewed, it contains no retrospective information on when they left home; and in general, the time of leaving home is known only to the nearest year rather than to the nearest week or month as with some other surveys. Thus, it is not possible to analyse home-leaving with reference to a long history of behaviour and characteristics, and it is not possible to use models such as event history analysis or hazard models. However, the multinomial logit model using year-on-year pooled data which is used in this paper provides extremely interesting results.

Another limitation of the data is that it does not permit investigation of returns to the parental home. Although young people returning to the parental home are recorded in the survey, they are not present in sufficient numbers to enable meaningful analysis. Additionally, returns to the parental home are often short, and because data are only collected annually, many short-term returns will be missed. Finally, data on returnees is typically available in the year after they returned home, but not for the year *before* they returned – thus, a dynamic analysis of the factors associated with returning home is not possible.

TABLE 2: AGE AT WHICH 50% OF YOUNG PEOPLE
ARE LIVING AWAY FROM HOME

	Women	Men
Finland	20.0	21.9
Denmark	20.3	21.4
Netherlands	21.2	23.3
UK	21.2	23.5
Belgium	23.8	25.8
France	22.2	24.1
Germany	21.6	24.8
Austria	23.4	27.2
Ireland	25.2	26.3
Portugal	25.2	28.0
Spain	26.6	28.4
Italy	27.1	29.7
Greece	22.9	28.2

Note: ECHP data, taken from Iacovou
 (2002)

Table 2 shows, for each country, a summary measure of the age at leaving home. This measure takes advantage of the fact that the proportion of young people living at home falls with age, and records the age by which half of all young people are living away from home. Below this age, more than half of young people live at home; above this age, fewer than half live at home. There are clearly wide variations between men and women, and between countries. Home-leaving is earliest in Denmark and Finland, where 50% of men are living away from home by the age of 22; and where 50% of women are living away from home shortly after age 20. There is a fairly clear "North/South" gradient in these ages, with the latest

home-leaving found in Mediterranean countries, and particularly in Italy: it is not until age 27 that half of all Italian women are to be found living away from home, and not until almost 30 that half of Italian men are living away from home.

There are also differences in home-leaving behaviour between men and women, with women leaving home earlier than men. This difference is of the order of two or three years in most countries, though in Ireland it is rather less, and in Greece it is well over five years.

Although home-leaving is earliest in the 'Nordic' group and latest in the 'Southern' group, it is clear that countries do not fall cleanly into three well-defined groups on the basis of age at leaving home. However, when other variables are taken into account the evidence for grouping countries in this way becomes stronger. Home-leaving in the UK occurs as early as in the Nordic countries, but the living arrangements of young Britons who have left home have much more in common with other Northern countries than with the Nordic countries (Iacovou 2002). And although Austrians leave home almost as late as Southern Europeans, the structure of the welfare state and levels of social spending in Austria are much more typical of the Northern than the Southern group (Eurostat 1998).

The remainder of the descriptive statistics are shown in Tables 3 and 4. Table 3 tabulates the destinations on leaving home which are the dependent variables in the analysis. After discussion of Table 3, other descriptive statistics are given in Tables 4a (men) and 4b (women).

Table 3 shows the percentage of young people living at home in year t who have left by the following year ($t+1$). The annual rate of leaving home varies from under 5% in Spain, Italy and Greece, up to 22% in Denmark for men, and from 6% in Italy to 33% in Denmark for women. Of those leaving home, the percentage leaving to live as singles varies from 11% in Portugal to 53% in Denmark for men, and from 13% in Spain to 39% in Austria, for women.

TABLE 3: DESTINATIONS ON LEAVING HOME

Men		Finland	Denmark	Neth	UK	Belgium	France	Germany	Austria	Ireland	Portugal	Spain	Italy	Greece
(1)	% leaving home next year	14.9	22.3	8.8	13.4	8.4	9.6	8.4	5.1	5.8	5.6	4.4	4.6	4.7
	Of those leaving home:													
(2)	% leaving as singles	29.7	53.0	41.7	44.1	29.8	41.5	36.7	31.3	48.9	11.4	23.1	31.1	26.8
(3)	% leaving with a partner	33.8	27.0	33.3	43.1	68.3	46.5	58.0	61.2	43.2	88.6	76.5	66.6	57.3
(4)	% leaving for educational purposes	36.5	20.0	25.0	12.9	1.9	12.0	5.3	7.5	8.0	0.0	0.4	2.3	15.9
	Of those not leaving for education:													
(5)	% leaving to owner occupation	16.9	37.8	20.5	45.5	20.0	11.1	17.8	41.8	49.7	60.7	69.9	66.5	47.3
(6)	% leaving as private sector tenants	43.7	39.6	25.9	43.0	76.7	70.5	69.8	40.0	43.3	35.3	29.1	28.3	52.7
(7)	% leaving as public sector tenants	39.4	22.5	53.6	11.5	3.3	18.4	12.4	18.2	7.0	4.0	1.0	5.2	0.0

Women		Finland	Denmark	Neth	UK	Belgium	France	Germany	Austria	Ireland	Portugal	Spain	Italy	Greece
(1)	% leaving home next year	21.4	33.4	13.2	18.5	9.7	14.0	12.3	10.3	8.0	6.4	6.2	5.6	9.1
	Of those leaving home:													
(2)	% leaving as singles	26.5	36.2	29.0	35.6	33.0	29.5	36.9	39.0	47.9	14.2	13.3	20.3	16.5
(3)	% leaving with a partner	45.6	34.5	46.5	52.4	63.8	55.8	56.5	51.2	47.9	85.2	82.1	73.9	62.1
(4)	% leaving for educational purposes	27.9	29.3	24.6	12.0	3.2	14.7	6.7	9.8	4.1	0.6	4.6	5.8	21.4
	Of those not leaving for education:													
(5)	% leaving to owner occupation	14.5	26.8	24.8	53.9	21.6	8.8	16.2	32.8	44.7	67.2	70.2	61.6	48.0
(6)	% leaving as private sector tenants	56.5	40.2	27.5	30.6	71.6	68.9	69.7	49.3	46.6	31.3	27.8	36.3	52.0
(7)	% leaving as public sector tenants	29.0	33.0	47.7	15.5	6.8	22.3	14.1	17.9	8.7	1.6	2.0	2.1	0.0

Note: All figures refer to 18-35 year olds living with their parents at time t; rows (2)-(7) refer to young people who have left the parental home by year t+1. Variable definitions are in the Appendix.

Fig 1: Age leaving home and partnership destination (men)
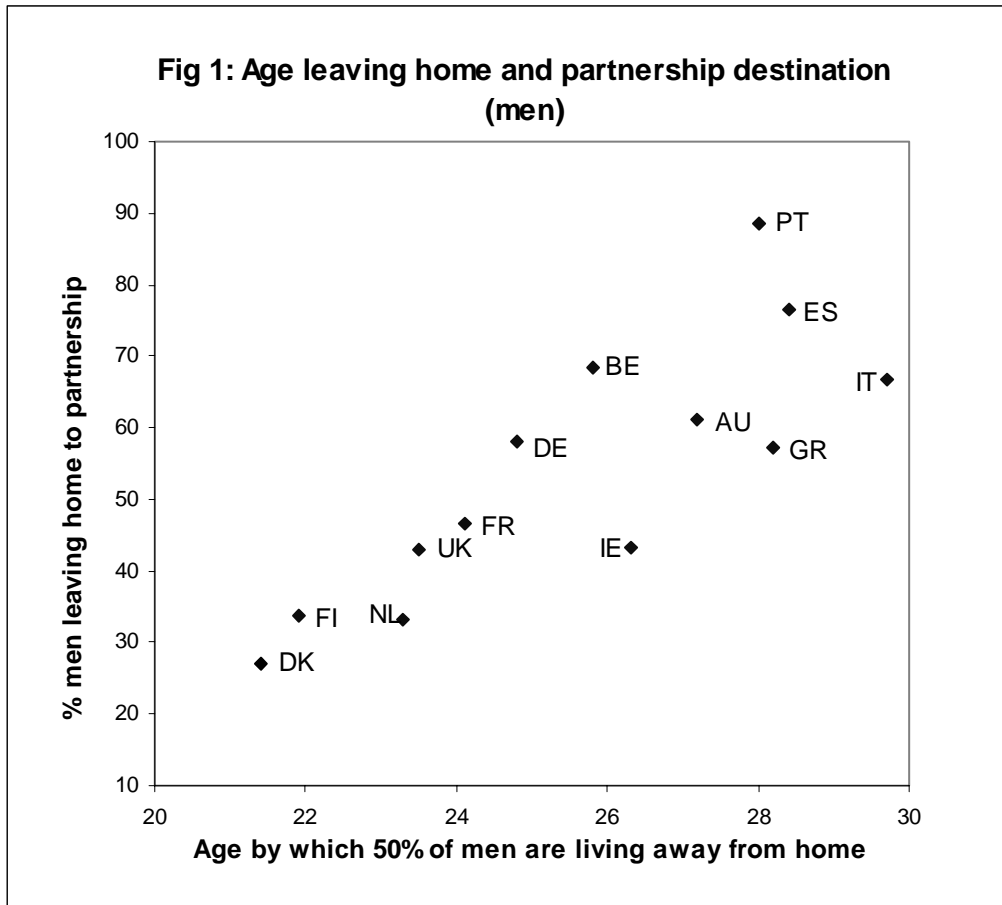
Note: Country abbreviations are those used by Eurostat: Denmark = DK, Finland = FI, Netherlands = NL, Belgium = BE, France = FR, Germany = DE, Austria = AU, Ireland = IE, Portugal = PT, Spain = ES, Italy IT, Greece = GR.

These variations in destinations are very much related to the age at which young people leave home. Figure 1 plots the percentage of male home-leavers who leave home to partnerships (from Table 3) against the age by which 50% of young men are living away from home as shown in Table 2. It shows that in countries where young people typically leave home late, they are much more likely to leave home with a partner, while in countries where home-leaving typically occurs earlier, it is much less common to leave home as part of a couple. In other words, a good deal of the inter-country variation in the age at leaving home may be accounted for by the greater propensity in Southern countries to leave home to live with a partner.

Figure 2: Age leaving home and destination - Men
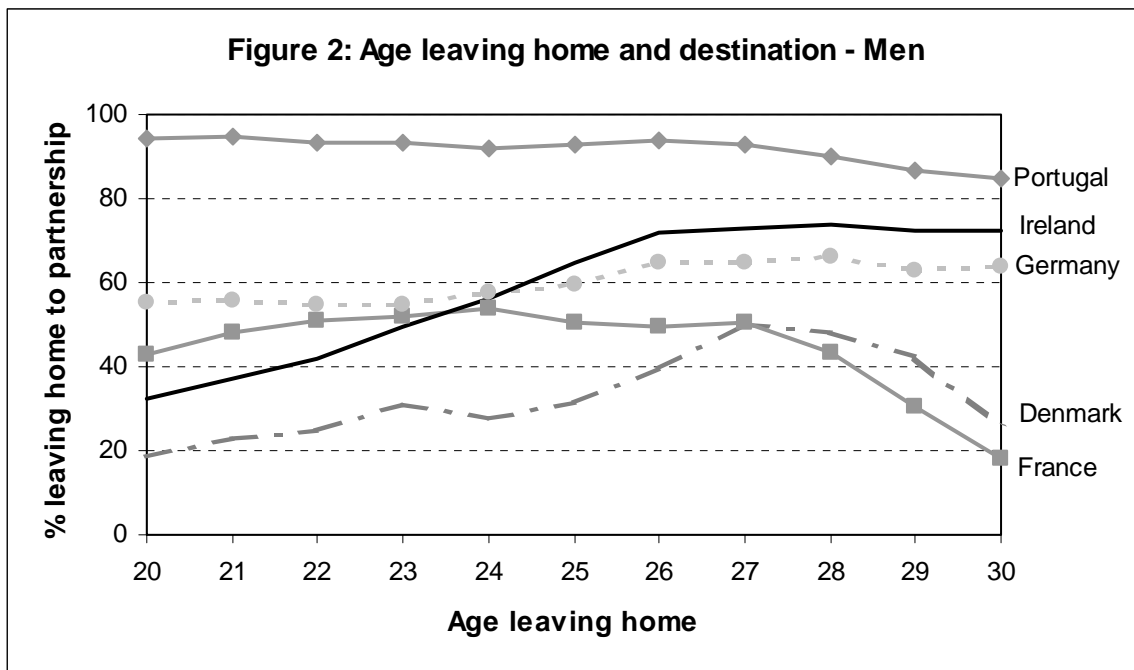
Interestingly, this relationship which is so strong *between* countries is much less strong *within* countries. Figure 2 shows, for selected countries, the relationship between the age at leaving home and partnership destination. Again, this is shown for men, and results for women are similar. The graphs are smoothed slightly for readability, and show that in Portugal young people are very likely to leave home with a partner whatever age they leave; in Germany, the proportions leaving home with a partner are lower, but again, they bear little relationship to the age at leaving home; and in France older home-leavers are if anything less likely to leave home with a partner. Of all the countries in the sample, there is a positive relationship between the age at leaving home and the likelihood of entering a partnership in only four countries: Ireland (shown on the graph), Italy, Greece and Finland. Even in these countries, the within-country relationships are much weaker than the between-country relationships.

Table 3 also highlights differences between countries in the housing destinations of young home-leavers. Three destinations are tabulated: becoming an owner-occupier, renting in the private sector, and renting in the public sector. For male home-leavers, the proportion becoming owner-occupiers ranges from 11% in France to 70% in Spain. The proportion moving to private rented accommodation ranges from 26% in the Netherlands to 77% in

Belgium, and the proportion moving to public sector rented accommodation ranges from 0% in Greece to 54% in the Netherlands.

Figure 3 (adapted from Iacovou 2002) shows that there is a positive relationship across countries between the proportion of nest-leavers who move to their own home, and the age at leaving home. There is quite a well-defined relationship between age at home-leaving and owner-occupation: the later home-leaving occurs, the more usual it is to move into an owner-occupied home. A group of four countries (Denmark, Finland, the Netherlands and the UK) lie above the line of "best fit", combining relatively early home-leaving with medium or high levels of home ownership among nest-leavers.

The relationship between the proportion of nest-leavers who move into private rented accommodation and the age at leaving home is not so clearly defined. However, excluding Denmark and the UK (where young people are more likely than expected to own their homes) and the Netherlands and Finland (where they are more likely than expected to rent in the public sector) there is a fairly well-defined negative relationship between the probability of renting in the private sector and the age at leaving home.

There is also a relationship between the proportion of nest-leavers who move into public sector rented accommodation, and the age at leaving home. Countries where home-leaving occurs relatively early tend to be those countries where young people are most likely to move into public sector housing. Only the Netherlands, with relatively early home leaving but a much higher proportion of nest-leavers going into public sector housing than in any other country, lies markedly off the line of 'best fit'.

These relationships, apart from being interesting in themselves, may also usefully inform analysis of the determinants of leaving home. In countries where home-leaving is late and tends to be accompanied by partnership and/or home ownership, financial considerations may be more important than in other countries. In countries where home-leaving is early, and nest-leavers tend to move to rented accommodation, other considerations such as the atmosphere in the family home, may be more important in determining the timing of the young person's move.

Fig 3: Age leaving home and partnership destination (men)

14
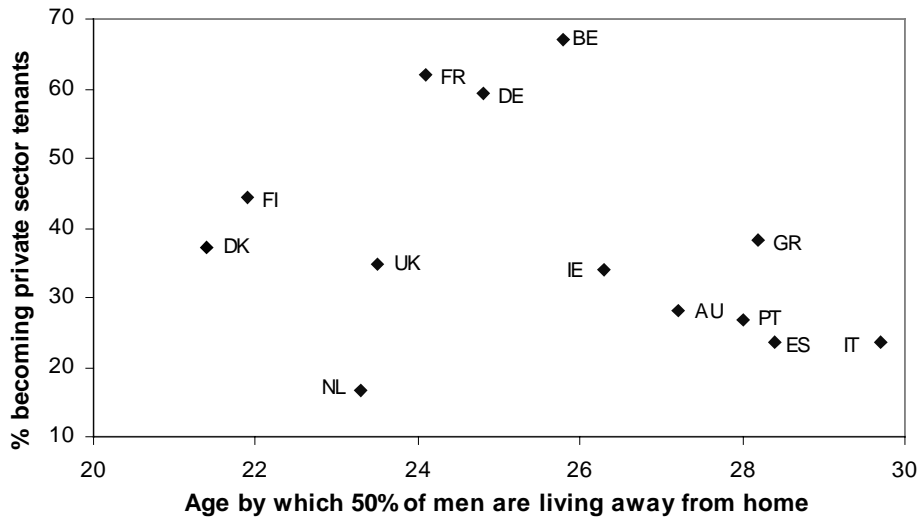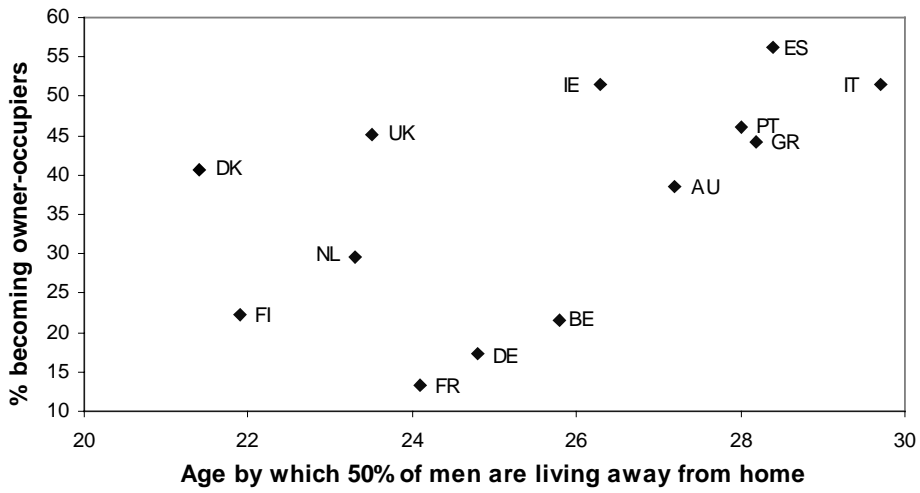
Other descriptive statistics are shown in Tables 4a (men) and 4b (women). Figures in rows 1-5 of these tables refer to parental and family characteristics. Figures in rows 6-13, which refer to individual characteristics, are given for those living at home and (in parentheses) for comparative purposes, for those living away from home.

These summary statistics show that there are inter-country variations not only in young people's destinations on leaving home, but also in their own and their families' characteristics before they leave home. For example, the rate of unemployment for men still living at home ranges from 6% in the Netherlands to 31% in Greece[2]. There are also major differences in the proportion of young people reporting zero incomes. Only a small percentage of young people in Northern European countries report having no personal income (under 5 per cent in Denmark and Finland). However, in the Mediterranean countries, the figures are much higher: for men living at home, the proportion with no income rises to 47% in Italy, and is even higher for women. This is likely to be a function of several factors: differential unemployment and inactivity rates between countries, different propensities to live at home if unemployed, and different rules regarding entitlement to unemployment benefits.

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[2] The variation in unemployment rates among the total population is much less than this: among those living away from home: the unemployment rate is 5% in the Netherlands and 6% in Greece, and is highest at 15% in Ireland. The extremely high rates of unemployment among young people living at home in Greece and several other countries reflects both high unemployment rates, but also the fact that young unemployed people in these countries are much less likely than their employed compatriots to be living away from home.

TABLE 4(A): DESCRIPTIVE STATISTICS – MEN

	Men	Finland	Denmark	Neth	UK	Belgium	France	Germany	Austria	Ireland	Portugal	Spain	Italy	Greece
	Parental / family / housing characteristics													
(1)	Lone parent family	16.8	20.0	15.6	18.9	18.5	17.9	14.9	18.7	17.7	20.6	17.2	13.2	15.2
(2)	Stepfamily	7.0	7.4	1.1	10.7	6.6	5.8	1.5	4.5	1.0	3.1	1.7	0.7	1.5
(3)	Mean parental income	32.7	26.9	22.2	24.2	28.1	25.3	23.8	20.9	18.8	12.2	15.2	16.2	12.9
(4)	Mother has a job	79.7	84.9	34.4	63.5	47.2	56.1	53.1	49.6	18.4	47.2	21.1	29.5	22.7
(5)	Mean rooms per person	1.6	1.9	-	1.8	1.8	1.6	1.6	-	1.6	1.3	1.4	1.3	-
		(1.5)	(1.8)	-	(2.0)	(2.0)	(1.7)	(1.6)	-	(2.1)	(1.5)	(1.9)	(1.7)	-
	Individual characteristics													
(6)	Mean age	22.2	20.9	22.0	23.1	23.0	22.7	23.4	24.3	23.3	23.6	24.0	24.5	24.5
		(29.5)	(28.5)	(29.6)	(28.7)	(30.6)	(29.0)	(29.8)	(29.7)	(29.9)	(29.8)	(30.4)	(30.9)	(29.9)
(7)	% living with a partner / children	1.2	1.7	0.1	3.1	1.5	1.0	2.0	8.3	0.9	5.2	2.1	2.0	5.1
		(78.9)	(63.4)	(78.9)	(72.4)	(88.1)	(76.6)	(80.4)	(80.8)	(78.8)	(92.0)	(89.9)	(86.5)	(80.6)
(8)	% with zero personal income	3.3	3.2	10.0	5.7	22.8	16.8	12.1	8.3	10.1	30.4	32.4	47.3	35.3
		(0.7)	(0.2)	(1.3)	(1.9)	(1.3)	(0.8)	(0.6)	(0.7)	(0.6)	(2.6)	(3.5)	(6.3)	(3.3)
(9)	Mean non-zero personal income	5.2	5.7	5.0	8.0	7.4	4.7	7.7	10.4	7.6	5.5	6.0	8.4	6.6
		(15.8)	(13.4)	(14.3)	(15.2)	(17.1)	(14.3)	(15.6)	(16.1)	(15.4)	(9.2)	(12.0)	(13.6)	(11.4)
(10a)	% unemployed	16.6	9.0	6.2	18.1	8.5	20.7	9.1	6.9	18.3	15.7	26.5	27.9	31.3
		(10.6)	(7.7)	(4.7)	(11.7)	(7.4)	(9.4)	(6.8)	(4.0)	(14.7)	(3.6)	(14.3)	(8.6)	(5.8)
(11)	% in education	45.7	31.3	49.5	11.2	50.3	40.7	25.2	18.5	21.6	23.3	29.3	28.2	18.5
		(11.0)	(9.9)	(8.0)	(6.5)	(2.1)	(6.5)	(5.4)	(6.9)	(2.1)	(1.0)	(0.9)	(1.0)	(6.6)
(12)	% with 2nd level education	46.2	27.1	29.3	25.1	18.1	22.7	40.3	69.8	28.8	20.5	33.4	44.3	40.5
		(57.0)	(44.1)	(54.1)	(21.4)	(34.1)	(42.9)	(55.8)	(80.4)	(38.4)	(13.1)	(21.3)	(39.9)	(43.9)
(13)	% with 3rd level education	4.1	1.3	1.3	20.0	11.3	8.8	3.7	2.2	8.4	1.6	15.6	4.4	13.2
		(27.4)	(22.7)	(15.3)	(42.1)	(30.5)	(21.5)	(20.0)	(9.4)	(18.6)	(5.7)	(22.3)	(7.1)	(25.7)
	No. of observations :living at home	1093	815	2140	3540	1837	3728	5123	2150	4713	5159	8316	9167	5017
	:away from home	1532	3010	4124	7378	2363	5277	7536	1559	2185	2534	3839	3728	2428

Notes: Sample of 18-35-year-olds. Line 7 includes those living with a partner, a child, or both. Unemployed includes men in unpaid family work, and also the small numbers in housework. Variable definitions are in the Appendix.

TABLE 4(B): DESCRIPTIVE STATISTICS - WOMEN

Women		Finland	Denmark	Neth	UK	Belgium	France	Germany	Austria	Ireland	Portugal	Spain	Italy	Greece
	Parental / family / housing characteristics													
(1)	Lone parent family	12.5	19.2	12.9	23.4	17.3	18.1	13.5	16.8	14.1	19.9	17.9	14.1	15.0
(2)	Stepfamily	7.6	9.6	1.1	8.9	7.3	4.5	1.3	3.9	1.1	2.5	1.6	0.8	1.0
(3)	Mean parental income	37.6	26.7	21.9	25.0	29.7	26.3	24.1	21.9	19.5	12.2	15.5	16.9	14.1
(4)	Mother has a job	83.4	82.9	39.2	62.9	50.5	54.5	56.9	49.4	21.6	49.9	22.7	31.6	27.8
(5)	Mean rooms per person	1.6	1.9	-	1.8	1.8	1.6	1.5	-	1.5	1.3	1.4	1.3	-
		(1.5)	(1.7)	-	(2.0)	(2.0)	(1.6)	(1.6)	-	(2.0)	(1.5)	(1.8)	(1.6)	-
	Individual characteristics													
(6)	Mean age	20.3	20.2	20.9	22.2	22.2	21.8	22.0	23.2	22.7	23.4	23.5	23.8	23.0
		(28.8)	(27.9)	(29.0)	(28.4)	(29.8)	(28.5)	(29.0)	(29.2)	(29.2)	(29.3)	(29.7)	(30.1)	(28.7)
(7a)	% living with a partner	1.4	1.7	0.3	3.9	2.8	0.8	1.9	7.2	1.7	11.7	5.4	2.2	4.2
		(81.7)	(70.8)	(79.6)	(72.3)	(86.9)	(79.1)	(81.2)	(81.1)	(76.1)	(93.5)	(91.6)	(90.7)	(86.1)
(7b)	% with a child but no partner	0.0	0.4	0.3	5.9	0.9	2.3	1.7	6.2	7.8	4.4	3.2	1.4	1.8
		(3.5)	(6.6)	(2.9)	(10.2)	(5.4)	(4.9)	(5.6)	(6.1)	(6.2)	(2.7)	(2.1)	(2.2)	(1.8)
(8)	% with zero personal income	5.4	3.0	13.5	7.7	32.0	21.5	16.7	10.6	12.2	43.7	40.7	57.0	45.8
		(0.7)	(0.2)	(13.9)	(1.4)	(2.6)	(4.0)	(6.9)	(8.3)	(1.6)	(25.8)	(39.8)	(41.2)	(40.8)
(9)	Mean non-zero personal income	2.9	4.1	3.9	6.7	5.3	3.3	5.7	8.1	6.2	4.5	4.4	6.8	4.8
		(12.0)	(11.1)	(9.0)	(9.6)	(12.0)	(9.7)	(8.9)	(9.9)	(8.5)	(6.8)	(7.8)	(9.7)	(6.7)
(10a)	% unemployed	9.0	4.8	3.5	7.1	10.1	16.9	5.8	4.4	11.3	10.1	21.7	24.6	28.3
		(11.4)	(12.8)	(13.1)	(3.0)	(14.3)	(12.6)	(7.4)	(3.7)	(2.9)	(8.4)	(15.1)	(7.8)	(10.6)
(10b)	% inactive	1.2	2.7	1.9	9.7	2.2	3.2	4.0	4.9	9.0	11.9	8.3	7.7	12.0
		(13.5)	(4.8)	(19.3)	(31.7)	(11.7)	(18.1)	(25.0)	(27.1)	(38.5)	(24.0)	(42.7)	(42.5)	(47.3)
(11)	% in education	72.6	52.5	56.5	15.0	62.1	56.3	32.8	26.7	29.0	33.5	40.5	37.0	27.7
		(13.7)	(15.7)	(8.1)	(5.4)	(2.2)	(8.2)	(4.5)	(5.7)	(1.3)	(1.7)	(2.1)	(1.9)	(5.6)
(12)	% with 2nd level education	26.8	18.5	28.9	28.3	15.1	13.9	30.4	59.3	33.7	28.5	42.1	51.5	42.6
		(46.2)	(46.5)	(58.0)	(27.5)	(30.8)	(38.4)	(55.5)	(68.8)	(43.8)	(15.3)	(22.9)	(44.8)	(36.7)
(13)	% with 3rd level education	7.4	4.4	1.8	22.0	10.0	8.3	4.1	5.0	9.3	2.9	18.0	5.0	21.3
		(40.4)	(24.3)	(15.6)	(37.1)	(39.2)	(25.6)	(16.3)	(9.1)	(18.5)	(7.3)	(23.3)	(6.9)	(26.1)
	No. of observations :living at home	727	541	1390	2393	1425	2783	3239	1354	3416	3951	6775	7264	3344
	:away from home	1774	3331	5349	9049	3090	6408	9311	2198	2860	3199	4795	5310	4417

Notes: Sample of 18-35-year-olds. Line 7a includes those living with a partner and a child. Line 10b includes those in unpaid family work and housework. Variable definitions are in the Appendix.

4. Theoretical Considerations And Discussion Of Literature

Research into home-leaving behaviour has been informed by various theoretical approaches. White (1994) categorizes these approaches as follows:

(a) *The life course perspective*, which views leaving the parental home as part of a wider process of the transition to adulthood, this transition being largely driven by social norms.

(b) Macro-structural perspectives, which view living arrangements as part of a larger social and economic framework. Thus, an increase in independent living over time might be seen in the context of increasing affluence and economic security, while cross-national differences in independent living might be explained by differences in economic, legal and demographic structures.

(c) *Exchange theory*, which models decisions on living arrangements as the outcome of a utility-maximizing process, whereby children weigh up the costs and benefits of different living arrangements, and choose the one which offers the most highly valued benefits.

The approach used in this paper to model individual-level decisions comes closest to 'exchange theory'. However, inter-country differences in the timing of leaving home can at best only be partially explained by measurable differences in individuals' circumstances between countries, and any cross-national comparative study must draw on other perspectives, which offer additional explanations based on social norms, customs and socio-economic structures.

Factors affecting nest-leaving behaviour

Gender: Virtually every study of home-leaving behaviour (Aquilino 1991, Avery et al. 1992, Goldscheider and Da Vanzo 1985, Whittington and Peters 1996, and many others) have found that women leave home earlier than men. This is linked to the fact that in most countries, women in partnerships are on average around two years younger than their male partners (Iacovou 2002).

Family Structure: Aquilino (1991) finds that first-born children (though not only children) are more likely to leave home early; Holdsworth (1992) finds that only children are less likely than children with siblings to leave the parental home, arguing that this is because only children may stay on to look after elderly parents in the absence of another sibling. There is also evidence that children from larger families are more likely to leave home early (Kerckhoff and Macrae 1992; Wister and Burch 1989). This may be because of crowded accommodation: Buck and Scott (1993) find crowded accommodation is a significant factor determining moves out of the parental home.

Several studies find that children in stepfamilies or single parent families leave the nest sooner than children living with both biological parents. White and Booth (1985), Wister and Burch (1989) and Holdsworth (1992) find that children in stepfamilies leave home earlier. Murphy and Wang (1998) and Kiernan (1992) find maternal separation, divorce and (particularly) repartnering to be related to early home leaving. Aquilino (1991) finds that children living in any situation other than with two natural parents are more likely to leave home earlier. The effects may differ by gender: Hetherington (1987) finds that girls are less likely than boys to be well-adjusted in a stepfamily, but more likely than boys to be well-adjusted living with a single mother.

Many young people live with a partner or have children while still living at home and this may be expected to affect home-leaving behaviour: Ermisch and Di salvo find that having a child by age 18 increases the likelihood of exit from the parental home to living with a partner for both women and men, while Holdsworth (1992) finds that being a parent increases the likelihood of leaving home to form a partnership for both men and women, and decreases the likelihood of leaving home for 'other' reasons for most groups.

This paper includes among the explanatory variables whether the young person lives with a partner and/or a child, with a lone parent or in a stepfamily; and a measure of rooms per person in the household is used as an indicator of crowded conditions. Birth order, only child status and whether the young person lives in an extended family were included in the models estimated, but not found to have an effect.

Parental Income, Education and Socio-Economic Status: Higher parental income may be used to subsidise children's moves out of the parental home, and (in the words of Avery et al. 1992) to purchase privacy for parents On the other hand, better-off parents may have more spacious and comfortable homes, giving their children more of an incentive to stay at home. Thus, the expected direction of the relationship between parental income and leaving home is not clear *a priori*. However, it may be argued that parents with higher incomes always have a greater degree of *choice* over how far they assist their children to leave home early (giving help with the costs of setting up home, for example) or the degree to which they encourage children to remain in the parental home (by providing goods, services and income to be consumed while living at home), and therefore, the estimated relationship between parental income and home-leaving behaviour will give an indication of parents' preferences for privacy versus family attachments, and variations in this relationship between countries will give an indication of how preferences vary between countries.

Findings from existing studies vary. Some studies, including Goldscheider and Da Vanzo (1989) and Michael and Tuma (1985) find that children from more affluent homes, or those with better-educated parents, leave home later.

Others have found that the relationship between parental resources and home-leaving varies according to the route out of the home: Avery et al (1992) find that parental resources have a positive effect for young men and women leaving for premarital independence, but a negative effect on the likelihood of leaving for marriage. Aquilino (1991) finds that the earlier home-leaving of those with more highly educated mothers and fathers in higher occupational categories is due to an increased likelihood of young people from these backgrounds leaving home to study. Kerckhoff and Macrae (1992) find that well-educated parents increase the odds of leaving home for education rather than for marriage. Similarly, Holdsworth (1992) finds that in Britain, having a highly educated father is associated with a higher probability of leaving for non-partnership reasons and a lower probability of leaving for partnership reasons, although in Spain, having a highly educated father is associated with generally later home-leaving for any reason.

Other authors find that socio-economic status has little effect on home-leaving. Wister and Burch (1989) find that parents' education is not significantly related to home-leaving. Buck and Scott (1993) find (using the PSID) that parental income has no effect on leaving home.

Thus, although the majority of studies find that higher parental socio-economic status is related to a higher probability of leaving for education and a lower probability of leaving for partnership, not all studies have found this. Here, the effect of parental income may be expected to vary by country, and additionally, it may vary by gender: Nilsson and Strandh (1999) find that men's nest-leaving behaviour in Sweden is more strongly linked to parental resources than women's.

Leaving home may also be associated with the economic activity of the mother: if stay-at-home mothers provide more services within the home than mothers who work outside the home, a stay-at-home mother may provide an incentive to remain living with one's parents. Holdsworth (1992) finds that children of working mothers are more likely to leave home for partnership in Britain, and for 'other reasons' in Spain.

This paper includes parental income and mother's employment status as explanatory variables. Parental education was not used, for two reasons: first, it is difficult to disentangle the effects of parental education and income; and second, it is difficult to interpret the coefficients on parental education between countries because parental education levels vary so widely: for parents of the cohort under consideration, second level education or better in Portugal means belonging to an educational elite, while in the Netherlands or Denmark it just means being in the top 75% of the educational distribution. A similar difficulty arises in comparing the effect of income between countries, as income distributions vary a great deal between countries. To overcome this, income variables are entered into regressions as centile values, taking values between 1 (for those in the lowest 1% of the income distribution in their own country), and 100 (for those in the top 1%).

Young people's employment, income and education: Young people in employment are more likely to have at their disposal the resources necessary to live independently and thus may be more likely to move away from home. On the other hand, unemployment may provide a spur for a young person to move away from the parental home in search of work. Ermisch and Di Salvo (1997) find that being out of employment increases the chance of exiting the parental

21

home for all destinations for women. For men, being out of employment increases the chance of exiting the parental home to live alone or with friends, but decreases the chance of exiting to live with a partner. Holdsworth (1992) finds that young people are more likely to leave home for non-partnership reasons in the year they start work, while women are less likely to leave for partnership reasons in that year. Wallace (1987) shows young people without work to be twice as likely to be living with their parents, as young people in work.

The relationship between educational achievement and home-leaving depends on destination. Higher levels of education are related with higher earnings, and as such may be related with a higher probability of leaving home. However, they may also be related to a lower likelihood of leaving home for marriage, particularly for women. Aasve et al (2001) find that for men, higher levels of education are associated with a higher risk of leaving home, while for women, low levels of education accelerate home-leaving.

In general, young people with higher incomes are found to be more likely to leave the parental home. Avery, Goldscheider and Speare (1992) show that young people with employment and high earnings are more likely to be residentially independent, than those with fewer financial resources. The impact of personal income may differ for young men and young women, particularly as far as the partnership decision is concerned: if partnership is likely to be followed by parenthood, and if new mothers will be taking time out of the labour market, then men's earnings may be more important than those of women. Whittington and Peters (1996) find that in terms of residential independence, personal financial resources are more important for young men than for young women (although parental financial resources are more important as a determinant of residential independence for women).

Authors including Aasve et al (2001) and McElroy (1995) use predicted wages rather than employment status as an explanatory variable, arguing that since many young people leave home in anticipation of finding a job, employment status is jointly determined with residential status. Ermisch and Di Salvo (1997) find that young people's 'permanent income' measured by test scores, has a significant positive effect on exit from the parental home, with young men with higher incomes more likely to leave to live alone or with friends, and young women with higher incomes significantly more likely to leave to live with friends or with a partner.

In this paper, the young person's actual income, employment status and educational attainment and participation at time t are used as explanatory variables. As with parental

income, the young person's own income enters regressions as a centile value for the country in which they live, in order to provide a suitable cross-country metric.

5. Results

TABLE 5: MULTINOMIAL LOGIT RESULTS,

ALL EXITS FROM PARENTS' HOME TREATED AS A SINGLE CATEGORY.

Leave home at $t+1$	Nordic		Northern		Southern	
	Men	Women	Men	Women	Men	Women
Lone parent family	0.202	**0.843**	0.293	0.266	-0.129	-0.191
	(1.01)	**(3.78)**	(1.94)	(1.78)	(-1.25)	(-1.87)
Stepfamily	-0.031	**1.598**	**0.619**	0.224	0.082	0.516
	(-0.05)	**(4.23)**	**(2.81)**	(0.84)	(0.19)	(1.60)
Parental income (centile)	**0.009**	**0.012**	**0.005**	0.003	-0.001	0.000
	(3.33)	**(4.10)**	**(2.76)**	(1.55)	(-0.48)	(-0.03)
Rooms per person	0.276	0.318	-0.045	0.016	**-0.305**	-0.004
	(1.30)	(1.38)	(-0.45)	(0.16)	**(-3.70)**	(-0.05)
Mother has a job	0.042	0.150	0.005	**0.218**	**0.288**	-0.021
	(0.23)	(0.79)	(0.04)	**(2.01)**	**(3.17)**	(-0.24)
Age	**1.153**	0.565	**1.142**	**0.919**	**0.898**	**0.580**
	(3.65)	(1.61)	**(6.38)**	**(5.21)**	**(8.14)**	**(5.87)**
Age squared	**-0.023**	-0.013	**-0.023**	**-0.019**	**-0.015**	**-0.010**
	(-3.44)	(-1.70)	**(-6.25)**	**(-5.13)**	**(-7.30)**	**(-5.38)**
Lives with a partner	-3.005	**2.024**	0.618	**0.995**	**0.881**	**0.696**
	(-1.10)	**(2.99)**	(1.65)	**(2.69)**	**(5.85)**	**(4.54)**
Lives with children but no partner	-	-	-	**1.088**	-	0.047
				(3.87)		(0.25)
Own income (centile)	**0.010**	**0.012**	**0.005**	-0.003	**0.005**	**0.005**
	(2.86)	**(2.86)**	**(2.10)**	(-1.19)	**(3.96)**	**(3.82)**
Unemployed	-0.198	0.371	-0.288	0.013	**-0.262**	-0.064
	(-0.76)	(1.04)	(-1.85)	(0.08)	**(-2.57)**	(-0.62)
Inactive	-	0.082	-	-0.017	-	**0.385**
		(0.15)		(-0.06)		**(3.05)**
In education, has < 2nd level quals	0.168	-0.247	**-0.549**	**-0.938**	**-0.627**	**-0.727**
	(0.66)	(-0.96)	**(-2.94)**	**(-5.55)**	**(-2.29)**	**(-3.53)**
In education, has 2nd level quals	0.318	**0.596**	0.028	**-0.667**	**-1.003**	**-0.702**
	(1.27)	**(2.24)**	(0.11)	**(-2.38)**	**(-5.13)**	**(-4.70)**
In education, has 3rd level quals	1.025	-1.170	**1.102**	0.318	-0.392	-0.035
	(1.27)	(-0.64)	**(2.42)**	(0.64)	(-1.22)	(-0.14)
Not in education, has 2nd level quals	-0.150	0.083	-0.002	0.046	0.124	0.055
	(-0.71)	(0.32)	(-0.02)	(0.33)	(1.44)	(0.59)
Not in education, has 3rd level quals	0.048	0.619	**0.406**	0.196	0.120	**0.323**
	(0.10)	(1.18)	**(2.29)**	(1.04)	(0.98)	**(2.78)**
Constant	**-17.021**	**-9.642**	**-17.040**	**-12.772**	**-15.528**	**-9.878**
	(-4.66)	**(-2.39)**	**(-7.84)**	**(-6.09)**	**(-10.61)**	**(-7.80)**
No. of observations	1882	1362	6160	4680	19946	16041
Pseudo-R-squared	0.050	0.085	0.117	0.125	0.044	0.045

Notes: Dependent variable in categories 0 (reference category): still lives at home; 1: left home by $t+1$; 2: not followed at $t+1$. T-statistics in parentheses, coefficients significant at 5% level or better shown in bold type. Country dummies were also included in regressions.

Table 5 presents estimates of a simple model of departures from the parental home, with all observed exits from home treated as a single outcome. The main features of these estimates are (1) parental socio-economic status is positively associated with departures from home for men and women in Nordic and Northern groups of countries (via income in Nordic countries and for men in Northern countries; and via mother's employment status for women in Northern countries), but there is no association between parents' socio-economic status and departures from home in Southern countries. (2) The young person's own income is positively related to the likelihood of departure from home for all groups except women in Northern countries; and in Southern countries economic activity is also important, with unemployed men less likely, and economically inactive women more likely, to leave home. (3) Those still in education who have not yet attained third level qualifications are less likely to leave home in Northern and Southern, but not in Nordic countries. (4) The coefficients on age are positive and those on age squared are negative, indicating that the risk of leaving home rises with age up to a point, and falls thereafter. The quadratic function in age reaches a maximum at between 22 and 25 years of age for Northern and Nordic countries, and at 29-30 years of age for Southern countries. (5) For women in Nordic countries and men in Northern countries, the risk of leaving home is higher for young people in lone parent families and stepfamilies. (6) For most groups, living with a partner or having a child while in the parental household increases the risk of moving out.

Table 6 presents estimates of a multinomial logit model where different destinations on leaving home are specified: leaving home as a single person, with a partner, and for educational purposes.

Under this specification, parental socio-economic characteristics are not significantly associated with the likelihood of leaving home as a single person (the only exception is that women in Northern countries are more likely to leave home as singles if their mother has a job)[3].

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[3] If the equations are re-estimated excluding the number of rooms in the home and whether the mother has a job, parental income is significantly related to the likelihood of leaving as a single for men in Nordic and Southern countries, but not for other groups.

TABLE 6: MULTINOMIAL LOGIT RESULTS (SELECTED COEFFICIENTS), EXITS AS SINGLES, INTO PARTNERSHIPS AND FOR EDUCATION TREATED SEPARATELY

		Nordic		Northern		**Southern**	
		Men	**Women**	**Men**	Women	Men	**Women**
Leave as a single	Lone parent family	0.105	**0.702**	**0.507**	0.440	0.013	0.019
		(0.33)	**(1.57)**	**(2.05)**	(1.85)	(0.06)	(0.07)
	Stepfamily	0.392	**2.263**	**1.216**	-0.347	-0.599	**2.717**
		(0.49)	**(4.03)**	**(4.09)**	(-0.62)	(-0.33)	**(7.10)**
	Parental income	0.007	0.006	0.004	0.001	0.005	-0.001
		(1.74)	(0.96)	(1.32)	(0.29)	(1.64)	(-0.20)
	Rooms per person	-0.125	0.434	-0.050	0.068	-0.270	0.201
		(-0.38)	(1.09)	(-0.31)	(0.40)	(-1.66)	(1.12)
	Mother has a job	0.530	0.240	-0.193	**0.506**	0.354	-0.258
		(1.78)	(0.64)	(-1.08)	**(2.67)**	(1.90)	(-1.01)
	Lives with partner	-	-43.702	-1.415	0.494	-1.397	-1.914
			(0.00)	(-1.09)	(0.74)	(-1.66)	(-1.65)
	Lives with children but no partner	-	-44.014	-	**1.615**	-	0.407
			(0.00)		**(4.34)**		(0.98)
	Own income	**0.023**	0.010	0.005	-0.003	0.004	0.003
		(3.57)	(1.24)	(1.38)	(-0.71)	(1.53)	(0.92)
	Unemployed	-0.026	0.781	-0.259	-0.142	-0.183	**-0.667**
		(-0.07)	(1.46)	(-1.07)	(-0.56)	(-0.83)	**(-2.20)**
	Inactive		-2.512		-0.192		0.525
			(-0.90)		(-0.45)		(1.71)
	In education, has < 2nd level quals	-0.570	**-1.729**	**-1.031**	**-1.729**	0.243	**-2.428**
		(-1.17)	**(-2.95)**	**(-2.70)**	**(-5.30)**	(0.48)	**(-2.26)**
	In education, has 2nd level quals	0.088	0.082	-0.112	**-1.583**	**-1.186**	-0.641
		(0.21)	(0.17)	(-0.24)	**(-2.60)**	**(-2.33)**	(-1.49)
Leave to partnership	Lone parent family	-0.250	**1.134**	0.160	0.098	-0.228	**-0.363**
		(-0.59)	**(3.86)**	(0.68)	(0.43)	(-1.75)	**(-2.90)**
	Stepfamily	-44.604	**1.519**	0.323	0.079	0.163	-1.346
		(0.00)	**(2.66)**	(0.87)	(0.20)	(0.32)	(-1.48)
	Parental income	**0.010**	**0.014**	0.004	0.003	**-0.004**	-0.003
		(2.12)	**(3.28)**	(1.22)	(1.07)	**(-1.98)**	(-1.71)
	Rooms per person	0.287	0.446	-0.011	-0.023	**-0.242**	0.007
		(0.80)	(1.42)	(-0.08)	(-0.16)	**(-2.35)**	(0.08)
	Mother has a job	-0.396	0.213	0.156	0.107	**0.379**	0.040
		(-1.15)	(0.77)	(0.96)	(0.69)	**(3.35)**	(0.37)
	Lives with partner	-2.174	**2.863**	**1.243**	**1.296**	**1.202**	**0.988**
		(-0.78)	**(3.83)**	**(2.76)**	**(2.85)**	**(7.37)**	**(6.14)**
	Lives with children but no partner		-36.825		0.778		0.056
			(0.00)		(1.82)		(0.25)
	Own income	0.010	**0.014**	0.002	-0.001	**0.004**	**0.005**
		(1.54)	**(2.29)**	(0.58)	(-0.39)	**(2.61)**	**(3.19)**
	Unemployed	-0.661	-0.471	**-0.767**	-0.107	**-0.545**	-0.018
		(-1.34)	(-0.83)	**(-3.17)**	(-0.50)	**(-4.12)**	(-0.15)
	Inactive		-0.390		-0.257		**0.366**
			(-0.45)		(-0.68)		**(2.50)**
	In education, has < 2nd level quals	-0.702	-0.562	**-1.670**	**-1.129**	-2.276	**-1.791**
		(-1.11)	(-1.55)	**(-5.18)**	**(-4.80)**	(-2.80)	**(-4.96)**
	In education, has 2nd level quals	0.156	-0.502	**-1.536**	**-1.297**	**-1.992**	**-1.765**
		(0.35)	(-1.21)	**(-2.59)**	**(-2.45)**	**(-5.75)**	**(-7.32)**

Leave for education	Lone parent family	0.394	**0.902**	**-0.930**	0.096	-0.024	0.386
		(1.13)	**(2.33)**	**(-2.12)**	(0.29)	(-0.05)	(1.32)
	Stepfamily	0.414	**1.448**	0.628	**1.019**	-	-
		(0.35)	**(2.35)**	(1.46)	**(2.15)**		
	Parental income	**0.016**	**0.018**	**0.009**	**0.010**	0.006	**0.012**
		(3.19)	**(3.37)**	**(1.98)**	**(2.26)**	(1.31)	**(3.10)**
	Rooms per person	**0.945**	-0.018	-0.025	**0.856**	0.360	0.187
		(2.59)	(-0.04)	(-0.11)	**(4.46)**	(1.49)	(0.89)
	Mother has a job	-	-	-37.411	-33.453	-30.396	-29.917
				(0.00)	(0.00)	(0.00)	(0.00)
	Lives with partner	-	-	-	-0.197	-	-1.440
					(-0.14)		(-0.69)
	Lives with children but no partner	-0.414	-0.040	**0.566**	-0.013	-0.217	0.003
		(-1.28)	(-0.12)	**(2.27)**	(-0.05)	(-0.77)	(0.01)
	Own income	-0.002	0.008	**0.011**	0.001	0.005	0.003
		(-0.33)	(1.02)	**(2.20)**	(0.14)	(1.20)	(0.94)
	Unemployed	**1.092**	0.444	0.870	-0.067	-30.508	1.421
		(1.95)	(0.53)	(1.10)	(-0.10)	(0.00)	(1.55)
	Inactive		**1.576**		0.528		**2.258**
			(1.84)		(0.53)		**(2.22)**
	In education, has < 2nd level quals	0.912	**1.329**	**3.232**	**1.706**	**3.894**	**4.316**
		(1.80)	**(2.14)**	**(4.89)**	**(2.89)**	**(4.51)**	**(4.36)**
	In education, has 2nd level quals	**1.237**	**2.716**	**3.617**	**2.605**	**3.505**	**4.044**
		(2.38)	**(4.38)**	**(5.45)**	**(4.15)**	**(4.21)**	**(4.17)**
	Observations	1882	1362	6206	4724	20012	16095
	Pseudo R-squared	0.104	0.111	0.137	0.138	0.065	0.070

Notes: Dependent variable in categories 0 (reference category): still lives at home; 1: left home as a single by $t+1$; 2: left home in a partnership; 3: left home for education; 5: left home but not followed at $t+1$; 6: lost from sample. T-statistics in parentheses, coefficients significant at 5% level or better shown in bold type. Country dummies were also included in regressions.

The relationship between parental income and moving away from home with a partner differs by region. In Nordic countries, higher parental incomes are associated with a higher risk of exiting to partnership. In Northern countries there is no relationship between parental income and the risk of exiting to partnership, while in Southern countries there is a negative relationship between parental income and the likelihood of moving out of home as part of a couple (though for women, this relationship is significant only at the 10% level).

There is a strong relationship between the probability of moving away from home for educational purposes and parental socio-economic characteristics: the only group for whom parental income is not significantly related to moving away for educational purposes is men in Southern countries.

In summary, in Nordic countries higher parental incomes are associated with moves out of the parental home to all destinations; in Northern countries they are associated with moves out of home to education, but not to the other destinations; and in Southern countries, higher parental incomes are associated (for sons) with a higher risk of moving out of home as a single, but a lower risk of moving out as a couple, and (for daughters) with a higher risk of moving out for education.

The association between the young person's own income and moves away from home will be discussed only in relation to departures as singles or in couples, but not for education, since the fact that those still in education generally have lower incomes than those who have finished education make this relationship difficult to interpret. Table 6 shows that in Nordic countries men's incomes are positively related to the likelihood of leaving home as a single and women's incomes are positively related to the likelihood of leaving as part of a couple; in Northern countries the young person's own income is not significantly related to the likelihood of leaving as a single or with a partner, while in Southern countries higher incomes for both men and women are positively associated with moves out of home for partnership. Economic activity is also an important determinant of destination on leaving home: unemployed men in Northern and Southern countries are less likely to leave home as part of a couple, and for almost all groups, those still in education are significantly less likely to leave home to any destination other than education.

Single-country estimates of the same specification estimated in Table 6 are given in Table 9 in the Appendix. Because sample sizes are quite small for several countries, the estimates tend to be rather imprecise. However, coefficients do follow general regional patterns: for example, the relationship between a young person's own income and the likelihood of moving out of home as a couple is generally stronger and more significant in Southern countries than elsewhere.

How important is it to specify the three destinations shown in Table 6 separately? Formally, for all groups, a Wald test rejects the equality of all coefficients across all pairs of equations at the 1% level. How far does this mean that estimates of the coefficients of interest would be biased if the destinations were not separately specified? In Nordic and Northern countries there is not a great deal of difference between the 'single' and 'partnered' coefficients on

socio-economic variables, since most of them have the same sign and differences between the outcomes are mainly to do with coefficients being significant in one equation but not the other. However, some of the family structure coefficients do vary significantly between the two equations: for example, for Nordic women and Northern men, living with a partner is negatively related to exits to the single state but positively related to exits to the partnered state. More importantly, there are clear differences between the coefficients in the 'single' and 'partnered' equations and the 'education' equation: most clearly in the education coefficients, but also in some of the family structure and socioeconomic coefficients. The effect of not specifying the three destinations separately is worse for Southern countries, where leaving home for partnership tends to be negatively related, and leaving for education tends to be positively related, to parental socio-economic status: here, the coefficients on parental socio-economic variables and educational status are significantly different for different outcomes. Thus, the estimates in Table 6 which fail to specify destination on leaving home generate estimates of the effect of parental income which are not meaningful in Southern countries; estimates of the effect of living with a partner which are higher than the effect on leaving as a single or to education but lower than the effect of leaving to partnership; and estimates of the effect of being in education which miss the fact that those still in education have a higher risk of leaving home for educational purposes.

If leaving as a single and leaving to partnership are specified separately, but exits to education are not distinguished from exits to the single state, estimates of several coefficients may be misleading. Table 7 shows coefficients on four variables for (a) the specification where education is not specified as a separate outcome, and (b) from the "leaving as a single" and "leaving with a partner" equations where leaving for education is specified as a separate outcome (copied from Table 6).

Without a separate outcome for education, the coefficient on parents' income in the 'leaving as a single' equation indicates that those leaving as singles are from better-off homes. However, if home-leaving for education is specified as a separate category, it is clear that exits to education are significantly associated with higher parental incomes, while exits as singles for non-educational purposes are not.

The coefficients on the variables identifying educational status at time *t* may be even more misleading. If leaving as a single and leaving for educational purposes are separately specified, the general pattern is that being in education is positively related to exits for educational purposes and negatively related to other exits as a single. However, if these two destinations are grouped together, the coefficients on educational participation are in some cases insignificant (missing both effects) and are in other cases significantly positive, capturing the strong effect on leaving for education, but missing the smaller negative effect of being in education on leaving as a single for other reasons.

TABLE 7: EDUCATION NOT SPECIFIED AS A SEPARATE CATEGORY

	Nordic		Northern		Southern	
	Men	Women	Men	Women	Men	Women
Coefficients on parents' income						
Leaving as a single (no separate education outcome)	**0.011** **(3.28)**	**0.013** **(3.12)**	**0.006** **(2.21)**	0.004 (1.49)	**0.006** **(2.27)**	**0.005** **(2.05)**
Leaving as a single (education separately specified)	0.007 (1.74)	0.006 (0.96)	0.004 (1.32)	0.001 (0.29)	0.005 (1.64)	-0.001 (-0.20)
Leaving for education (education separately specified)	**0.016** **(3.19)**	**0.018** **(3.37)**	**0.009** **(1.98)**	**0.010** **(2.26)**	0.006 (1.31)	**0.012** **(3.10)**
Coefficients on "in education, < 2nd level qualifications" dummy						
Leaving as a single (no separate education outcome)	0.178 (0.60)	-0.251 (-0.68)	**0.684** **(2.78)**	-0.448 (-1.95)	**1.579** **(5.09)**	**0.895** **(2.68)**
Leaving as a single (education separately specified)	-0.570 (-1.17)	**-1.729** **(-2.95)**	**-1.031** **(-2.70)**	**-1.729** **(-5.30)**	0.243 (0.48)	**-2.428** **(-2.26)**
Leaving for education (education separately specified)	0.912 (1.80)	**1.329** **(2.14)**	**3.232** **(4.89)**	**1.706** **(2.89)**	**3.894** **(4.51)**	**4.316** **(4.36)**
Coefficients on "in education, 2nd level qualifications" dummy						
Leaving as a single (no separate education outcome)	0.459 (1.53)	**1.263** **(3.51)**	**1.437** **(5.12)**	0.272 (0.89)	**0.890** **(3.39)**	**1.088** **(3.92)**
Leaving as a single (education separately specified)	0.088 (0.21)	0.082 (0.17)	-0.112 (-0.24)	**-1.583** **(-2.60)**	**-1.186** **(-2.33)**	-0.641 (-1.49)
Leaving for education (education separately specified)	**1.237** **(2.38)**	**2.716** **(4.38)**	**3.617** **(5.45)**	**2.605** **(4.15)**	**3.505** **(4.21)**	**4.044** **(4.17)**

Notes: All coefficients are multinomial logit coefficients. T-statistics in parentheses, coefficients significant at 5% level or better in bold type.

		Nordic countries		Northern countries		Southern countries	
		Men	Women	Men	Women	Men	Women
Owner occupier	Parents' Income	**0.012** **(2.15)**	0.003 (0.40)	0.004 (0.91)	0.004 (0.72)	-0.001 (-0.53)	0.000 (0.11)
	Rooms / person	-0.080 (-0.19)	**1.248** **(3.02)**	0.317 (1.58)	-0.061 (-0.24)	**-0.327** **(-2.66)**	0.003 (0.02)
	Mother has a job	0.419 (1.01)	**1.200** **(2.64)**	0.083 (0.32)	0.244 (0.84)	0.240 (1.71)	**-0.312** **(-2.14)**
	Own income	**0.035** **(2.94)**	0.017 (1.76)	**0.029** **(3.79)**	**0.015** **(2.26)**	**0.011** **(4.94)**	**0.005** **(2.65)**
	Unemployed	**-1.927** **(-2.04)**	-0.323 (-0.38)	-1.072 (-1.91)	-1.084 (-1.79)	**-0.475** **(-2.79)**	-0.229 (-1.47)
	Inactive	-	0.292 (0.34)	-	-0.425 (-0.59)	-	**0.489** **(2.72)**
Private tenant	Parents' Income	0.001 (0.18)	0.008 (1.28)	**0.007** **(2.15)**	0.002 (0.51)	**-0.008** **(-2.54)**	-0.003 (-1.18)
	Rooms / person	0.010 (0.03)	0.293 (0.74)	0.064 (0.42)	0.218 (1.41)	**-0.518** **(-2.82)**	0.273 (1.90)
	Mother has a job	0.099 (0.29)	0.606 (1.52)	**0.349** **(2.07)**	**0.430** **(2.54)**	0.247 (1.29)	0.273 (1.60)
	Own income	**0.014** **(1.96)**	0.015 (1.79)	0.004 (1.11)	-0.005 (-1.59)	0.001 (0.45)	0.000 (0.05)
	Unemployed	0.072 (0.17)	0.394 (0.64)	-0.337 (-1.46)	-0.328 (-1.46)	**-0.530** **(-2.52)**	-0.029 (-0.15)
	Inactive	-	-32.815 (-0.00)	-	-0.594 (-1.32)	-	-0.021 (-0.08)
Public tenant	Parents' Income	**0.013** **(2.32)**	**0.019** **(3.32)**	0.001 (0.13)	-0.002 (-0.52)	0.011 (1.21)	**-0.031** **(-2.04)**
	Rooms / person	-0.096 (-0.20)	-0.388 (-0.73)	**-1.433** **(-4.19)**	**-0.782** **(-2.90)**	-0.263 (-0.56)	-1.556 (-1.75)
	Mother has a job	0.099 (0.29)	-0.602 (-1.67)	**-0.723** **(-2.39)**	0.169 (0.66)	0.289 (0.48)	1.274 (1.84)
	Own income	**0.014** **(1.96)**	0.003 (0.38)	**-0.014** **(-2.80)**	-0.002 (-0.45)	-0.009 (-1.15)	**0.021** **(2.01)**
	Unemployed	0.072 (0.17)	0.444 (0.38)	**-0.702** **(-2.04)**	0.546 (1.73)	0.465 (0.74)	-0.326 (-0.25)
	Inactive	-	-32.974 (-0.00)	-	0.539 (1.14)	-	**3.059** **(3.71)**
	Observations	1882	1362	6160	4680	19946	16041
	Pseudo-R-sq.	0.106	0.111	0.126	0.141	0.049	0.058

Notes: Dependent variable in categories 0 (reference category): still lives at home; 1: left home to become an owner-occupier by *t*+1; 2: left home to private rented accommodation; 3: left home to public sector housing; 5: left home but not followed at *t*+1; 6: lost from sample. T-statistics in parentheses, coefficients significant at 5% level or better shown in bold type. Regressions also include a quadratic term in age; dummies indicating whether the young person lives with a partner and/or child, and indicators of educational participation and educational attainment Country dummies were also included.

Destinations on leaving home may also be categorized by the type of accommodation to which young people move. Table 8 shows that different characteristics are associated with moves out

of the parental home to different destinations: owner-occupied housing, private rented accommodation, and public sector accommodation. Leaving home for educational purposes has been defined as a separate category; these coefficients are not reported. As with the previous specification, coefficients from single-country analysis are to be found in Table 10 in the Appendix.

Because well-off parents are in a better position than others to assist with housing costs, including the cost of buying a home, the researcher may predict that children of better-off families would be more likely to leave the parental home and become owner-occupiers. However, any relationship between parental income and the likelihood of moving to owner-occupied housing is noticeably absent except in Nordic countries, where the likelihood of moving to owner-occupied housing is significantly related to parental income (for men) and to the size of the parental home (for women). There is no relationship between parental socio-economic variables and the likelihood of leaving home to become an owner-occupier in Northern countries - this also holds if all parental socio-economic variables except income are excluded from the regression. For men and women in Southern countries, the risk of leaving to owner-occupied accommodation is if anything *negatively* related to parental socio-economic variables: for men it is negatively related to the size of the parental home, and for women it is negatively related to having a mother who goes out to work.

The likelihood of leaving home to become a private tenant is not related to parental socio-economic status in Nordic countries, but in Northern countries the likelihood of moving to private rented accommodation is positively related to parental income and to the mother working outside the home for men, and to the mother working outside the home for women. In Southern countries, the probability of moving to private rented accommodation is negatively related to parental income and the size of the parental home for men, but not significantly related to parental socio-economic status for women.

The likelihood of moving away from home to public sector housing is significantly and positively related to parents' income in Nordic countries, but negatively related to parental socio-economic status via the size of the parental home in Northern countries. In Southern countries, moving to public sector accommodation is negatively related to parental income for women, but unrelated to parents' income for men.

The young person's own income is positively associated with the likelihood of moving out of home to owner-occupied accommodation for every group except Nordic women (for whom the association is significant at the 10% but not the 5% level). Having a job is also related to moves to owner-occupied accommodation: young men in all groups of countries are significantly less likely to become owner-occupiers if they do not have a job. Men's incomes and jobs are more strongly related to becoming a homeowner then those of women: in all groups, the coefficient on income in the "owner occupier" equation is around twice as large for men as it is for women, and the unemployment coefficient is not significant for women in any region. However, inactive women in Southern countries are more likely than other women to move to owner occupied homes.

There is less of a relationship between a young person's own income and the likelihood of moving to private rented accommodation: the own income coefficient is not significant in the "private rented" equation for any group, although Southern men are less likely to move to private rented accommodation if they do not have a job. Moving into public sector accommodation, however, *is* associated with higher personal income for men in Nordic countries, with lower personal income for men in Northern countries (where it is also related negatively to unemployment), and with higher personal income for women in Southern countries. In Southern countries it is also associated with inactivity.

Several points of interest emerge from distinguishing between different housing tenures on leaving home. The first is that public sector housing clearly plays different roles in different places: in Nordic countries, moving to public sector housing is associated with higher parental socio-economic status, while in other groups of countries the reverse is true. Second, higher parental income is associated with exits from the parental home to private sector rented property in Northern countries rather than to owner-occupation. Thus, while well-off parents may help their children with the costs of buying a home, it appears that this is done following a spell of the young person living in private rented accommodation rather than immediately on moving away from the parental home. Third, in Southern countries, higher parental incomes are associated with a lower likelihood of all transitions out of the parental home.

This analysis also illuminates the role of personal income in exits from home. If all exits from home are grouped together, young people with higher incomes are seen to be more likely to

leave home, and personal income is not seen to be systematically more important for men than for women. However, splitting home-leavers up by housing tenure reveals that in all groups of countries, the effect of personal income comes mainly via its effect on owner-occupation, and that there is a large difference in the importance of men's and women's incomes, with the coefficients on men's incomes around twice as large as those for women. This is unsurprising: women's incomes are more subject to fluctuations (due to giving up work or working part-time when they have children), which may be less important in the relatively short-term world of private sector tenancies, but more important in the long-term world of home ownership.

6. Conclusions

This paper has examined home-leaving behaviour across a large group of European Union countries, using both descriptive and multivariate analysis. The descriptive analysis has uncovered a set of interesting and well-defined relationships between the age at leaving home, and destinations on leaving home. In countries where home-leaving occurs early, young people are much more likely to leave the nest as singles rather than as part of a couple, although this relationship is much less well defined within countries than between countries. In countries where home-leaving occurs early, young people are more likely to move to a rented home, particularly in the public sector, although it is not clear whether the availability of rented accommodation is a factor determining the age of leaving home, or whether the housing situation has evolved to cater for existing norms.

In the multivariate analysis, multinomial logit regressions were used to model moves out of home to different destinations. Destinations were categorised according to whether the young person left home as a single person, for partnership or for educational purposes; and also according to housing tenure, distinguishing owner-occupiers from private and public tenants. The determinants of home-leaving vary according to the destination on leaving home: for example, higher parental income is much more strongly associated with exits for educational purposes than with other exits, whether as a single person or with a partner. And the young person's own income is much more strongly associated with exits to owner-occupied housing than with exits to public or private rented accommodation. As well as these factors which are more or less uniform between countries, there are differences between groups of countries. So, for example, looking at the relationship between parental incomes and the risk of moving out of home as a couple, in Nordic countries there is a significant positive association; in Northern countries there is no significant association, and in

Southern countries there is a negative association. This may reveal something of the underlying preferences of parents (and possibly children) in different groups of countries: it appears that in the Nordic countries there is a preference for independence, while in the Southern countries there is a preference for co-residence.

This is particularly interesting in the light of the ongoing debates on the reasons why Southern Europeans remain so long in the parental home. Commentators such as Ghidoni (2002) and Cordon (1997) argue that this phenomenon arises as the result of the absence of economic opportunities for young people in Southern Europe. Although the economic situation facing young people in Southern countries undoubtedly contributes to their protracted stay in the parental home, the findings in this paper suggest that a preference for family attachment in Southern countries also plays a part in keeping young people in the parental home for longer.

There are also differences between groups of countries in the housing destinations on leaving home, which may again reflect preferences: in Nordic countries, higher parental socio-economic status is positively related to a young person becoming a homeowner; in Northern countries there is no significant relationship (although there is a relationship between parental socio-economic status and the likelihood of leaving home as a private tenant); and in Southern countries there is if anything a *negative* relationship between the risk of leaving home as a homeowner and parental socio-economic status.

The scope for further work is enormous, and will increase as the ECHP data set matures to give a longer run of panel data. As the data set grows, more comparative single-country analysis will become possible, and specifications other than the rather 'broad brush' approach used in this paper may become possible. Additionally, more sophisticated analytical techniques such as hazard rate modelling may become feasible. Another direction for further research is further examination of parents' and children's preferences for independence versus familial sharing. This paper has found differences between groups of countries which suggest that these preferences do vary systematically across Europe, and modelling these preferences explicitly (perhaps incorporating an analysis of income transfers between generations) will be extremely useful and interesting.

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Appendix: Variable definitions

Parental/family characteristics

Lone parent family	Only one parent lives in the household
Stepfamily	A step-parent is present in the household
Parental income	Total annual personal income accruing to parents from all sources, adjusted for purchasing power parity and measured in 1000 ECUs (European Currency Units, the precursor of the Euro). Where two parents are present, the amount is equalised using the OECD equivalence scale, by dividing by 1.7. In regressions, all incomes enter as within-country centiles.
Rooms per person	Number of rooms in the house divided by an equivalised measure of family size: 1 for the first adult, 0.7 for further adults over age 14, and 0.5 for children. In three countries (Netherlands, Greece, Austria) this variable is not available; for regressions on groups of countries it has been set to the group mean value.
Mother has a job	Mother reports her main activity as employed or self-employed.

Individual characteristics

Age	Measured in years
Living with a partner/children (men)	Having either a partner or children present in the household
Living with a partner (women)	Having a partner (and possibly children) present in the household
Living with children	Having one's own children (but no partner) present in the household
Personal income	Total annual personal income from all sources, adjusted for purchasing power parity and measured in 1000 ECUs (European Currency Units, the precursor of the Euro). In regressions, all incomes enter as within-country centiles.
Economic activity	Individuals reporting themselves as retired or doing military service were excluded from the analysis.
Employed (reference category)	Reporting main activity as paid employment, paid apprenticeship or self-employment.
Unemployed	For women: reporting main activity as being unemployed. For men: those reporting main activity as unpaid family work or other economic inactivity are also counted as unemployed.
Inactive	Defined only for women: takes the value 1 for those reporting their main status as unpaid family work, housework or other economic inactivity.
In education	Reporting main activity as full-time education or training. In regressions, 7 combinations of educational attainment and educational status were used: In education/training, $< 2^{nd}$ level qualifications In education/training, 2nd level qualifications In education/training, 3rd level qualifications Not in education, $< 2^{nd}$ level qualifications (reference category) Not in education, 2nd level qualifications Not in education, 3rd level qualifications
Educational attainment	ECHP education variables are based on UNESCO's International Standard Classification of Education (ISCED) classification: "third level" = ISCED levels 5-6, "second level" = ISCED level 3, "less than second level" = ISCED levels 0-2. Vocational qualifications (ISCED level 4) are not available in the ECHP data. UK qualifications corresponding to these educational classifications are given below.
Second level (ISCED 3)	Remained in full-time education to at least 17 years of age, with or without obtaining qualifications necessary to progress to the next level ('A' levels).
Third level (ISCED 5-6)	Higher BTEC, BEC, TEC, HNC, HND, or Scottish equivalents; teaching or nursing qualifications; first or higher degree.

TABLE 9: MULTINOMIAL LOGIT RESULTS, PARTNERSHIP DESTINATION, SINGLE COUNTRIES

MEN		FI	DK	NL	UK	BE	FR	DE	AU	IE	PT	ES	IT	GR
Single	Lone parent family	1.105	0.499	-0.022	0.475	0.046	0.342	1.080	1.374 ♦	0.561 ✦	0.901	0.298	-0.303	-0.260
	Stepfamily	2.153	0.509	-30.094	1.108 ✦	1.348 ♦	0.733	3.592 ◆	-39.999	1.429	-42.894	-40.179	-38.815	-41.451
	Parental income	-0.007	0.005	0.007	0.005	0.001	0.002	0.022 ♦	0.009	0.010 ♦	-0.001	-0.001	0.010 ✦	0.006
	Rooms per person	0.648	-0.310	-	-0.062	0.039	0.138	-0.399	-	-0.060	0.011	-0.368	-0.188	-
	Mother has a job	0.611	-0.286	0.488	-0.969 ♦	0.238	-0.014	0.277	0.455	0.143	0.734	0.279	0.259	0.059
	Lives with partner	-37.979	-39.304	-30.210	-43.992	1.324	-34.681	-31.947	0.792	-37.904	-44.010	-0.487	-40.178	-0.311
	Own income	0.030	0.011	0.020 ♦	0.012	-0.009	0.004	-0.011	0.010	0.003	0.021 ✦	0.012 ✦	0.003	-0.007
	Unemployed	-0.463	-0.376	0.373	0.628	-0.218	-0.723 ♦	0.013	-40.613	0.441	1.672 ♦	-0.754	-0.295	-1.036 ✦
	Education, < 2nd q	-36.923	-0.200	-0.422	0.720	-1.290	-1.655 ◆	-0.117	-39.616	-0.405	1.052	0.467	-0.869	-0.511
	Education, 2nd q	-0.812	-0.536	0.140	0.091	-33.643	0.776	-1.422	-41.178	-0.070	-42.889	-39.923	-1.519 ✦	-0.061
Partnership	Lone parent family	-0.794	-0.398	0.344	0.080	0.346	-0.101	0.551	0.084	-0.586	-0.095	-0.192	-0.635 ✦	-0.194
	Stepfamily	-37.324	-35.903	-28.293	-0.675	0.463	0.279	1.530	1.716 ♦	-36.865	-0.486	0.436	-38.615	0.595
	Parental income	0.003	0.007	0.014 ✦	-0.003	0.011 ✦	0.002	0.015	-0.004	0.001	0.002	-0.005	-0.005	0.001
	Rooms per person	-0.835	0.735 ✦	-	0.376	0.235	0.217	-0.761	-	-0.065	-0.191	-0.091	-0.557 ♦	-
	Mother has a job	2.016 ✦	-1.166 ♦	-0.977 ✦	-0.128	-0.009	0.437 ✦	0.384	-0.468	0.171	-0.181	0.213	0.237	0.530 ✦
	Lives with partner	-36.760	0.974	-25.206	0.914	1.526 ✦	2.537 ◆	-32.149	0.111	1.962 ◆	0.783 ♦	1.081 ◆	1.179 ◆	0.654 ✦
	Own income	0.013	-0.003	0.015	0.012	-0.002	0.004	0.009	-0.015 ♦	0.015 ♦	0.008 ✦	0.010 ◆	-0.002	0.010 ◆
	Unemployed	-0.453	-0.301	-0.981	-1.436	-0.708	-0.468	-0.098	-1.446	0.244	-0.592	-0.769 ◆	-0.757 ◆	-0.342
	Education, < 2nd q	0.610	-1.891 ✦	0.322	-43.946	-1.696 ◆	-1.322 ◆	1.169	0.166	-1.575	-2.211 ◆	-39.672	-37.373	-0.307
	Education, 2nd q	0.199	-37.026	0.566	-44.660	-0.985	0.288	-0.897	-1.640	-36.604	-1.493 ◆	-40.244	-1.293 ◆	-45.833
Education	Lone parent family	0.564	0.242	0.943	-1.114	71.516	-0.543	-28.717	0.511	0.055	-44.838	0.925 ✦	-37.991	-44.837
	Stepfamily	-36.732	1.510	-32.242	-44.165	139.855	0.328	9.248 ♦	-38.963	-36.517	-43.073	-38.761	-37.804	-42.475
	Parental income	-0.002	0.003	0.024 ◆	0.020	-0.223	-0.000	0.082	0.016 ✦	0.005	0.024	0.003	0.007	0.014
	Rooms per person	0.619	0.396	-	-0.178	42.600	-0.166	-1.905	-	0.135	2.424 ◆	0.413	0.063	-
	Mother has a job	0.570	-0.689	-0.798 ✦	0.224	-86.021	0.783 ♦	0.772	0.153	0.636 ♦	-3.382 ✦	-0.016	-0.177	0.157
	Lives with partner	-26.858	-36.803	5.497	-42.267	11.037	-33.421	5.620	-38.353	-35.076	-15.170	-37.919	-37.052	-19.626
	Own income	0.004	-0.015	-0.010	-0.006	-1.457	0.011 ✦	0.044 ✦	0.021 ✦	0.003	-0.804	0.008	0.000	0.007
	Unemployed	0.813	2.345 ◆	-30.517	1.618	-69.144	-0.096	-7.636	-37.703	-35.442	-19.679	-38.084	-18.146	-24.346
	Education, < 2nd q	18.639	-0.230	0.755	3.983 ◆	-86.947	2.808 ◆	-7.726	20.871	2.834 ◆	26.310	3.974 ◆	22.272 ✦	23.005
	Education, 2nd q	20.123	1.566 ✦	0.690	2.864 ◆	-30.271	2.814 ◆	25.152	20.454	3.656 ◆	27.524	3.160 ◆	21.463 ✦	22.383
	No. of observations	361	482	1039	966	980	2198	985	1077	3099	3114	5312	5613	2874
	Pseudo-R-squared	0.154	0.124	0.098	0.073	0.110	0.086	0.071	0.119	0.067	0.084	0.067	0.074	0.080

Notes: Specifications as in Table 6. Significance levels indicated by symbols: ◆ = significant at 1% level, ♦ = significant at 5% level, ✦ = significant at 10% level

TABLE 9 (CONTINUED)

WOMEN		FI	DK	NL	UK	BE	FR	DE	AU	IE	PT	ES	IT	GR
Single	Lone parent family	1.098	-0.075	1.060 ⋆	1.083 ⋆	0.867	0.142	1.064	-0.168	0.490	0.694	-0.559	-0.094	-0.314
	Stepfamily	1.881 ♦	1.034	-40.813	0.726	1.287	0.025	-41.529	1.464	0.218	-33.755	1.669	2.174 ♦	-33.599
	Parental income	-0.017	-0.005	0.006	0.002	0.004	-0.000	0.013	0.004	0.004	-0.008	0.005	-0.006	-0.001
	Rooms per person	-0.179	0.172	-	0.000	0.655	0.274	-1.280 ♦	-	-0.535 ♦	0.598 ⋆	0.230	0.156	-
	Mother has a job	-0.134	0.692	0.781	0.438	-0.090	1.165 ◆	-0.396	0.120	-0.485	-0.256	-0.261	0.173	0.213
	Lives with partner	-33.824	-48.030	-3.339	1.389	0.819	-42.198	-42.666	0.582	-41.359	-34.819	-34.830	0.125	-34.055
	Lives with children	-	-47.923	-44.197	0.199	1.127	2.196 ◆	0.468	1.053	0.532	1.301 ⋆	0.124	1.170	1.478 ♦
	Own income	-0.004	0.017	0.016	0.008	0.014	-0.000	0.006	-0.001	-0.000	-0.004	0.001	0.010	-0.000
	Unemployed	-0.663	0.552	0.518	1.520 ♦	0.692	-0.827 ♦	-0.220	-0.219	0.533	0.138	-1.201 ⋆	-0.009	-1.078 ⋆
	Inactive	-23.727	0.026	-40.859	1.831 ♦	1.013	-1.154	-42.322	-34.102	-0.107	-0.113	-0.096	0.261	0.111
	Education, < 2nd q	17.527	-1.243 ♦	-1.827	0.461	-0.165	-2.090 ◆	-41.410	-33.067	-1.167 ♦	-34.185	-32.779	-32.076	-32.478
	Education, 2nd q	17.192	-41.342	0.461	0.465	-43.766	-41.113	-1.481	-34.227	-38.180	-34.489	-0.274	-0.435	0.427
Partnership	Lone parent family	0.125	-0.116	1.636 ◆	-0.578	0.056	-0.014	-40.127	-0.177	0.211	-1.076 ♦	-0.229	-0.293	-0.658 ⋆
	Stepfamily	1.868 ♦	-0.801	-39.960	0.601	-0.253	-0.189	1.661	-0.652	-38.036	0.468	-0.838	-34.315	-33.827
	Parental income	-0.006	-0.000	0.017 ♦	0.003	0.004	0.001	0.020	-0.003	0.003	-0.000	-0.006 ⋆	-0.001	-0.003
	Rooms per person	-0.551	-0.092	-	-0.104	-0.361	-0.034	0.354	-	-0.347	0.230	0.088	-0.171	-
	Mother has a job	0.490	0.108	0.451	-0.015	-0.218	0.136	-1.353 ⋆	0.290	-0.413	0.029	0.213	0.004	-0.094
	Lives with partner	3.992 ⋆	1.208	-4.779	2.696 ◆	0.004	2.783 ◆	-38.744	-0.210	1.951 ◆	0.729 ◆	0.987 ◆	0.844 ◆	0.507
	Lives with children	-	-40.923	-42.373	1.270	-43.315	0.312	-39.248	1.876 ◆	0.367	-0.144	0.221	0.821 ⋆	-0.291
	Own income	0.002	0.017	0.004	0.014	0.001	0.002	-0.023	0.011	0.026 ◆	0.006	0.004	0.006 ⋆	0.008 ◆
	Unemployed	-1.671	0.977	-0.474	-0.549	-0.608	-0.223	2.352 ♦	-0.425	-0.044	0.291	-0.173	0.174	-0.373
	Inactive	20.876	0.108	-0.701	0.838	0.034	0.107	-41.266	0.284	-0.092	-0.324	-0.020	0.786 ◆	0.087
	Education, < 2nd q	17.584	-0.721	-1.367 ♦	-31.281	-1.790 ◆	-1.103 ◆	-41.680	-32.835	-1.288	-1.787 ♦	-1.792 ♦	-1.147 ⋆	-1.425 ♦
	Education, 2nd q	17.891	0.965	-1.356 ♦	-32.259	-46.605	-0.150	-0.028	-0.385	-0.246	-1.592 ♦	-1.789 ♦	-1.491 ♦	-2.256 ♦
Education	Lone parent family	0.534	0.322	0.234	1.423 ⋆	317.238	-0.066	-77.875	0.335	-0.143	-34.147	-0.701	0.837	-0.414
	Stepfamily	1.347	0.202	-40.440	1.185	165.298	-0.074	46.500	0.959	-37.314	-33.027	-34.596	-32.221	-32.555
	Parental income	-0.023 ◆	0.004	0.026 ◆	0.032 ◆	-2.002	0.005	3.981	0.002	0.003	-0.009	0.001	0.019 ◆	-0.015 ⋆
	Rooms per person	0.001	0.162	-	0.652	136.520	0.585 ◆	-108.837	-	0.163	0.786	0.794 ⋆	0.047	-
	Mother has a job	-1.498 ◆	0.463	0.530	0.519	328.057	-0.168	84.138	-0.013	0.055	-0.242	0.293	-0.354	0.410
	Lives with partner	-28.920	-44.079	-3.949	-41.658	483.856	-40.588	13.717	-31.694	-39.306	-26.407	-34.321	-30.335	-27.731
	Lives with children	-	-38.007	-42.567	-29.605	299.081	-35.400	137.264	0.602	-0.304	-32.783	-33.246	-32.230	-27.364
	Own income	-0.018	-0.017	0.040 ◆	-0.013	6.549	0.006	-0.724	-0.002	0.007	0.008	-0.003	0.008	0.022 ◆
	Unemployed	-35.269	1.727	2.189	-31.661	105.625	1.134	32.545	-30.444	-36.761	-12.145	-32.932	19.167	18.561
	Inactive	-24.104	1.008	-38.226	-31.374	292.756	2.153	-60.065	-30.686	-0.307	-11.870	1.575	-12.505	-11.355
	Education, < 2nd q	17.231	0.556	2.848 ♦	0.283	287.996	2.966 ◆	-39.044	3.143 ◆	1.302 ◆	22.139	2.637 ⋆	39.238 ◆	39.184 ⋆
	Education, 2nd q	17.766	2.458 ◆	3.328 ♦	1.171	470.927	4.915 ◆	-71.431	3.202 ◆	0.466	22.208	2.414	38.212 ◆	39.192 ⋆
	No. of observations	277	345	740	696	799	1807	637	785	2336	2429	4545	4639	2146
	Pseudo-R-squared	0.176	0.137	0.124	0.102	0.128	0.079	0.128	0.139	0.066	0.075	0.063	0.066	0.077

Notes: Specifications as in Table 6. Significance levels indicated by symbols: ◆ = significant at 1% level, ♦ = significant at 5% level, ⋆ = significant at 10% level

TABLE 10: MULTINOMIAL LOGIT RESULTS, HOUSING DESTINATIONS, SINGLE COUNTRIES

MEN		FI	DK	NL	UK	BE	FR	DE	AU	IE	PT	ES	IT	GR
Homeowner	Lone parent family	0.924	0.666	1.132	0.877	-0.018	0.169	1.954 ♦	1.261 ◆	-0.409	0.140	0.230	-0.950 ◆	-0.204
	Stepfamily	-35.754	1.040	2.665	0.729	-43.481	-33.097	-30.659	-32.103	-31.833	0.628	0.490	-41.664	-42.813
	Parental income	0.011	0.010	0.024 ◆	0.010	-0.006	-0.008	0.018	0.013	0.007	0.010 ♦	-0.002	0.001	0.003
	Rooms per person	-0.543	0.268		0.236	0.775	0.082	-0.007		-0.227	0.028	-0.416 ♦	-0.284	
	Mother has a job	0.572	-0.289	-0.411	-0.244	-0.228	0.499	-1.198	-0.411	-0.363	-0.236	0.230	0.118	0.413
	Lives with partner	-35.370	0.408	6.957	0.597	-42.569	-34.884	-33.306	0.731	1.297	1.130 ◆	0.615	0.220	0.937 ◆
	Own income	0.034	0.010	0.050 ◆	0.023 ◆	-0.013	0.045	0.023	0.022 ♦	0.015 ◆	0.011 ♦	0.026 ◆	0.001	0.014 ◆
	Unemployed	-34.843	-0.651	-44.664	-1.247	-1.108	-1.368	-31.906	0.247	0.080	-0.815	-0.619 ◆	-0.598 ♦	-0.279
	Education, < 2nd q	-35.472	-1.081	-44.151	-42.821	-2.325 ♦	-31.255	2.224	-30.662	-31.588	-1.233	-35.486	-0.331	-44.647
	Education, 2nd q	-0.729	-38.200	-0.275	-44.847	-43.549	-31.869	-32.015	-32.283	-31.676	-1.815 ♦	-36.390	-1.044 ♦	-44.663
Private rent	Lone parent family	-0.153	-0.720	-45.193	-0.601	0.613	0.035	-0.096	-0.118	0.197	0.244	0.073	-0.523	-0.157
	Stepfamily	-35.703	0.816	-38.251	0.576	1.533 ◆	0.402	3.129 ◆	2.190 ◆	1.909 ♦	-32.336	0.880	-41.960	1.112
	Parental income	-0.002	0.003	-0.019	-0.011	0.010	0.004	0.024 ◆	-0.012	0.008	-0.000	-0.015 ◆	-0.006	0.005
	Rooms per person	-1.143	0.274	-	0.679	0.085	0.275	-1.061 ♦	-	0.174	-0.541	-0.139	-1.111 ◆	-
	Mother has a job	0.543	-0.696	0.742	-0.805	0.075	0.524 ◆	0.652	-0.162	0.352	0.255	-0.003	0.187	0.524
	Lives with partner	-35.750	-39.371	2.680	-42.632	1.467 ♦	2.037 ◆	-32.336	0.725	-34.888	-32.745	0.887	1.251 ◆	0.457
	Own income	0.025	-0.007	0.027	0.013	-0.003	0.002	0.008	-0.026 ◆	0.007	0.015 ♦	-0.003	0.006	-0.000
	Unemployed	-0.337	0.013	1.223	0.701	-0.793	-0.342	-0.671	-33.257	0.641 ♦	0.001	-0.528	-0.510	-0.825 ♦
	Education, < 2nd q	-37.026	-0.840	1.922	-42.542	-1.693 ◆	-1.176 ◆	0.364	0.633	-0.151	-0.810	-37.377	-40.880	0.270
	Education, 2nd q	-1.422	-0.348	1.685	0.607	-44.921	1.038	-0.445	-32.967	-32.242	-32.121	-37.545	-1.284	-1.559
Public rent	Lone parent family	0.220	0.342	0.431	-0.378	169.180	0.634	-30.635	1.181	3.538 ◆	1.804	-40.385	1.206	
	Stepfamily	0.880	-37.273	-37.048	-43.611	-18.313	1.312 ♦	-31.553	2.587 ♦	-33.476	-31.128	-34.171	-39.242	
	Parental income	-0.011	0.015	0.015 ◆	-0.013	2.919	0.005	-0.002	0.008	-0.115 ◆	0.015	0.039	0.003	
	Rooms per person	0.494	-0.919		-1.347	-743.047	-0.493	-4.061		-4.601 ◆	-3.985 ◆	-1.065	-0.502	
	Mother has a job	19.714	-1.265 ♦	-0.288	-2.102 ♦	-5.499	-0.280	1.254	0.883	5.037 ◆	-0.045	2.650	-0.035	
	Lives with partner	-35.321	-41.074	-36.921	-43.199	22.513	2.201 ♦	-6.062	-29.494	0.741	1.093	-26.187	1.405	
	Own income	0.002	0.035 ♦	0.009	-0.004	-0.858	-0.005	-0.033	-0.023	-0.031	0.032	0.160	-0.001	
	Unemployed	0.431	0.276	0.059	0.686	64.375	-0.892 ♦	26.390	-33.051	0.634	1.142	-35.948	0.075	
	Education, < 2nd q	19.173	0.773	-0.407	1.200	-0.641	-3.115 ◆	26.264	-13.396	-31.211	-30.275	52.449	-39.776	
	Education, 2nd q	19.049	-37.815	0.085	-43.522	-289.185	-35.305	-8.603	-13.915	-29.865	-29.275	-34.953	-41.513	
	No. of observations	361	482	1039	966	980	2177	985	1052	3065	3110	5296	5603	2872
	Pseudo-R-squared	0.162	0.130	0.112	0.076	0.116	0.084	0.079	0.091	0.062	0.061	0.059	0.055	0.071

Notes: Specifications as in Table 8. Significance levels indicated by symbols: ◆ = significant at 1% level, ◆ = significant at 5% level, ♦ = significant at 10% level

TABLE 10 (CONTINUED)

WOMEN		FI	DK	NL	UK	BE	FR	DE	AU	IE	PT	ES	IT	GR
Homeowner	Lone parent family	1.611	-1.821	1.435 ♦	-0.639	-44.871	0.249	-37.654	-0.867	0.054	-0.579	-0.106	-0.180	-0.711
	Stepfamily	3.769 ♦	-0.318	-39.990	-0.399	-43.427	-32.138	-39.274	-36.778	-41.582	-44.307	-34.236	-35.666	-38.950
	Parental income	-0.002	0.001	0.016	-0.005	0.011	0.010	0.041	-0.011	0.004	0.004	-0.006 ♦	0.006	-0.006
	Rooms per person	0.730	0.906 ♦		0.052	0.051	-0.258	-2.929		-0.339	0.067	0.114	-0.116	
	Mother has a job	6.247 ♦	0.873	0.939 ♦	1.049 ♦	-0.940	-0.564	-1.030	0.602	-0.638	-0.008	0.101	-0.379	-0.255
	Lives with partner	-0.375	1.287	-2.916	1.019	1.807	2.601 ♦	-40.682	1.490 ♦	0.880	0.311	1.148 ◆	0.775	0.713
	Lives with children		-2.286	-44.155	1.301	-42.362	0.874	-38.173	1.943 ◆	0.331	0.051	-0.068	0.278	0.764
	Own income	-0.008	0.018	0.022	0.028 ♦	0.009	0.005	0.082	0.002	0.035 ◆	0.004	0.006 ♦	0.004	0.007
	Unemployed	-4.367	-43.844	-0.037	-36.021	-0.689	-1.071	-37.086	0.359	-0.237	0.071	-0.405 ♦	-0.324	-0.240
	Inactive	-6.73e+09	1.198	0.016	0.078	-42.613	-0.364	-35.691	-36.490	-0.092	0.181	-0.043	0.827 ♦	0.534
	Education, < 2nd q	-13.300 ◆	-1.530 ♦	-1.057	-34.591	-3.215 ♦	-0.882	-37.308	-34.635	-1.281	-2.015 ♦	-1.772 ♦	-34.868	-0.489
	Education, 2nd q	-16.962 ◆	0.329	-1.491	-35.138	-45.289	-33.239	-38.676	0.937	0.426	-1.166 ♦	-1.313 ◆	-0.672	-38.303
Private rent	Lone parent family	-0.414	0.372	0.632	2.412	0.692 ♦	-0.152	-0.648	0.189	-0.160	-2.393 ◆	-0.503	-0.289	-0.326
	Stepfamily	1.369	0.979	-41.981	-34.154	0.712	0.124	0.863	0.667	0.096	2.008 ◆	-34.101	-36.295	-38.672
	Parental income	-0.005	-0.003	-0.002	0.021	0.002	-0.001	0.009	0.001	-0.001	-0.011	0.004	-0.005	-0.007
	Rooms per person	-0.493	-0.273		1.211	0.000	0.279	-0.571		-0.145	0.719 ♦	0.130	-0.077	
	Mother has a job	0.358	0.976	0.820	-1.150	0.033	0.614 ◆	0.029	0.032	-0.186	-0.097	0.346	0.232	0.222
	Lives with partner	-2.209	-43.319	32.618	-34.703	0.749	1.427	-38.420	-0.715	2.395 ◆	0.944 ♦	-0.480	0.929	-0.929
	Lives with children		-41.006	-39.898	-32.484	0.472	0.776	1.200	0.398	-0.016	1.073	0.918 ♦	1.570 ◆	0.015
	Own income	-0.001	0.016	0.010	0.080	0.007	-0.000	-0.014	0.000	-0.006	0.000	0.001	0.004	0.006
	Unemployed	0.413	0.297	0.257	3.451 ♦	-0.005	-0.503 ♦	0.743	-36.741	0.482	0.323	0.139	0.347	-0.720 ♦
	Inactive	-6.73e+09	-44.338	-43.393	-34.256	-0.456	-0.200	-40.318	-0.112	-0.314	-0.770	0.084	0.542	-0.460
	Education, < 2nd q	3.311	-1.110 ♦	-45.969	-13.602	-0.644	-1.411 ◆	-39.294	-37.096	-0.919 ♦	-1.296	-0.850	-0.289	-38.566
	Education, 2nd q	4.034	-44.400	0.393	-13.185	-46.016	-0.248	-1.932	-1.861	-41.620	-45.704	-2.589 ◆	-36.097	-0.563
Public rent	Lone parent family	1.625	0.408	1.882 ◆	0.435	2.110	0.216	3.093	0.127	2.050 ◆	-8.019	-32.740	-2.125	
	Stepfamily	2.287 ◆	0.759	-40.889	2.227 ◆	-43.176	-0.357	-101.864	1.978 ♦	-39.702	-16.811	-34.414	127.654	
	Parental income	-0.008	-0.008	0.022 ◆	-0.003	-0.001	0.001	0.097	0.004	0.001	0.955	-0.038 ♦	-0.837	
	Rooms per person	-1.075	-0.332		-0.809	-2.473	-0.582	-2.831		-4.655 ◆	-8.493	-3.002	-17.924	
	Mother has a job	-0.163	0.021	0.214	-0.886	-0.843	0.501	-3.824	0.033	0.790	11.010	2.353 ◆	77.702	
	Lives with partner	-2.689	-43.119	-4.879	3.809 ◆	-41.863	2.263 ♦	479.295	-36.408	1.673	12.502	0.955	-22.267	
	Lives with children		-46.665	-44.101	1.480	-38.385	1.061	-36.949	0.859	2.568 ◆	75.994	-34.825	12.687	
	Own income	0.009	0.015	-0.004	-0.018	0.010	0.007	0.011	0.021	0.006	0.183	-0.018	0.686	
	Unemployed	-1.579	2.365 ♦	-0.163	2.122 ◆	0.795	-0.331	5.510	-35.549	0.370	-38.467	-1.319	109.091	
	Inactive	-6.73e+09	-42.526	-45.167	2.549 ◆	2.316	-0.040	-39.364	1.169	0.093	51.108	-0.465	184.441	
	Education, < 2nd q	2.114	-0.281	-1.384 ◆	-36.050	-2.755	-1.813 ◆	-38.987	-35.631	-40.302	53.514	-35.431	87.532	
	Education, 2nd q	-0.699	0.738	-1.193 ♦	-36.058	-44.432	-34.022	-36.293	-0.578	-39.894	-0.518	-34.956	102.959	
	No. of observations	277	345	740	696	799	1786	637	762	2304	2425	4538	4628	2146
	Pseudo-R-squared	-	0.128	0.121	0.121	0.131	0.069	0.101	0.104	0.078	0.065	0.058	0.054	0.067

Notes: Specifications as in Table 8. Significance levels indicated by symbols: ◆ = significant at 1% level, ♦ = significant at 5% level, ♦ = significant at 10% level

41