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INCREASING SOCIAL AND SPATIAL INEQUALITIES IN PARENTAL CO-RESIDENCE

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ABSTRACT

Across countries, mounting housing pressures contribute to a growing number of young adults living in the parental home. Patterns at the micro-level and cross-nationally are well charted, but less is known about intra-country differences. Drawing on the case of the Netherlands, we use full-population register data to examine co-residence patterns of 25–34-year-olds for the 2005–2020 period. Through descriptive, GIS and multivariate analyses, we explain patterns in co-residence according to income, across space and over time. Results reveal substantial spatial differences in patterns of co-residence and rates of growth, with the strongest increases in the largest cities and directly adjacent regions. Patterns are most pronounced and intensified for low-income young adults, who increasingly struggle to realise residential independence in and around economic pull regions and high-priced urban areas. These findings point to increasing socio-spatial inequalities in co-residence, contributing to literature on the interaction between class and space.

Key words: Housing; socio-spatial inequality; residential mobility; intergenerational inequality; the Netherlands; spatial analysis

INTRODUCTION

Across countries, housing systems have been substantially restructured in recent decades, with many states shifting from limiting, to enabling, market forces. This has taken place through the promotion of private homeownership, the liberalization of rental markets and dismantling of de-commodified social-rental alternatives. A key component of these efforts is the offloading of risks and responsibilities to individuals: households are pushed to take on large debts to strategically advance on the 'housing ladder', and to secure their own future welfare through the accumulation of housing wealth (Crouch 2009; Doling & Ronald 2010; Watson 2010). However, as house prices and rent levels have commonly outstripped real incomes, young adults are increasingly struggling to obtain housing.

A key means of overcoming these barriers is the intergenerational transmission of resources from older to younger cohorts (Forrest & Hirayama 2018; Arundel & Hochstenbach 2020). Hence, rather than individualizing responsibility, a 'surprising outcome' of market-oriented reforms has been a growing reliance on 'kinship, reciprocity and family exchange networks', manifesting particularly through the transmission of housing support (Ronald & Arundel 2023:15). The renewed dependence on family ties takes on different forms. It includes an increasing intergenerational transmission of wealth and other types of capital to facilitate house purchases (e.g., Druta & Ronald 2017; Van Gent *et al.* 2023) alongside – as is the focus of this paper – a growing dependency on the parental home as a place to live (Fry 2016; Lennartz *et al.* 2016).

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Broadly speaking, the scholarly literature on parental co-residence can be divided into two groups. The first typically draws on cross-country comparisons of aggregate changes in parental co-residence, explaining differences by referring to national variations in economic context, housing systems, welfare regime typologies and/or socio-cultural values (e.g., Mandic 2008; Lennartz *et al.* 2016; Flynn 2020). While illuminating how national-level structures may shape life-course trajectories, these studies typically do not further stratify their analyses to sub-populations and thus tell us little about the socio-demographic and socio-spatial patterning of co-residence across contexts. A second group of studies has taken its cues from demography and family sociology and unravels the micro-level determinants of home-leaving (Mulder *et al.* 2002; Blaauboer & Mulder 2010; Van den Berg *et al.* 2021). These studies pay great attention to individual level variations but are less attuned to structural forces and trends of change.

Although these studies have yielded crucial insights in understanding parental co-residence, the present paper identifies and addresses a research gap that exists between these approaches, both in terms of spatial scale and stratification. Regarding spatial scale, this paper studies *regional* patterns and trends in co-residence. Such an approach is crucially aligned with the regional nature of housing markets as the scale at which differing housing opportunities and constraints most often play out. Regarding stratification, this paper studies how patterns and trends in co-residence are stratified by socio-economic characteristics. Our case is the Netherlands, drawing on full-population register data from Statistics Netherlands for 25–34-year-olds over the 2005–2020 period. Through descriptive, spatial and multivariate analyses, we unravel social and spatial patterns of parental co-residence over time.

Conceptually, our findings point to a crucial interaction between socio-economic position and space in enabling or frustrating young adult residential trajectories out of the parental home. Simply put, in explaining parental co-residence, we show that geography matters, but especially for those on a low income. Socio-spatial inequalities have furthermore intensified over our study period. Our research contends that the intersection of social and spatial advantages and disadvantages can play a significant role in intensifying divides in housing and life-course trajectories.

LITERATURE REVIEW

Patterns and trends in parental co-residence – Increases in generational housing inequalities have been widely documented over the past decades (e.g., McKee 2012; Howard *et al.* 2024). One outcome of this has been the renegotiation of 'the generational contract' (Ronald & Lennartz 2018) with increasing family dependencies and solidarities in navigating housing constraints. These include not only direct financial gifts in support of housing (Druta & Ronald 2017; Ronald & Arundel 2023) but also a rise in young adults staying in, or returning to, the parental home (Lennartz *et al.* 2016). These trends point to a renewed intergenerational nexus of continued, or prolonged, dependence on parental resources – whether financial or otherwise (also Tucci 2024).

Whereas kinship has long been central in household arrangements in many countries in Asia and Southern Europe, the revival of co-residence in other high-income economies denotes a turning point following decades of decline (Fry 2016). In these countries, leaving home has long been recognized as a key moment in the life course, a rite of passage and an important marker of independence (Holdsworth & Morgan 2005). It often happens in conjunction with education and labour market opportunities and precedes other life-course events such as family formation and childbearing (Mulder & Billari 2010; Vignoli *et al.* 2013). Despite this, co-residence rates are clearly shaped on a socio-cultural level: shares are higher among men than women across a host of countries (Smits *et al.* 2010; Stone *et al.* 2014). Migration background also plays a seemingly important role, but more so in some countries than others (De Valk & Bordone 2019). Beyond stratification by demographic characteristics, patterns of home-leaving are differentiated by socio-economic

position, with financial resources typically taken to smooth the transition out of the parental home into residential independence (Iacovou 2010). Labour-market precarities further destabilize young adults' life courses and residential trajectories, meaning low- or unstably- employed young adults may stay at home for longer or return more frequently in times of need (Arundel & Ronald 2016).

Increasing intergenerational dependencies also point to the relevance of parental resources, although the association between parental background and co-residence is complex (also Holdsworth & Morgan 2005; Iacovou 2010). Some literatures suggest that lower-income parents, unable to provide direct financial support, may help their children by providing free or cheap living space through co-residence (Druta & Ronald 2017). Furthermore, adult children may also reside with their parents to lend financial and other forms of support, particularly in low-income families (Hill & Hirsch 2019). Contrarily, other studies suggest wealthier families can deploy co-residence as a 'privilege', for example, to support access to higher education or poorly paid but prestigious internships, or to save up money for a deposit (Li & Wu 2019; Tomaszczyk & Worth 2020; Worth 2021). In other words, the associations between socio-economic position and co-residence are complex and often contradictory, as co-residence can be indicative of both choice and constraint, or of privilege and disadvantage.

Individual determinants of co-residence interact with structuring forces at the macro level such as higher education, labour-market conditions, welfare regime and housing system dynamics (Aassve *et al.* 2002; Vogel 2002; Arundel & Ronald 2016; Bleemer *et al.* 2017; Flynn 2020). Across countries, a common trend has been the transformation of housing and welfare systems towards individualization, market-based allocation and a 'privatization of welfare' (Jones 1995). Specifically, a growing body of research has charted how changing housing market conditions can hinder transitions to residential independence (Coulter *et al.* 2020), driving the rise of a 'generation stay-at-home' (Forrest & Hirayama 2018). Rising rents have far outstripped incomes, making rental sectors increasingly incompatible for young adults with lower or less stable earnings. Renting has historically been the first steppingstone for young adults moving out of the family home (Srinivas 2019). The erosion of affordable rental options, whether through the gradual decline of social housing alternatives or increasingly unaffordable private rental, has therefore been particularly instrumental to delayed independence and the revival of co-residence (Berrington & Stone 2014; Matsudaira 2016; Acolin *et al.* 2024). Additionally, rapidly increasing house prices and post-GFC restrictions to mortgage lending have rendered the owner-occupied sector out of reach for many asset-poor market outsiders, which includes relatively many young households (Flynn 2020) while benefiting asset-rich insiders (Adkins *et al.* 2021). These developments suggest a growing importance of socio-economic position in enabling young adults to acquire housing and leave the parental home, which in turn suggests increasing social inequalities in co-residence. Uneven increases in parental co-residence across social groups should be considered part of a broader turn to increasing housing inequalities, including along the lines of age, socio-economic position and intergenerational relations. This is further evidenced by decreasing levels of owner-occupancy, increasing housing affordability problems and undermined security of tenure among lower-income young adults specifically (e.g., Christophers 2018; Byrne 2020; Grander 2023; Howard *et al.* 2024; Mundt *et al.* 2024).

Geographies and spatial implications of parental co-residence – More than two decades ago, it was recognized that 'tighter housing markets, as indicated by higher regional relative house prices, significantly retard home leaving […] and encourage returns to the parental home' (Ermisch 1999: 47). Since then, the housing markets of many countries, including the Netherlands, have polarized with increasing spatial inequalities in housing affordability and housing opportunities between regions (Arundel & Hochstenbach 2020; Boertien & López-Gay 2023; Amaral *et al.* 2024).

Particularly prime urban areas have seen the strongest increases in price levels as well as housing-based exclusions following intensifying urban gentrification (e.g., Hedin *et al.* 2012; Wetzstein 2017; Hochstenbach & Musterd 2018; Van Gent & Boterman 2019). Such urban pressures may generate spill-over effects in neighbouring or well-connected areas, pushing up house prices and restricting housing options there as well (Teye *et al.* 2017). As such, increasing co-residence in certain regions may similarly be a consequence of housing unaffordability and inaccessibility in (nearby) pull regions.

As most home leavers relocate over relatively short distances (e.g., Mulder & Van der Meer 2009; Leopold *et al.* 2012), local and regional housing market conditions have an important, though often overlooked, structuring role. As such, young adults typically leave the parental home at a later age in tighter housing market areas and higher density urban areas (Beaupré *et al.* 2006; Vespa 2017; Bayrakdar & Coulter 2018; Worth 2021). Furthermore, housing costs appear more influential in shaping co-residence decisions in areas where house prices are highest (Acolin *et al.* 2024, p.23). Dynamics of constraint and choice are at work here, with higher housing costs in urban areas frustrating young adults' prospects to leave home. At the same time, remaining in the parental home in urban areas requires fewer trade-offs in terms of access to labour markets and educational opportunities, tempering some of the incentives to leave home.

An increasing inability to leave the parental home and relocate within or between regions may have ramifications for young adults' own life prospects. Regional moves, particularly towards urban areas and depending on underlying motivations, may boost educational attainment and wage progression (Korpi *et al.* 2011; Groot *et al.* 2014; Kooiman *et al.* 2018; Venhorst & Cörvers 2018). This is in line with the long-standing idea that urban areas function as 'escalators' (Fielding 1992), that is, providing opportunities for social mobility. With housing affordability and accessibility worsening especially in cities, this escalator function might weaken or become more selectively centred on young adults from already more privileged class backgrounds (Coulter 2023). Impeded residential mobility would then translate into constrained social mobility.

These dynamics thus point to the close interaction between social class and space (Butler & Robson 2003). Spatial characteristics – such as local housing market affordability – can contribute to social inequalities through differentiated residential and life course trajectories. These trajectories are inherently spatialized, with places offering locational advantages such as higher quality amenities and labour opportunities, or conversely, a lack thereof (Rérat & Lees 2011). Places may furthermore convey social status, endowing their residents with symbolic capital, or constrain them through territorial stigma. In other words, social inequalities materialize in space, but space is also fundamental in the reproduction of social class.

Beyond individual ramifications, changing dynamics of home-leaving may also shape broader urban spatial dynamics. Over the last few decades, intensifying gentrification has been associated with increasing numbers of upwardly mobile young adults moving to cities to study at university (Ley 1996), contributing to localized processes of 'studentification' (Smith & Holt 2007; Cenere *et al.* 2023) or 'youthification' (Moos 2016; Revington *et al.* 2023). Furthermore, during the formative years of studenthood and young adulthood, individuals may develop residential preferences and dispositions towards urban living, shaping subsequent residential trajectories (Hochstenbach & Boterman 2018). Young adults moving to the city to study have thus been considered central to the long-term production of gentrifiers (Smith & Holt 2007). When young adults struggle to flow into urban spaces and are instead forced to remain in the parental home, there are potential implications for such spatial processes, undermining or transforming them.

The Dutch context – The Netherlands built up a strong welfare state and a large decommodified housing sector during the twentieth century, characteristics that are typically considered to contribute to earlier

home-leaving (Nauck *et al.* 2017) compared to most other European countries (Aassve *et al.* 2002; Van den Berg *et al.* 2021). These factors reduce the risk that life courses and housing trajectories are destabilized, also in the face of adverse life-course or economic events, for example through the provision of affordable social-rental housing and rent-controlled private housing. Furthermore, a large student-housing sector, including many purpose-built and rent-controlled accommodations across university cities, further facilitates pathways out of the parental home, though primarily for those pursuing higher education (e.g., see Hochstenbach *et al.* 2021).

However, over the past decades and especially since the GFC, Dutch housing policies have focused on social-rental residualization and private-rental liberalization, with both limiting affordable rental opportunities (Aalbers *et al.* 2021). As waiting lists for social rent and student housing have grown longer, and rent burdens in the private rental sector have rapidly increased, leaving the parental home has become increasingly difficult and expensive. These trends may contribute to more broadly increasing social inequalities in the Dutch housing system, including along generational and class lines (see Howard *et al.* 2024).

Beyond housing, reduced state support in other domains may similarly frustrate home-leaving. Notably, the discontinuation of standard student bursaries in 2012 restricted students' financial means, leading many students to prolong their stay in the parental home, complemented by the fact the Dutch context is marked by relatively short commuting distances and a strong public transport system that is typically free for enrolled students (Van den Berg 2020). As we further unravel below, these factors translate to generational dependency and growing reliance on the parental home that is crucially structured by both socio-economic position and geography.

DATA AND METHODS

Data – To study the evolving socio-spatial dimensions of parental co-residence, we draw on full-population registers from the Dutch System of Social-statistical Datasets (SSD), managed by Statistics Netherlands. The SSD allows us to combine a wide range of registers, for example, municipal registrations, tax records and housing registries. Data is available for the full population registered in the Netherlands, as well as the full housing stock. Most of our analyses focus on the 2005–2020 period. As we are interested in medium-term changes rather than annual fluctuations, we focus on five-year intervals, that is, reporting patterns for 2005, 2010, 2015 and 2020. All our analyses pertain to January 1st of the reported years. By using 2020 (January 1st) as a cut-off, we avoid the distorting effects of the Covid-19 pandemic.

We are interested in parental co-residence among young adults, operationalized as those aged from 25 to 34 years old. We limit the analyses to those over 25 to focus on the post-education period of most young adults, while the upper boundary is consistent with typical definitions of young adulthood in housing studies (e.g., McKee 2012; Rogers & Winkler 2014; Filandri & Bertolini 2016). Our full dataset includes 2.2 million (2005), 2.0 million (2010), 2.1 million (2015) and 2.0 million (2020) young adults in this age bracket. Parental co-residence is drawn from municipal household registrations and is defined as a child within a household – thus with parents being the head of household – and is based on familial relations which includes adult children within the selected age range.[1] While we cannot discount that some young adults live with their parents to provide rather than obtain support, this is unlikely to explain the socially and spatially stratified trends presented below.

To study how patterns and trends in co-residence are stratified along socio-economic lines, we focus on young adults' personal income position. Although household income has the advantage of signalling people's ability to pool resources, for the purpose of our study it is not suitable. That is, in case of co-residence, it also – or even primarily – captures parental income, conflating personal with parental resources. This issue would make it impossible to compare the economic position of young adults living independently

with those in parental co-residence. We therefore use personal gross income, divided into three quantiles (i.e., tertiles) relative to the incomes of the total working-age population aged 18 to 65. Those in the lowest quantile thus belong to the poorest third in the Netherlands and those in the upper quantile to the richest third.

Additionally, we consider parental income position. Here we rely on gross personal income of the highest earning parent. This too is an imperfect measure as it excludes potential second incomes. We have nevertheless chosen this measure given that total parental income becomes increasingly fuzzy when parents separate and enter into new partnerships, while for other cases a second parent is absent in the dataset – in the case they are either deceased or living abroad.[2] As a check, however, we have also compared our measure of the highest earning parent against the combined income of both parents (when available), showing a 0.94 correlation, underscoring the robustness of our parental income measure. Individuals without parental income, for example, when both parents are deceased or registered abroad, are included in our multivariate analyses as a separate group. Because these selection criteria skew direct comparisons to a larger population, we divide parental incomes into three *within-group* quantiles.

All spatial analyses are at the municipal level, where we use the 2020 municipal classification/boundaries over the entire period for consistency. There are a total of 355 municipalities with a mean population of 49,040 (the smallest municipality had a total population of 950 in 2020, and Amsterdam as the largest had 872,760 inhabitants). Our analyses are based on the location (i.e., municipality) of the parental home (in the year of the analysis), regardless of whether young adults live there or not. Simply charting young adults' own place of residence may seem more intuitive but is internally incoherent, as for some young adults it would represent the parental home and for others residential independence. These are conceptually different, as the former is an 'origin' and the latter a (future) 'destination', both of which are outcomes of different opportunities and constraints. Determining the location of the parental home is straightforward in cases of co-residence (where parental and young-adult dwelling are the same) and in cases where parents are coupled (where there is just one parental address). In case parents are separated, we use the address of the highest earning parent. In case dwelling information is missing for one of the parents (e.g., because this parent lives abroad or is deceased), we use the address of the other remaining parent. Young adults who have no registered parental address in our data are excluded from these analyses. After excluding cases with missing information on parental dwelling or geography, our analyses include 1,804,070 young adults in 2005 and 1,820,595 in 2020.

We are interested in spatial characteristics of the parental municipality. From the literature discussion above, we distil three key variables of interest: average house values of the parental municipality, degree of urbanization of the parental municipality, andproximity of the parental municipality to a large city (including being within one). House values are a proxy for how expensive a municipality is, representing a barrier to residential independence, but are also commonly indicative of the popularity of a municipality.[3] We look at municipal urbanization levels as they serve as a proxy for local opportunity structures, for example, in terms of employment and amenities. We finally consider distance to a major city important as it may reflect the gravitational pull of large cities on young adults. This may promote residential moves but also, conversely, reflect young adults' ability to stay put while still benefiting from the proximity to a major urban centre and its associated advantages. In terms of municipal house values, we group mean real-estate values (for 2020) in five equal quintile groups, with the first quintile representing the 20% most expensive municipalities. To assess urbanization levels, we rely on a fivefold categorization of urbanity based on address density, a measure that is commonly used in the Netherlands: highly urban (2500+ addresses per km^2), urban (1500–2500), dense suburban (1000–1500), suburban (500–1000) and rural (<500). Finally, to determine proximity or distance

to a large city, we used GIS to calculate for each municipality a variable of the distance (in km, as-the-crow-flies) to the nearest five largest cities (Amsterdam, Rotterdam, The Hague, Utrecht and Eindhoven). Distances are grouped in equal deciles, with an extra 0-category added for the selected cities themselves (i.e., where the distance is zero).

Methods – We draw on three types of analyses in this paper: descriptive analyses of patterns and trends, spatial analyses using GIS methods, and multivariate modelling. The analyses focus on changes over the 2005–2020 period, paying particular attention to the tail ends of this period. Using GIS, we map out municipal-level patterns and trends in parental co-residence stratified by socio-economic position. Results are visualized using a cartogram map of the country, intentionally deforming municipality size proportional to the number of residents in 2020 to importantly correct for differences in population size. This is carried out using the Gastner–Newman diffusion algorithm (Gastner & Newman 2004)[4] and displayed using hexagon tiles.

Subsequently, we estimate multivariate models with the binary variable of parental co-residence as the dependent variable. In our binary logit models, we pool all cases from 2005 and 2020. These populations are non-overlapping: those aged 25–34 in 2005 are 40–59 in 2020, thus falling outside our selection of young adults for the latter year. The descriptive statistics can be found in the additional material provided online under Supporting information, Table 1, and full models in Supporting information, Table 2.

Our multivariate models include three types of independent variables: (1) individual-level young adult indicators such as sex, education, age and income; (2) indicators pertaining to parental socio-economic position (income) and parental dwelling such as tenure (owner-occupancy or rent), value and size (quintiles of smallest to largest homes);[5] and (3) indicators referring to the parental municipality, that is, the real-estate value, urbanity and distance measures introduced above as well as a control for the municipal housing-tenure structure (assuming that the presence of a larger rental sector facilitates moves out of the parental home). Our data thus has a multilevel structure, with individual cases (young adults, 25–34 years old) nested in spatial units (parental municipalities).

As with the descriptive analyses, we are interested in assessing to what degree income, time period and space matter. We therefore focus on three key independent variables: income groups (personal income tertiles), a year dummy (2005 or 2020) and parental municipality (real-estate values, urbanity and distance to the nearest large city). Furthermore, we include three-way interaction terms between these variables, based on separate models.

We acknowledge the nested structure of our data, making multi-level random-effects logit models our preferred option. However, our analyses include a large number of cases, elaborate interaction effects and predictive margins, making such models very time-consuming. To illustrate: running one multi-level random-effects model with three-way interactions and calculating subsequent margins over a 10% sample of our population within the secure SSD-environment took nearly 4 weeks. We therefore applied the following analytical strategy. First, we estimated a single-level model without interactions for the full sample, and a multi-level random effects model without interactions for a 10% sample. These yielded similar results (see Supporting information, Table 3). Second, we ran single-level models with two-way interactions on key variables (margins plotted in Supporting information, Figure 1, model in Supporting information, Table 4). Third, we subsequently ran various single-level models *with* three-way interactions and margins for the full sample. The resulting plots of the interactions are presented in the empirical section below. Fourth, as a robustness check, we tested various multi-level models *with* interactions over smaller samples (e.g., 2%) returning similar results though with wider confidence intervals. A final robustness check was to estimate a model with distance to the largest four cities (rather than largest five cities, excluding Eindhoven), which we present in Supporting information, Figure 2 (margins) and Supporting information, Table 5 (model).

RESULTS

Increasing parental co-residence by socio-economic position – Between 1995 and 2010, co-residence rates in the Netherlands were consistently around 10% of young adults aged 25–34, with the percentage being around 15% for those in their late twenties, and 5% for those in their early 30s (Figure 1). Since 2010, rates began to climb, and by 2020 stood at 14% (25–34 years), 21% (late 20s) and 7% (early 30s). In absolute numbers, between 2005 (the point of reference for our subsequent analyses) and 2020, the number of young adults aged 25–34 living in the parental home increased from around 208,000 to 284,000. Meanwhile, the total number of people in this age bracket *decreased* nationally, from 2.18 million to 2.03 million.

While labour and education are no doubt important drivers of co-residence, housing transformations also play a role. Over roughly the same post-GFC period, both social housing and owner-occupancy rates among young adults in the Netherlands experienced a sharp decrease. More and more, young adults leaving the parental home have found themselves dependent on the increasingly expensive and insecure private-rental sector (Howard *et al.* 2024), driving them to other living arrangements.

From 2005 onwards available data enables us to stratify these analyses by young adults' socio-economic position and that of their parents (Figure 2), as well as by other indicators (reported in Supporting information, Table 6). Findings reveal a strong polarizing trend in terms of young adults' own income position. In 2005, differences in co-residence rates by income were relatively muted. Rates among young adults on a low and middle income were relatively similar, even slightly higher among the latter, although high-income young adults were substantially less likely to stay with their parents. Over time, however, the association between income and co-residence has clearly strengthened. Among low-income young adults, co-residence rates more than doubled, from below 11% in 2005 to over 21% in 2020. Those earning a high income also saw an increase, though at a much slower pace: from 7% in 2005 to almost 9% in 2020. The fact that increases are strongest among lower-income populations suggests constraints to be central, driving increasing inequalities.

While we expected a similar polarizing trend in relation to parental socio-economic background, we don't find any pattern of increasing divergence based on parental income. A plausible explanation may be that there are dual influences that balance out: young adults from more privileged backgrounds may respond to worsening housing conditions by *choosing* to

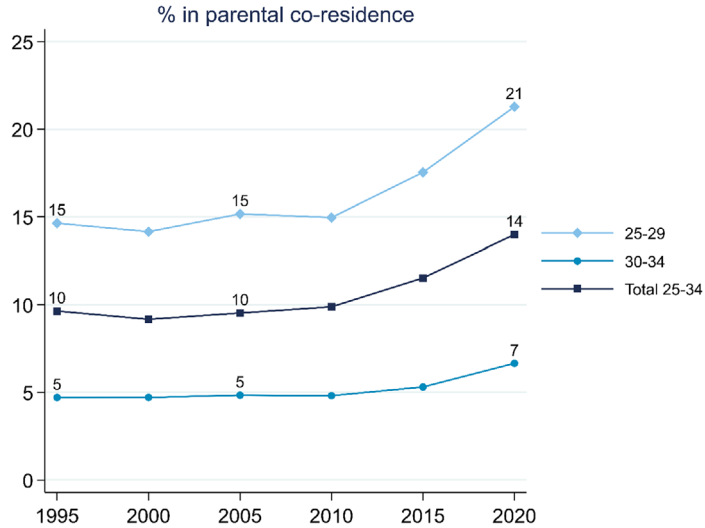

Figure 1. *Percentage of young adults in parental co-residence 1995–2020 by age.*

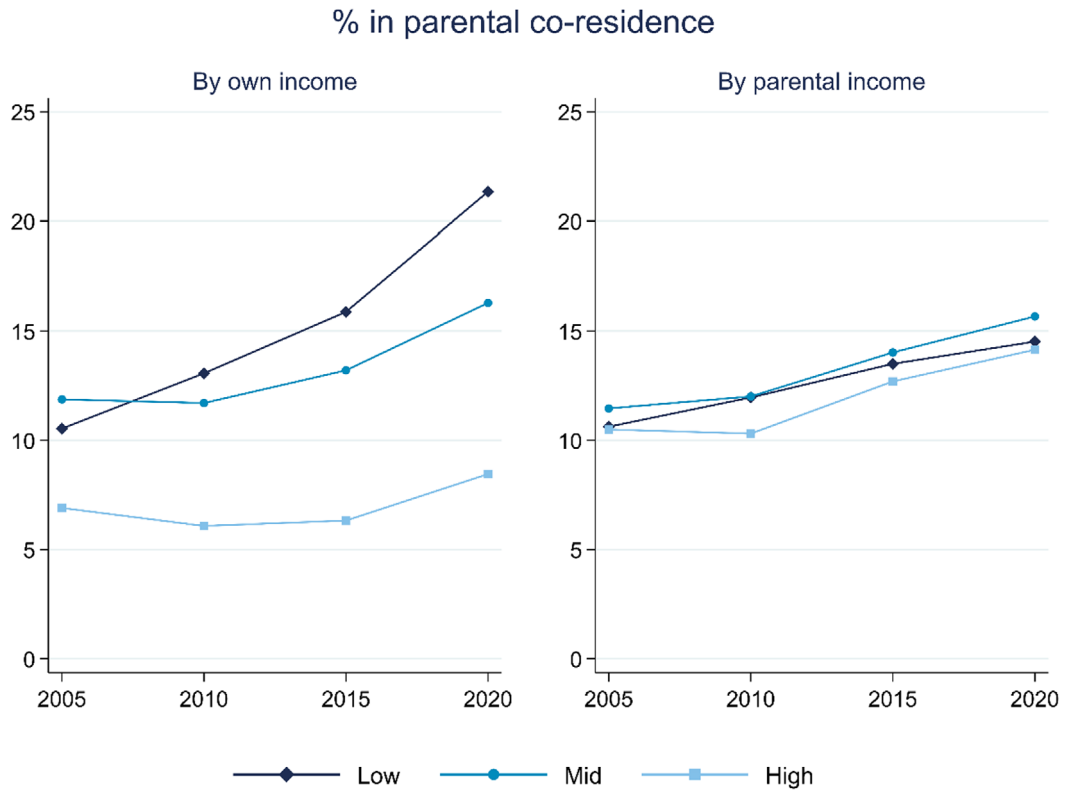

Figure 2. *Percentage of young adults (25–34) in the parental home stratified by own income and parental income.*

stay in the relatively more comfortable parental home, while those from more disadvantaged backgrounds may have no other options and be *required* to remain in co-residence. Nevertheless, we do find that differences in co-residence based on parental income structurally align with expected patterns. That is, while we do not identify intensifying polarization by parental income background, inequalities by this measure exist.

The geography of increasing parental co-residence – Our subsequent analyses focus on the geographies of increasing parental co-residence, focusing on stratification by the young adults' own income. Figure 3 shows how the share of all young adults living in the parental home evolved across Dutch municipalities between 2005 and 2020. Several observations can be made from these geographic analyses. First and foremost, the resulting maps reveal the clear increase in co-residence across much of the country – with only a handful of municipalities recording a decrease. At this point it is worth recalling that municipal increases may relate to factors inhibiting young adults to move out locally as well as adverse developments in pull regions where they would otherwise have moved. As such, increases in parental co-residence in declining peripheries may (in part) be a consequence of the increasing unaffordability of popular urban centres.

Second, the mapping reveals increases in co-residence being particularly strong in the west of the country. This corresponds to the Randstad region, the economic heartland of the country and home to its four largest cities (Amsterdam, Rotterdam, The Hague and Utrecht) as well as various medium-sized university cities. To give one example, overall co-residence rates in Amsterdam increased by 10.6 percentage points, from 13% to 24%, compared to a 4.1 percentage points increase nationally. In Rotterdam, The Hague and Utrecht these increases stood at 9.3, 10.0 and 7.3 percentage points, respectively.

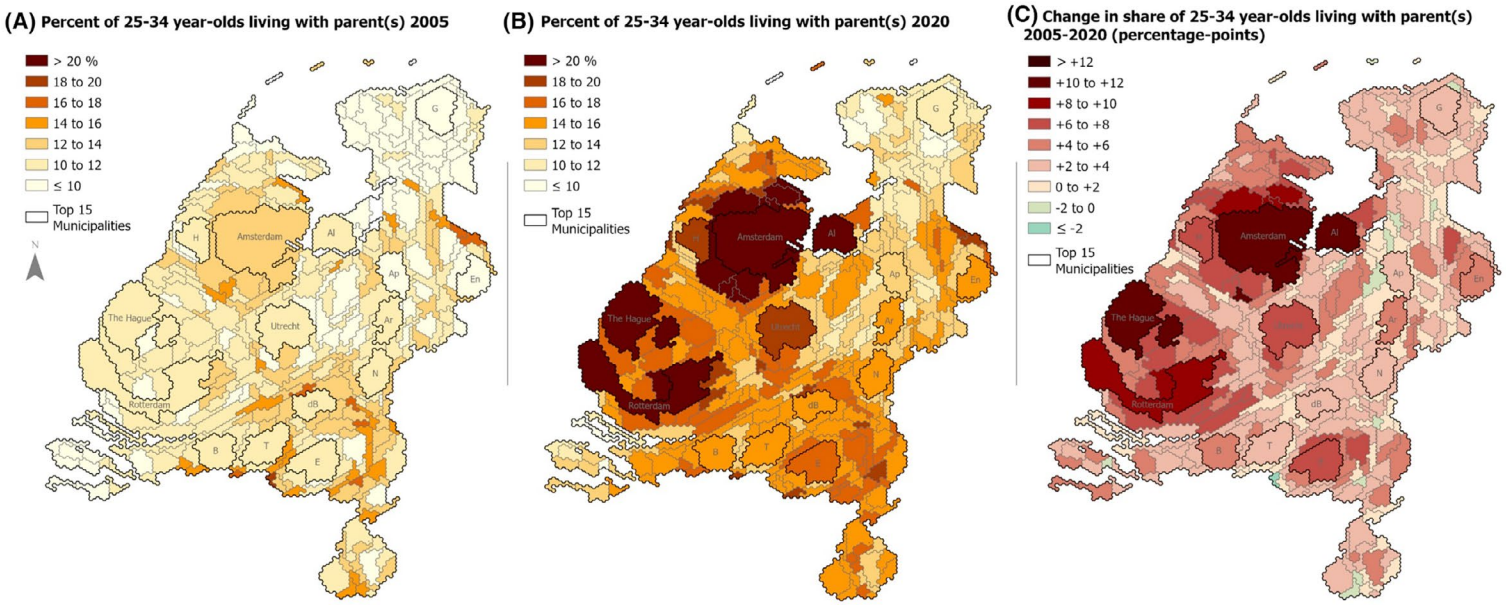

Figure 3. *Spatial distribution of co-residence in the Netherlands in 2005 (A), 2020 (B) and changes overtime (C) (%). Data source: Statistics Netherlands System of Social-statistical Database (SSD). Map is distorted based on population of municipalities using Gastner/Newman algorithm (Gastner & Newman 2004). Municipality abbreviations: Al, Almere; Ap, Apeldoorn; Ar, Arnhem; B, Breda; dB, den Bosch; E, Eindhoven; En, Enschede; G, Groningen; H, Haarlem; N, Nijmegen; T, Tilburg.*

Third, relatedly, the maps suggest that increases are generally strongest in the major cities, closely followed by the suburban municipalities that are directly bordering, or in close proximity to, these large cities. In Almere (a major satellite city to the east of Amsterdam, labelled 'Al'), increases were even steeper than in the capital (11.4 versus 10.6 percentage points). Particularly strong increases in suburban municipalities close to urban and economic centres may imply that young adults are increasingly unable to settle in these urban centres due to particularly high housing costs. Young adults who grew up in nearby suburbs may thus make the trade-off to stay in the parental home longer in the face of the particularly expensive housing market, while having the educational, work and social prospects of a major city at a relatively commutable distance. This trend is also discernible outside the Randstad, with for example some suburban municipalities around Eindhoven, the country's fifth largest city (labelled with 'E'), and Enschede – a student city in the east of the country (labelled with 'En') – experiencing increases in co-residence almost as strong as in the largest cities.

Turning our attention to the socio-economic structure of these geographies, Figure 4 presents the percentage-point change in parental co-residence across Dutch municipalities stratified by low-, middle- and high-income populations. While these maps focus on change over time, Supporting information, Figure 3 additionally maps 2020 shares by income groups. From the resulting spatial analysis, we can make several important observations. First, the previously discussed overall trends of (a) strong increases, (b) particular concentration in the western Randstad and (c) in urban centres and their suburban peripheries generally apply to low-income and middle-income young adults. Low-income young adults have seen very strong increases in co-residence within the major cities but even more notably in many adjacent municipalities. Among middle-income groups, the strongest increases are still seen in the major cities – echoing general trends. Second, in the north, east and south of the country where housing market pressures are not as intense, the increase in co-residence has been much higher and wider spread among lower-earners whereas middle-income groups may still be better able to achieve independent living across these localities. Higher income groups have remained largely immune to increased co-residence growth in these areas. Third, co-residence has also increased within the major cities and surrounding municipalities for high-income groups, however, not to anywhere near the same extent as their lower-income peers. For this more privileged group, spatial differences overall appear least pronounced.

The interaction between income, geography and period – The above points to uneven increases in parental co-residence between income groups and across space, as well as crucial socio-spatial interactions. We therefore further assess the association between income and geography over time through pooled regression models. We do so through the three-way interaction effects between young adults income position (low, mid or high), sample year (2005 or 2020) and location of the parental home – in terms of municipal house values, degree of urbanity and distance to the nearest large city (G5). These interactions are presented in Figure 5 and are derived from logistic regression models presented in Supporting information, Table 2 (descriptive statistics in Supporting information, Table 1). The patterns in Figure 5 can be interpreted as the predicted share of young adults in co-residence by income, year and geographical indicator when controlling for a range of other individual, parental and geographical control variables.

Focusing on real-estate values of the parental municipality (top panel of Figure 5), we see that the predicted shares of co-residence, in 2020, are lowest in the cheapest municipalities (quintile 5) and highest in the most expensive ones (quintile 1). The strength of this association is relatively weak though, as evidenced by the moderate slope, even if it has become somewhat more evident between 2005 and 2020. In 2005, there was not yet a clear association between municipal real-estate values and predicted co-residence rates. While municipal house values thus show some association with co-residence rates, the association is not very strong nor straightforward. One explanation

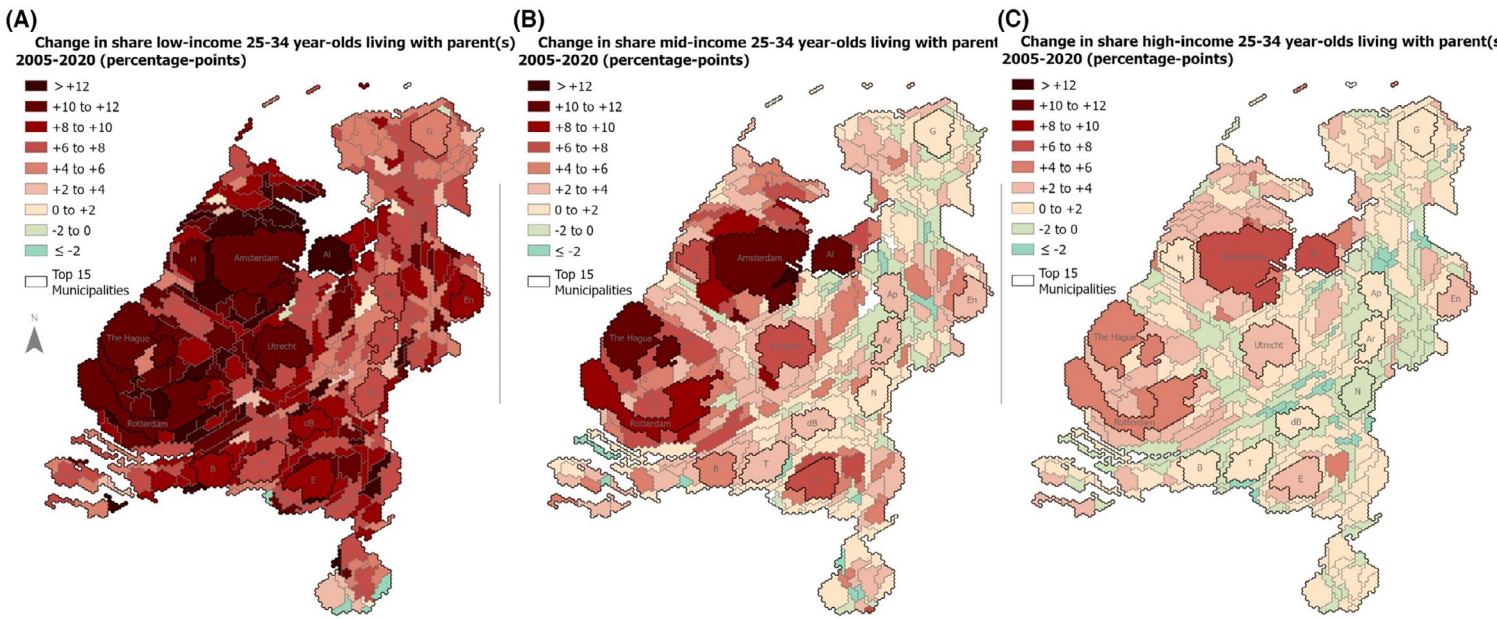

Figure 4. *Changes in spatial distribution of co-residence in the Netherlands 2005–2020 (%-point) by low- (A), middle- (B) and high- (C) income group. Data source: Statistics Netherlands System of Social-statistical Database (SSD). Map is distorted based on population of municipalities using Gastner/Newman algorithm (Gastner & Newman 2004). Municipality abbreviations: Al, Almere; Ap, Apeldoorn; Ar, Arnhem; B, Breda; dB, den Bosch; E, Eindhoven; En, Enschede; G, Groningen, H, Haarlem; N, Nijmegen; T, Tilburg. See Supporting information, Figure 3 for the spatial distribution of co-residence by income group in 2020.*

may be that both cheaper and more expensive value categories combine various types of municipalities, ranging from larger cities to smaller suburban areas, combining different push and pull factors.

The second panel plots the same type of three-way interaction effects but zooming in on degree of urbanity of the parental municipality, in interaction with year and income position. Here, we see an interesting *reversal* of spatial patterns over time. In 2005, the highest predicted shares of co-residence, across all income groups, could still be found in the least urbanized municipalities: 0.16, 0.14 and 0.09 for low, middle and high-income young adults, respectively. By 2020, the highest predicted shares of co-residence could be found in the most urbanized municipalities (0.22, 0.17 and 0.10 among the low, middle and high-income groups, respectively). These confirm the previously mapped descriptive findings that the geography of co-residence has shifted towards more urbanized areas, which may pertain to the decreasing affordability and accessibility of these municipalities. Despite this reversal, emerging spatial patterns are not very strong though, as evidenced by the relatively gentle slope of the 2020-line. These patterns, however, still do not consider spatial dependencies between municipalities as they do not take into account the relative proximity of other, larger municipalities.

The bottom panel therefore plots the interaction between young adults' personal income, sample year and distance of the parental home to the nearest large city (Amsterdam, Rotterdam, The Hague, Utrecht, or Eindhoven). These interactions reveal the most striking geographical patterns and temporal trends. These results confirm that geographical differentiation has become more important. In 2005, socio-spatial patterns have not yet clearly crystallized with variegated patterns across income. In 2020, however, the trend is very clear across *all* income groups. That is, by then predicted co-residence rates were clearly highest in and near the largest cities, and lowest in the municipalities 'further out'. We further find an interaction between income, period and geography. While we see that spatial differences have increased across income groups, this was mostly so for low and middle-income groups. Among the low-income group, predictive shares of co-residence in 2020 ranged from 0.24 in and directly around the largest cities to 0.17 in the 'furthest' decile; for middle-income young adults this ranged from 0.20 to 0.12. These are notable socio-spatial differences. High-income groups have also seen increases in co-residence but these were much smaller and much more geographically limited to the largest cities themselves.

In addition to these key interaction terms, our models confirm some other associations (see Supporting information, Table 2). For example, women are less likely to live in the parental home, and the same goes for those who followed higher education. Moving to parental characteristics, we find that young adults with high-income parents are substantially less likely to live in the parental home than their middle-income peers. We similarly find a significant negative association for those with low-income parents, although this association is much weaker. We furthermore find a strong effect of parental dwelling size. Especially young adults with small parental dwellings are much less likely to live with their parents than those with medium-sized parental dwelling. These associations point to the importance of adequate space to (comfortably) reside in the parental home. Finally, an expectation was that the presence of rental housing supply may smooth transitions out of the parental home. However, depending on the model, we only find weak or statistically insignificant associations between the share of rental housing in the parental municipality and parental co-residence rates.

DISCUSSION AND CONCLUSIONS

Our empirical analyses provide a valuable assessment of parental co-residence dynamics differentiated across intra-national geography and socio-economic status. We distil some key findings with broader relevance beyond our case study.

First, beyond overall increases in parental co-residence, our analyses reveal clear differences based on young adults' socio-economic position. Simply put, co-residence increased at a much faster rate among low-income young adults than for their higher-income peers. These findings point to increasing polarization

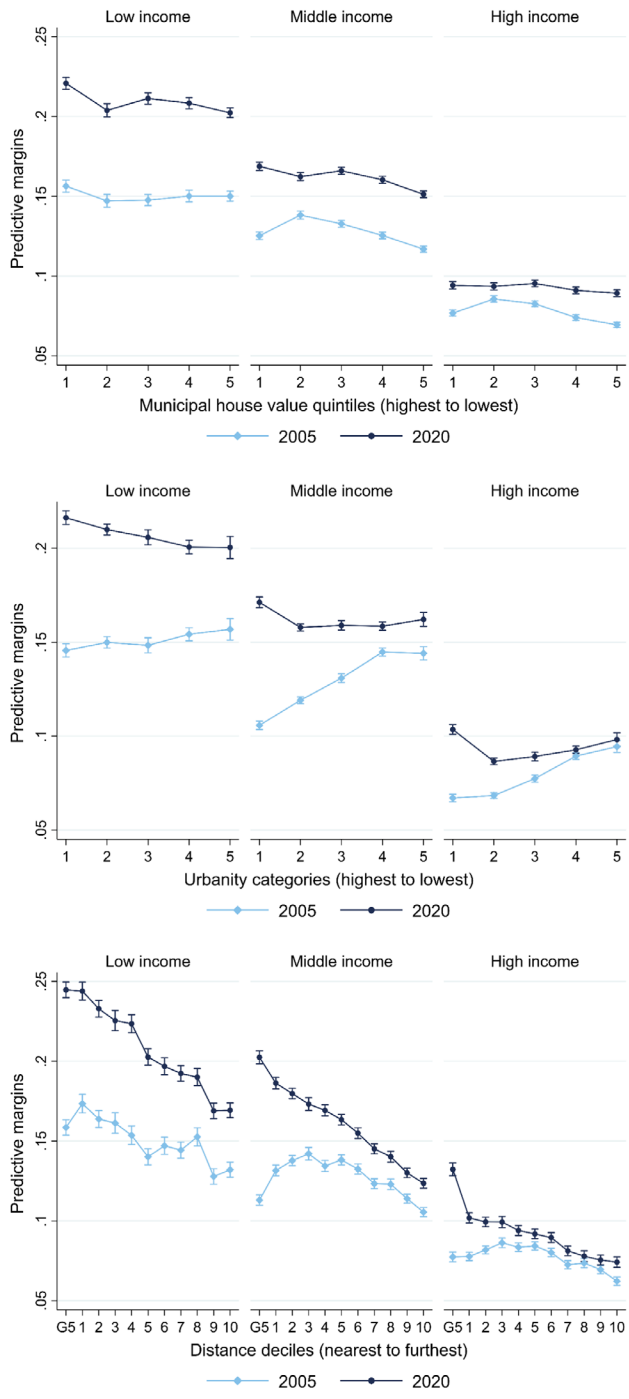

Figure 5. *Predictive margins of the interaction between personal income, period (2005 or 2020) and house values of the parental municipality (top panel); urbanity of the parental municipality (middle panel) and distance of the parental municipality to the nearest large city (bottom panel). 99% confidence intervals reported. Descriptive statistics and full models can be found in Supporting information, Tables 1 and 2.*

in residential independence among young adults, aligning with broader socio-economic stratification and unequal housing opportunities (Howard *et al.* 2024). The implication is that housing trajectories towards independence at a relatively young age, previously a common – though by no means universal – residential and life-course experience, are increasingly reserved for young adults in more privileged socio-economic positions. As with 'generation rent' (McKee 2012), this suggests that interpreting 'generation stay-at-home' (Forrest & Hirayama 2018) as a general trend among young adults ignores crucial socio-economic stratification, with our findings underscoring increasingly divergent residential trajectories *among* young adults (also Hochstenbach & Arundel 2021). Fundamentally, these findings suggest generational divides are structured by systemic inequalities rooted in class and playing out across the life course (Christophers 2018; Boterman 2020; Howard 2024).

Second, our findings show the crucial interaction of class and space in producing unequal outcomes in parental co-residence. This class-space interaction has furthermore intensified over our study period. More specifically, our geographical analyses show that not only are rates of co-residence spatially differentiated by socio-economic position but also that increases are unequally distributed across the country. The strongest increases can be found in the most urbanized regions (i.e., the Randstad region), representing a common destination where housing-market pressures are heaviest. Zooming in further shows that increases in co-residence have been concentrated in the major cities, as expected, but also, notably and perhaps more surprisingly, in the suburban areas outside of urban cores. We suggest that young adults growing up in or near urban centres may be able to make the trade-off of staying in the parental home while still accessing their economic, educational and social offerings at a relatively commutable distance. These spatial patterns are most pronounced among low-income young adults, who face insurmountable constraints in contexts of particularly expensive housing markets. Conversely, such trends are less apparent among those with more financial means for whom co-residence may be more driven by choice, and are thus less shaped by geographically specific and uneven barriers. Simply put, geography matters, but especially for those on a low income.

This point builds on, and contributes to, conceptual debates around space and class. Class inequalities are not merely expressed in space, but are also amplified by it, for example, through uneven housing-market structures. Those that cannot leave the parental home and migrate to areas of opportunity may miss out on the economic, cultural and social returns of such a relocation, impeding social mobility. Space, then, may reproduce socio-economic inequalities over the life course and across generations (e.g., Butler & Robson 2003; Toft & Ljunggren 2016; Savage *et al.* 2018; Custers & Engbersen 2022). The disruption of young adult residential trajectories, in turn, likely also has spatial ramifications. Notably, urban gentrification has typically been sustained by the continuous influx of initially low-income but upwardly mobile young adults (Ley 1996; Moos 2016). Rather than these processes grinding to a halt, we expect our findings to translate into entrenched gentrification with class-based exclusions becoming more pronounced as, in contrast to their lower-income peers, privileged young adults continue to flow into coveted locations.

Third, while multiple factors drive the increase in parental co-residence, we contend that housing-market conditions play a central role. A deepening housing crisis, especially in urban areas, has rendered it particularly difficult for outsiders to attain housing, including young adults seeking to leave the parental home. Housing restructuring over the last decades has offloaded risks and responsibilities to individuals by cutting back on collective provisions, non-market options and prioritizing market-based allocation (Crouch 2009; Watson 2010; Hochstenbach & Aalbers 2023). Our analyses reveal how these transformations have gone hand in hand with significantly delayed home-leaving, albeit unequally. Such trends have been accompanied by an increasing belief in meritocratic ideals around individualized success and failure (Sandel 2020; Mijs 2021) rather than systemic causation. While not the empirical focus of this paper, the disconnect between the ability of young adults to leave the parental home and continued societal expectations that equate residential

independence with adulthood and individualized 'success' may result in less tangible well-being impacts, such as potentially worsening mental health (Copp *et al.* 2017; Howard *et al.* 2023), or engender feelings of frustration or shame (Van Lanen 2022). Indeed, a survey study by Dutch bank *Rabobank* highlighted feelings of shame associated with continued dependence on the parental home (Vrieselaar & Prins 2024).

More broadly, our paper underscores how the shifting of risks and responsibilities away from state support towards market provision, contrary to discourses of greater individualization in the face of welfare state retrenchment, has contributed to a remobilization of family ties and resources (Ronald & Arundel 2023). As this paper demonstrates, alongside direct financial support, this has also increasingly taken the form of indirect support through co-residence. At the same time, these dynamics of increasing family reliance are characterized by social and spatial cleavages in residential trajectories, with fundamental implications towards the reproduction and amplification of inequalities.

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Endnotes

[1]In 2005, 2.2% of young adults in co-residence were parents themselves, compared to 11.2% of those living independently. In 2020, these figures stood at 2.7% and 10.2%, respectively.

[2]While a full-population register for the Netherlands, the dataset excludes family members who live outside the country (and hence not registered in the country).

[3]Although rent levels rather may be more relevant for young adults seeking to leave the parental home, they are unavailable at the municipal level. We nevertheless expect using either rents or house values would return a similar (cross-sectional) municipal hierarchization.

[4]The Gastner-Newman diffusion algorithm is a method to distort geographic units relative to a selected variable (i.e., population) for cartogram maps. Modelled after linear diffusion processes in physics, the Gastner-Newman method seeks to balance a minimization of errors in correlation between unit-area and variable values while maximizing similarity in overall shape and topology for interpretability (for further details see Gastner & Newman 2004).

[5]Due to data availability, size of the parental home in 2005 is based on 2011 registers. Our analyses are not affected by any residential moves over this period (as address identifiers remained stable), but small distortions may exist when a parental home was demolished between 2005 and 2011. This would result in extra missing values. Additional checks reveal that the number of missing parental dwelling sizes in 2005 was not substantially higher than in 2020.

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