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### The end of mass homeownership?

*Housing career diversification and inequality in Europe*

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# 4. Boomerang Moves of Younger Adults and the Welfare Regime Context

## Abstract

Returns to the parental home represent a dramatic housing career interruption that can have significant social and economic implications. Interaction of individual characteristics with turning point shocks, such as unemployment or partnership dissolution, are key triggering events, however, housing disruptions are further embedded within variegated social, cultural and institutional contexts. Fundamental is the nature of the welfare regime, explaining norms surrounding co-residence as well as the amount and type of resources available. Through analyses using the Eurostat longitudinal Survey on Income and Living Conditions, the research establishes a foundational understanding of how factors at both the individual as well as institutional and socio-cultural level moderate young adults' housing interruptions across Europe. The results showed a significant welfare regime effect in outcomes of returned co-residence as well as evidence of differentiations across regimes in how individual characteristics and the experience of turning points related to returns. Higher return propensities were found among more familialistic contexts of Southern Europe and New Member States while lower likelihoods were evident in the face of stronger state support and practices of earlier autonomy in Social Democratic and, to a lesser degree, intermediate Conservative regime contexts.

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## 4.1 Introduction

The housing careers of young adults are a fundamental component of the transition into adulthood, being both intertwined with further life-course decisions as well as often critical to current and future economic wellbeing. Traditionally, housing careers have been portrayed as a relatively linear and normative pathway through a standardised ‘housing ladder’ – from home-leaving to rental, to eventual homeownership (Kendig, Paris and Anderton 1987). However, housing careers appear increasingly diversified and complex where broader socio-economic shifts have contributed to growing precarity and greater risks of economic instability (Buchmann and Kriesi 2011; Arundel and Doling 2016; Clapham et al. 2014; Hochstenbach and Boterman 2015b). Attaining – or maintaining – residential independence appears particularly vulnerable to economic setbacks with evidence of extended or returned co-residence playing a growing role in many countries (Aassve et al. 2013a; Kahn, Goldscheider and García-Manglano 2013; Lennartz, Arundel and Ronald 2015). Interruptions and stunted housing pathways are associated with impacts on current quality of life, future economic wellbeing, and other spheres of adulthood transition such as family formation and fertility (see Aquilino and Supple 1991; Mitchell 2006; Sassler, Ciambrone and Benway 2008; Mulder and Billari 2010; Vignoli, Rinesi and Mussino 2013). Housing dynamics take on further salience in contexts of state welfare residualisation and the promotion of (housing-) asset-based welfare (Ronald, Kadi and Lennartz 2015; Doling and Ronald 2010). Returns to the parental home – a.k.a. ‘boomerang’ moves – represent a potentially dramatic housing interruption that has received media attention alongside a limited, yet nascent, academic literature (Kaplan 2009; Smits, Van Gaalen and Mulder 2010; Stone, Berrington and Falkingham 2014).

Related research underlines the complex and multi-layered nature of factors influencing housing career outcomes (Buchmann and Kriesi 2011; Iacovou 2002; Mulder and Billari 2010). At the micro-level, this constitutes the characteristics of the individual/family as well as the experience of ‘turning points’ that can trigger disruptions, including such various yet often interrelated events as unemployment, returning into education, deteriorating health, or partnership dissolution (e.g. Stone, Berrington and Falkingham 2014; Swartz et al. 2011). Housing careers, however, are further embedded within distinctive social, cultural and institutional contexts. While existing research has focused on single-country cases (Ermisch 1999; DaVanzo and Goldscheider 1990; Gee, Mitchell and Wister 1995; Sassler, Ciambrone and Benway 2008; Smits, Van Gaalen and Mulder 2010; Stone, Berrington and Falkingham 2011; Stone, Berrington and Falkingham 2014), there is reason to believe that return dynamics are moderated by the macro-level context. The nature of the welfare regime captures fundamental differences that play a significant role in mediating housing; delineating important variations in

the norms surrounding co-residence, the amount and type of resources available in periods of need, and the principal degree of family, state, or market orientation (Albertini, Kohli and Vogel. 2007; Esping-Andersen 1990). Our expectation is that where regimes are characterised by a strong familialistic-orientation of support exchange, the likelihood of returned co-residence would increase. The opposite holds true in more state-oriented regimes, where alternative support exists along with stronger cultural expectations of (continued) autonomous and individualistic life courses. However, the role of these varied socio-cultural and institutional contexts in continued residential independence – i.e. when experiencing a turning point shock – are insufficiently understood. Through modelling of housing conditions using the EU-SILC longitudinal survey (2007-2011) this study seeks to answer the following questions: *How do negative turning point shocks influence the likelihood for younger adults to return to their parental home across European countries?* Secondly, *to what extent does the socio-cultural and institutional context moderate these dynamics of returned co-residence?*

The paper begins by outlining the context and existing evidence on determinants of returns at the micro-level, as well as the potential role of the socio-cultural and institutional setting captured by the welfare regime. The key hypotheses and methodological approach are then delineated. The findings provide fundamental implications towards understanding the multi-layered dynamics of interruptions to residential independence.

## 4.2 Theoretical considerations

In the last decade, and particularly since the Global Financial Crisis of 2008, various studies have noted increasing rates of returns to the parental home (Stone, Berrington and Falkingham 2011; Stone, Berrington and Falkingham 2014) or overall co-residence levels (Aassve et al. 2013a; Mykyta and Macartney 2011; Lennartz, Arundel and Ronald 2015). Notwithstanding this ‘boom in boomeranging’, there is little research on its nature within specific country contexts and almost a complete lack of cross-country research. However, in tapping into more extensive European comparative knowledge on home-leaving (i.e. Aassve et al 2002; Billari et al 2001; Billari 2004; Blossfeld et al. 2006; Breen and Buchmann 2002; Holdsworth 2005; Mulder, Clark and Wagner. 2002; Reher 1998) – in other words, the reverse process – as well as scant research directly on ‘boomeranging’, it is possible to establish an initial understanding of the expected dynamics of returned co-residence.

### **Micro-level factors: turning point shocks and socio-demographic background**

The likelihood of either home-leaving or, conversely, returning to the parental home can be seen as an outcome of major turning points. These refer to events, experiences or changes in circumstances – i.e. ‘triggering’ events – that significantly alter the subsequent life-course trajectory (Elder 1978). Where residential independence is derailed or disrupted, needs for support are developed in the short-run and opportunities for advancing a housing career are potentially limited (Rumbaut 2005). While home-leaving has been associated with such ‘turning points’ as marriage, family formation, entering full-time employment or education (Aassve et al 2002; Blossfeld et al. 2006; Breen and Buchman 2002; Iacovou 2002; Gierveld, Liefbroer and Beekink 1991; Vogel 2002), returning home may be anticipated in the face of opposite and often (yet not necessarily) negatively connoted events – i.e. ‘shocks’ – in the life-course.

Turning point shocks relevant to returned co-residence mostly include events of ‘unanticipated economic setback’. In their recent study on returned co-residence in Britain, Stone, Berrington and Falkingham (2014) point towards three key turning point shocks. With regard to economic activity, their study shows that moving from higher education to unemployment or economic inactivity has a particularly strong impact on the hazards of moving back to one’s parents. A similar case is moving into higher education (i.e. becoming a new student), particularly if previously in stable employment. The study further found partnership dissolution to have a particularly strong effect on the likelihood of a boomerang event, primarily if the couple previously cohabited. The reason here is undergoing a breakup often results in economic setback as well as a required move out of cohabitation arrangements for socio-relational reasons or in potentially seeking emotional support from parents (see Dewilde 2008; Gee, Mitchell and Wister 1995; Sassler, Ciambone and Benway 2008; Swartz et al. 2011).

The housing outcomes of these turning point shocks are dependent on micro-level individual and meso-level family characteristics that operate alongside more abstract notions of personal preferences and choices (Fransson, Abramsson and Borgegard 1998). The factors that motivate home-leaving would likely correspondingly counter returning propensities, such as increasing age – as one tends to become more settled with enduring residential independence – educational attainment, the availability of economic resources (Aassve et al. 2013a; Nilsson and Strandh 1999) as well as partnership either through cohabitation or marriage (de Jong Gierveld et al 1991; Iacovou 2002; Saraceno and Olagnero 2004). Having children may increase the likelihood of returns to the parental home where (grand) parents can provide needed care (Stone, Berrington and Falkingham 2014) or,

conversely, increase accommodation difficulty in the parental home. Furthermore, women display markedly lower home-leaving ages and co-residence rates (Aassve et al. 2013; Buchmann and Kriesi 2011; Mandic 2008) with limited initial evidence supporting similar correlations for returns (DaVanzo and Goldscheider 1990; Stone, Berrington and Falkingham 2014). Being a young homeowner may also lower the likelihood of returned co-residence. Home purchase implies more stable employment and partnership careers as well as, given the higher costs of ending homeownership tenure, motivating other coping arrangements (e.g. debt restructuring or additional loans). Finally, from an intergenerational perspective, the characteristics of parents may influence the ability and willingness to provide shelter or offer alternative support, such as monetary support or other care transfers (Aassve et al. 2002; Mulder, Clark and Wagner. 2002). Existing studies have demonstrated that in home-leaving and co-residence, parental income, education and employment status appear to matter (Nilsson and Strandh 1999; Albertini and Kohli 2012); however, others have noted an ambiguous effect stating that support more strongly depends on characteristics of the young adult and their type of need (le Blanc and Wolff 2006; Avery et al 1992).

### **Macro factors: the socio-cultural and institutional context**

Most existing publications on boomerang returns have focussed on singular country cases (Ermisch 1999; DaVanzo and Goldscheider 1990; Gee, Mitchell and Wister 1995; Sassler, Ciambone and Benway 2008; Smits, Van Gaalen and Mulder 2010; Stone, Berrington and Falkingham 2011; Stone, Berrington and Falkingham 2014). However, housing careers and their interaction with parental support are influenced by varied socio-cultural and institutional opportunities, constraints and norms – whether the nature of existing social policies, housing systems as well as economic and tax conditions. Here, authors (Albertini and Kohli 2012; Albertini, Kohli and Vogel. 2007) have – in our view, convincingly – argued and empirically demonstrated that the context surrounding the dynamics of extended co-residence and the process of leaving the parental home, as well as the role intergenerational support plays herein, tend to overlap strongly with the accepted welfare regime classifications (Esping-Andersen 1990; Ferrara 1996):

Structural, institutional, and cultural factors at the macro-level do not vary independently among countries; they tend to occur in packages. This has been most successfully shown with regard to the packages of institutions that make up welfare state regimes... For the analysis of individual behaviour, regimes may be thought of as convenient packages of relevant contextual variables...



with a common underlying logic where institutions fit together (Albertini and Kohli 2012:2)

There is evidence that the nature of the welfare regime may thus have important implications in moderating housing career transitions, evidenced, for instance, in variations in home-leaving dynamics relating to the nature of ‘mixed responsibilities’ of the state and family in facilitating such dynamics (Motel-Klingebiel et al. 2005). It has been shown that Nordic countries exemplify a ‘crowding out’ process, in which state institutions allow for (residential) independence at relatively young ages – leading to lower total co-residence rates. The same institutional context, however, may also nurture the ‘crowding in’ of family resources, since autonomous living and more individualised (housing) careers are highly esteemed in these societies mobilising parents to take a supporting role alongside state institutions in maintaining independence (Szydlik 2012). A rather different socio-cultural context can be found in Southern Europe cases where state support is minimal and the family is the principal provider of welfare and opportunities in establishing independence. This implies support through prolonged co-residence (until around age 30) and, often, one-off inter-vivos transfers in the form of money, land or a dwelling itself. Conservative countries such as Germany and France fall somewhere in between these two extremes, with earlier home-leaving than Southern Europe while the ‘crowding out’ of family responsibility appears to be weaker than in the Social Democratic regime (see Aassve et al. 2002; Billari et al 2001; Blossfeld et al 2006; Breen and Buchmann 2002; Holdsworth 2005; Reher 1998). A fourth variant has been proposed elsewhere for Eastern European transitional economies, or New Member States (e.g. Aassve et al. 2013a; Mandic 2008). These countries have been more difficult to classify since there is variation within the cluster depending on the welfare state domain and some overlap with other regimes (see Fenger 2007). While in terms of home-leaving and some practices of familialism such as absolute levels of co-residence it appears that there are noticeable similarities to Southern Europe, *New Member states* are distinguished by even more retrenched state protection in many domains (Druta and Ronald 2016; Stephens et al 2015; Saraceno and Olagnero 2004).<sup>1</sup>

Taking these basic considerations on home-leaving in variegated regime contexts as a starting point, how exactly could welfare regimes then moderate the housing career outcomes of younger adults in the event of turning point shocks?

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1 The further *Liberal* regime type represented by countries such as the UK, US, Canada and Australia displays a stronger orientation towards reliance on the market over state or family-based support (Esping-Andersen 1990). Unfortunately, the only *Liberal* case of the UK in the EU-SILC dataset had to be excluded because of insufficient sample size.

We contend that it is useful to consider regime variegations across four key areas: the degree of income protection through state benefits; the labour market context; housing system features; and finally, socio-cultural norms and practices of family life (see Appendix 1).<sup>2</sup>

First, we would argue that the degree of state support in protecting households' income in the short run – comprising a variety of policy measures such as the availability and generosity of unemployment benefits or means-tested housing allowances – affects directly the likelihood that parental support is needed or not. Here, Social Democratic countries indeed display the strongest role of state protection closely followed by the Conservative countries (Appendix 1) – notwithstanding some overlap between the groups depending on the measure. On the other hand, Southern Europe and New Member States clearly denote a much more diminished role of the welfare state, with levels of general social expenditure being particularly low in the latter. With these considerations in mind we would expect more protective welfare states to have lower likelihoods of returns. The more robust welfare states of the Social Democratic and Conservative regimes could thus lessen barriers to continued independent living even in such cases of becoming jobless (Mandic 2008; Vogel 2002).

Looking at specifics of the labour market and housing system contexts shows some notable intra-regime variation (see Appendix 1), however, important regime differences do stand out. On the one hand, unemployment rates clearly reflect a much more difficult employment environment for young adults in Southern Europe, while they tend to be much lower in the other three regimes, particularly in the Nordic countries (with the exception of Sweden). Higher unemployment has a likely impact on finding new job opportunities, which in turn makes demands for parental support much more likely. On the other hand, the structure of the housing system frames alternative strategies for reducing housing costs by moving to cheaper accommodation to deal with 'temporary economic setbacks'. The availability, flexibility, and affordability of the rental sector – which is commonly the first point of destination for young home-leavers (Lee and Painter 2013) – may largely define the opportunities of those individuals in sustaining their residential independence when a move becomes necessary. Indicators reveal a generally larger and more affordable rental market in Conservative and somewhat in Social Democratic cases compared to smaller and less affordable sectors in Southern Europe and New Member States (Appendix 1). As housing systems in the latter two

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<sup>2</sup> Appendix 1 provides an examination of key measures across these domains and how they vary for the sample countries across welfare regime groupings. While some overlap exists, very important alignments with regimes are apparent in the indicators of socio-cultural and institutional contexts.

are often geared more towards longer-term parental co-residence of young adults with subsequent moves directly into homeownership – commonly coinciding with marriage and parenthood – this results in less opportunities in private rental overall and for single people particularly (Iacovou and Skew 2011; Allen et al. 2004).<sup>3</sup> In short, similar to home-leaving, one could expect higher shares of returners in countries with more precarious labour markets and restricted rental markets.

Finally, addressing the cultural norms of residential independence, research on the direct role of the family in intergenerational support confirms overlap between ‘transfer regimes’ and classic welfare groupings. While Southern Europe is characterised by intra-family support almost exclusively through co-residence, Social Democratic countries see more frequent financial transfers from parents albeit of smaller values and likely supporting continued independent living of adult children (Albertini, Kohli and Vogel. 2007). The Conservative regime reflects once again an intermediary position where both financial and co-residence transfers occur (Albertini, Kohli and Vogel. 2007). Saraceno and Keck (2010) synthesise these intersections between institutional contexts of the welfare regime and practices of intra-family support in defining contexts of: a) ‘familialism by default’ where there are neither public nor financial support alternatives for family care such as found in Southern Europe and New Member States, b) ‘supported familialism’ where financial policies – i.e. through taxation or paid-leave – support and encourage intra-family care responsibilities, such as in Conservative regime contexts, and c) ‘de-familialism’ where state provisions promote the individualisation of social rights and reduce family responsibilities and dependencies as in Social Democratic contexts. Translated to situations of experiencing turning point shocks, this would imply that support from parents in Southern Europe and New Member States would take place more often through returned co-residence, while family support in other regimes (when required beyond state support) would more likely involve financial transfers that prioritise continued residential independence.

## Hypotheses

The premise of the research is that experiencing a return to the parental home will be determined by characteristics and events at the individual as well as macro context. Continued residential independence hinges on personal events in parallel

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<sup>3</sup> The data on total rental sector indicate much smaller proportions in Southern and especially Eastern European countries (see Appendix 1). Furthermore, household composition measures show much lower rates of one-person households in Southern Europe and New Member States compared to Social Democratic and Conservative regimes (Iacovou and Skew 2011).

careers, including labour market, education, and partnership events. These depend on socio-cultural and institutional settings, which in turn shape family expectations about support as well as available alternative support mediums. Reflecting on individual factors and differences across welfare regimes, we formulate the following hypotheses:

H1) Experiencing a turning point shock (unemployment, return into education, partnership dissolution) strongly increases the likelihood of having to return to the parental home. Furthermore, we predict that partnership dissolution should have a particularly strong effect, because it not only usually represents an economic hardship but also makes a housing move more likely for socio-relational reasons.

H2) Returns to the parental home are more likely in the more familialistic welfare regimes of Southern Europe and New Member States with the opposite effect in contexts where public welfare provision, rental sector accessibility and cultural expectations of residential independence tend to be stronger– i.e. in Social Democratic and, to a lesser degree, Conservative states.

It is much more difficult to predict how exactly each type of turning point shock is moderated by and within the four regime types – in that regard the further empirical analysis has a more explorative nature. However, owing to the fact that the opportunities for continued residential independence may be limited in various ways, including less direct state support, less available and less affordable rental housing (particularly for single-person households), and a lower cultural acceptance of living alone (particularly when raising children), we formulate a further hypothesis:

H3) The effect of turning point shocks on returns will be stronger in the Southern European and New Member States, while smallest in Social Democratic countries. Furthermore, we would predict that regime moderating effects will be especially apparent for partnership dissolution as it compounds both economic and socio-relational pressures and thus relates to more macro-level factors across state support, socio-cultural family norms and housing system context.



### 4.3 Data and methods

The analyses use the Eurostat longitudinal dataset from the Survey on Income and Living Conditions (EU-SILC). The years 2008 to 2011 were pooled in order to maximize the sample from which a subset of 18-39 year olds who were already living independently within the survey year was examined. The age selection captures the period of so-called young adulthood during which residential independence is being established but housing career instability may still be common. While selecting based on parental situation such as proximity would have been helpful, this was not possible with the data.<sup>4</sup> The sample covers 22 European countries across four welfare regime contexts.<sup>5</sup> This resulted in a usable sample of all cases where at least one previous and subsequent year are available of  $n=96,871$  person-years from 33,014 individuals.

The outcome variable was whether there was parental co-residence listed in the subsequent survey year for 18-39 year olds currently living without parents (as such a measure of an ‘upcoming’ return). To exclude rare incidents of parents moving in with children, cases where the child remained the head of household<sup>6</sup> in the subsequent year were excluded. All individual characteristics are measured in the ‘current’ survey year (*i.e. at  $T_0$* ) and thus effectively before the boomerang (*at  $T+1$* ). The individual characteristics include age (subgroups: 18-24, 25-32, 33-39), gender, whether respondent has (young) children, completed education level,<sup>7</sup> whether a homeowner, reported housing cost burden<sup>8</sup>, and equalised disposable income (grouped into quartiles by country and survey year).

Three life-course events are included in the analysis as measures of turning point ‘shocks’ that could trigger returned co-residence. These events are based on

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4 The data does not allow determining cases where parents are deceased or whether parents live far away (or abroad). These situations should represent a minor proportion and not significantly affect the results.

5 The country selection was maximized and included most of the enlarged EU countries with a few important exceptions which were either not available in the dataset (Germany, Ireland) or were removed because of incompleteness, data inconsistencies or sample size (Netherlands, Romania, Iceland, Croatia).

6 Head of household is based on the Eurostat definition of ‘person owning or renting the accommodation or, if provided free, the person to whom it is provided’.

7 Education levels in EU-SILC are measured based on ISCED categories. These were divided into roughly equal categories: ‘less than secondary education’ (ISCED levels 0, 1 and 2), ‘secondary education’ (ISCED level 3), and ‘post-secondary’ (ISCED levels 4 and 5).

8 Self-reported ‘heavy housing cost burden’ based on total housing costs, including mortgage repayment or rent, insurance and service charges (sewage/refuse, regular maintenance, repairs and other charges).

shifts occurring in the two years previous to 'current' survey year (i.e. either between  $T-1$  and  $T_0$  or between  $T-2$  and  $T-1$ ).<sup>9</sup> The first turning point is a measure of a shift in reported activity from 'employed' or 'full-time education' to being 'unemployed' or 'inactive'. This shift to unemployment/inactivity would be expected to often constitute a significant financial shock.<sup>10</sup> No direct measure of health changes was included in the final models, as the included shift to 'inactivity' was already correlated with strong decreases in health condition. The second turning point looked at shifts from employed to full-time education. This would be expected to similarly result in a drop in income, however, a change into education has also been shown to relate either to home-leaving when school necessitates moving away (Buchmann and Kriesi 2011) or potential returns to the parental home among already independent children (Stone, Berrington and Falkingham 2014) and therefore this event is tested separately. Lastly, partnership dissolution is measured by shifts from a cohabitating spouse to no reported spouse.<sup>11</sup>

At the macro-level, a variable on the welfare regime group is included. As discussed previously, many contextual socio-cultural and institutional factors would be expected to play a role but the strong overlap with welfare regime groupings (see Appendix 1) meant it provided a parsimonious measure to capture these dimensions. Regime groupings follow the classifications of Esping-Andersen (1990) with the inclusions of *Southern European* (Esping-Andersen 2006; Ferrera 1996) and *New Member States* (Mandic 2008; Saraceno and Olagnero 2004). The data includes the *Social Democratic* countries of Sweden, Norway, Finland, and Denmark, the *Southern European* countries of Spain, Greece, Italy and Portugal, the *Conservative* cases of Austria, Belgium, France, and Luxembourg, and *New Member States* of Bulgaria, Cyprus, Czech Republic, Estonia, Hungary, Lithuania, Latvia, Poland, Slovenia and Slovakia.

Logistic regression analyses were carried out with the binary outcome of whether or not there was an upcoming returned co-residence. Separate models were run including only the individual-level variables with and without the turning point events (model 1 and 2), as well as full models with all variables and the welfare

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9 This measures any shock occurrence in previous year or two since housing outcomes may take longer to manifest than subsequent year. A one-year delay was also tested for robustness with similar results.

10 With the dataset it is not possible to separate the type or reason of a shift to inactive category and therefore might include also more voluntary reasons beyond economic shocks. Although being a broader a category, the measure nonetheless captures the full range of situations where a shift to inactivity would indeed be an economic shock. Measuring direct income drop was also tested however proved more volatile across countries and years.

11 Spouse is self-defined and includes common-law, cohabitation and/or same-sex unions. The spouse must be a household member for a 6-month minimum under EU-SILC criteria.

regime grouping (model 3). To gain an understanding of the different effects within welfare regime contexts, separate models were subsequently run for all four regime clusters. Other correlation tests and regression models were performed to check for robustness of the results, test multicollinearity and examine direct interaction effects, however, only a limited elaboration is presented where relevant within the scope of this article.<sup>12</sup>

## 4.4 Results and discussion

### Descriptive statistics

Table 4.1 presents the descriptive overview of the examined data. Looking at descriptive patterns, it is clear that the prevalence of returned co-residence is infrequent in the dataset, which is not unexpected with this type of housing move as well as considering there is an underestimation due to the exclusion of short-term returns under six months within EU-SILC data and some possible attrition over the longitudinal sample (see Iacovou, Kaminsky and Levy 2012). Nonetheless, the boomeranging rates reveal an expected pattern across the welfare regimes with the highest prevalence in Southern European countries followed by New Member States and much lower rates in both Social Democratic and Conservative contexts – albeit the latter displays the lowest as opposed to an intermediary position. Further analytical modelling presented below helps elaborate on determinants of returns and the key moderating context of welfare regimes.

### Micro-level factors

The first regression analyses included the full sample and reveal the influence of individual characteristics and turning point events on returns, testing across Europe expectations derived from existing country-specific studies, or literature on home-leaving and co-residence. The results – presented as odds ratios – are displayed in Table 4.2 and were first run with only individual characteristics (model 1), subsequently with turning point shocks (model 2) and finally including regime groupings (model 3).

Results on the individual control factors matched previous expectations from

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<sup>12</sup> Further empirical results can be consulted upon request.

Table 4.1: Descriptive Statistics (unweighted)

	n (person-years)	share (%)
<b>Housing outcome</b>		
Upcoming returned co-residence	569	0.58
<b>Age</b>		
18-24 year olds	9101	9.27
25-32 yr olds	36938	37.62
33-39 yr olds	52157	53.12
<b>Female</b>	54820	55.83
<b>Spousal situation</b>		
No spouse)	17543	17.87
Employed spouse	65322	66.52
Unemployed/inactive spouse	15331	15.61
<b>Has children</b>	69049	70.32
<b>Completed education level</b>		
Less than highschool (ISCED 0,1,2)	19434	20.00
Secondary education (ISCED 3)	44260	45.55
Post-secondary education (ISCED 4,5)	33475	34.45
<b>Homeowner</b>	64473	65.71
<b>Reported heavy housing cost burden</b>	33075	33.76
<b>Equivalentised disposable income</b> (Quartiles by country and survey year)		
Lowest quartile	24123	24.57
Second quartile	23327	23.76
Third quartile	25004	25.46
Highest quartile	25742	26.21
<b>Experienced turning point shock events</b>		
Partnership dissolution	2331	2.37
Shift to full-time education	3164	3.22
Shift to unemployment/inactive	7201	7.33
<b>Prevalence of returned co-residence by Welfare Regime</b>		
Southern European	0.90%	
Social Democratic	0.43%	
Conservative	0.30%	
New Member States	0.63%	

Source: EU-SILC longitudinal 2007-2011



the literature, holding true across the European sample. Firstly, age appears as an important factor and there is a clear and significant decreasing probability of returning as age increases. This reveals the gradual nature of the transition to residential independence and overall ‘emerging adulthood’ where younger home-leavers experience more frequent shifts back and forth between independence and reliance on parental support (Arnett 2006; Arundel and Ronald 2015). Gender effects also point to a significantly lower propensity for women to return, corroborating research on home-leaving (Aassve et al. 2013a; Mandic 2008) and overall co-residence rates (Buchmann and Kriesi 2011; Chiuri and Del Boca 2010). Looking at the spousal situation, it is apparent that living with a spouse dramatically decreases the probability of an upcoming return. The results do show lower likelihoods for employed spouses compared to unemployed spouses, however, this difference was not found to be significant in further tests, pointing to the likelihood that the spousal effect is more related to the difficulty of negotiating moving into a parental home – for socio-cultural or privacy reasons (see Smits, Van Gaalen and Mulder 2010) – rather than due to the economic advantage of dual-income. This could further reflect the increased possibility of receiving direct financial support from a larger set of (step)parents. Looking at education levels, the results show a clear pattern of lower education increasing propensities to boomerang, which corroborates previous associations between higher education and absolute co-residence levels (Albertini and Kohli 2012). Furthermore, education levels would be expected to correlate with the socio-economic status of parents. As evidence has shown wealthier parents more likely to provide financial transfers (Albertini and Kohli 2012), the results support the contention that, where available, financial support might supersede negotiations of co-residence.

Finally, some individual factors displayed unexpected results in the full model. While being a homeowner was assumed to reduce moving flexibility, the regression values showed increased likelihoods for returned co-residence. Although having children did increase the likelihood of returns, this was only the case when the children were over 5 years old (i.e. school age). This is counterintuitive to the idea of returning motivated by the need for childcare from grandparents but may, on the other hand, reflect stronger socio-cultural motivations to prevent disrupting partnership (and housing) arrangements with young children. Furthermore, income was not as important as expected, with significance only apparent between highest and lowest quartiles. Furthermore, this limited correlation displays those in the highest quartile being slightly more likely to boomerang. Further research with parental data would help determine whether – regardless of need – this may be explained by lowest incomes correlating with parents who may themselves not have the housing capacity to accommodate returns.

*Turning point results.* Beyond individual characteristics, the triggering effect of turning point shocks was a central focus of the empirical investigation. The results confirmed our first hypothesis by revealing significant positive correlations with all three shocks and returned co-residence (Table 4.2). As expected, experiencing spouse dissolution was also the most likely to lead to returns – increasing likelihoods by about three to four times. Entering education also led to an increased probability of over 70%. Finally, shifts to unemployment or inactivity similarly significantly increased returning propensity by over 50%. The results confirm the expectation that such turning point shocks can be key catalysts for returns to the parental home. Rather than an outcome of personal choice, these correlations point to the role of returns as an essential coping strategy in the face of economic setback – clearly in the case of unemployment and likely when entering education – or more compounded hardships such as in partnership dissolution. The results show the effect of partnership dissolution on housing independence as especially pronounced, a situation of likely both financial setback and commonly necessitating a housing move for socio-relational reasons.

### **Macro-level factors**

Beyond individual characteristics, the role of the welfare regime context was examined firstly by adding this classification to the full sample (model 3 in Table 4.2) and subsequently through separate regime models (Table 4.3). The results confirm our second hypothesis on the relationships between regime types and boomerang returns. The stronger state-oriented context of Social Democratic countries decreased by almost three times the likelihood of returns as compared to the Southern European context (Table 4.2). This upholds the expectations of stronger family-based support practices in Southern Europe where familialistic cultures, constrained (rental) housing markets and residual state welfare provisions make returned co-residence more common. The Conservative regime showed an expected intermediary reduction in likelihood of returns – although not significantly different<sup>13</sup> than that of the Social Democratic context. The New Member States further match expectations of following more closely Southern European patterns of returns, reflecting their relatively strong familialistic-orientation and very rudimentary state welfare support (Mandic 2008).

*Turning points across welfare regimes.* Separate models were run for each welfare regime (Table 4.3) to evaluate potential moderating effects of welfare

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13 Further tests were conducted with alternating reference categories to determine significance between all the outcome combinations.

Table 4.2: Likelihoods for returned co-residence (full sample)

	Model 1			Model 2			Model 3		
	Odds Ratios	S.E.	p	Odds Ratios	S.E.	p	Odds Ratios	S.E.	p
Age (ref=18-24 year olds)									
25-32 yr olds	<b>0.287 **</b>	0.03	0.00	<b>0.311 **</b>	0.03	0.00	<b>0.307 **</b>	0.03	0.00
33-39 yr olds	<b>0.118 **</b>	0.02	0.00	<b>0.132 **</b>	0.02	0.00	<b>0.129 **</b>	0.02	0.00
Gender=female	<b>0.713 **</b>	0.07	0.00	<b>0.684 **</b>	0.06	0.00	<b>0.666 **</b>	0.06	0.00
Spouse (ref=no spouse)									
Employed spouse	<b>0.099 **</b>	0.01	0.00	<b>0.104 **</b>	0.01	0.00	<b>0.111 **</b>	0.01	0.00
Unemployed/inactive spouse	<b>0.120 **</b>	0.02	0.00	<b>0.122 **</b>	0.02	0.00	<b>0.120 **</b>	0.02	0.00
Childstatus (ref=no child)									
Has child(ren) but all over 5	<b>1.511 **</b>	0.21	0.00	<b>1.554 **</b>	0.22	0.00	<b>1.445 **</b>	0.21	0.00
Has child 5 and under	1.107	0.14	0.42	1.143	0.14	0.29	1.109	0.14	0.42
Education (ref = less than highschool)									
Completed secondary education	<b>0.571 **</b>	0.06	0.00	<b>0.557 **</b>	0.06	0.00	<b>0.600 **</b>	0.06	0.00
Completed post-secondary education	<b>0.481 **</b>	0.06	0.00	<b>0.471 **</b>	0.06	0.00	<b>0.560 **</b>	0.07	0.00
Homeowner	<b>2.027 **</b>	0.19	0.00	<b>2.080 **</b>	0.20	0.00	<b>1.892 **</b>	0.19	0.00
Heavy housing cost burden	<b>1.267 **</b>	0.12	0.01	<b>1.311 **</b>	0.12	0.00	1.125	0.11	0.21
Equivalentised disposal income (ref= lowest)									
Second quartile	1.198	0.14	0.12	1.258	0.15	0.05	1.156	0.14	0.21
Third quartile	1.172	0.15	0.21	1.236	0.16	0.09	1.089	0.14	0.51
Highest quartile	<b>1.460 **</b>	0.20	0.01	<b>1.581 **</b>	0.22	0.00	1.312	0.18	0.05
Turning point shock events									
Partnership dissolution				<b>3.331 **</b>	0.51	0.00	<b>4.370 **</b>	0.70	0.00
Shift to full-time education				<b>1.754 **</b>	0.24	0.00	<b>1.727 **</b>	0.24	0.00
Shift to unemployment/inactive				<b>1.550 **</b>	0.23	0.00	<b>1.496 **</b>	0.22	0.00
Welfare Regime (ref=Southern European)									
Social Democratic							<b>0.348 **</b>	0.06	0.00
Conservative							<b>0.398 **</b>	0.06	0.00
New Member States							<b>0.771 *</b>	0.08	0.02
Constant	<b>0.065 **</b>	0.01	0.00	<b>0.048 **</b>	0.01	0.00	<b>0.085 **</b>	0.01	0.00
<i>Number of obs</i>		<i>96871</i>			<i>96871</i>			<i>96871</i>	
<i>LR chiz(16)</i>		<i>1183.88</i>			<i>1252.1</i>			<i>1322.95</i>	
<i>Prob &gt; chiz</i>		<i>0.000</i>			<i>0.000</i>			<i>0.000</i>	
<i>Pseudo R2</i>		<i>0.172</i>			<i>0.182</i>			<i>0.192</i>	

\*\* p&lt;0.01 \* p&lt;0.05

Source: EU-SILC longitudinal 2007-2011

Table 4.3: Likelihoods for returned co-residence by separate welfare regime models

	Social Democratic			Conservative			Southern European			New Member States		
	Odds Ratios	S.E.	p	Odds Ratios	S.E.	p	Odds Ratios	S.E.	p	Odds Ratios	S.E.	p
Age (ref=18-24 year olds)												
25-32 yr olds	<b>0.187</b> **	0.08	0.00	<b>0.202</b> **	0.06	0.00	<b>0.333</b> **	0.07	0.00	<b>0.407</b> **	0.07	0.00
33-39 yr olds	<b>0.105</b> **	0.07	0.00	<b>0.048</b> **	0.02	0.00	<b>0.116</b> **	0.03	0.00	<b>0.222</b> **	0.05	0.00
Gender=female	0.893	0.24	0.68	<b>0.419</b> **	0.11	0.00	<b>0.714</b> *	0.12	0.04	<b>0.673</b> **	0.10	0.01
Spouse (ref=no spouse)												
Employed spouse	<b>0.155</b> **	0.08	0.00	<b>0.119</b> **	0.04	0.00	<b>0.042</b> **	0.01	0.00	<b>0.172</b> **	0.03	0.00
Unemployed/inactive spouse	<b>0.356</b> **	0.14	0.01	<b>0.116</b> **	0.06	0.00	<b>0.032</b> **	0.02	0.00	<b>0.159</b> **	0.04	0.00
Childstatus (ref=no child)												
Has child(ren) but all over 5	0.850	0.71	0.85	2.212	0.97	0.07	<b>1.999</b> **	0.47	0.00	1.106	0.24	0.64
Has child 5 and under	0.233	0.18	0.06	1.176	0.43	0.66	1.359	0.31	0.18	1.216	0.23	0.30
Education (ref = less than highschool)												
Completed secondary education	<b>0.447</b> **	0.14	0.01	0.711	0.22	0.26	<b>0.499</b> **	0.09	0.00	<b>0.598</b> **	0.10	0.00
Completed post-secondary education	<b>0.430</b> *	0.17	0.03	<b>0.468</b> *	0.17	0.04	<b>0.640</b> *	0.14	0.04	<b>0.501</b> **	0.11	0.00
Homeowner	0.953	0.32	0.89	<b>1.835</b> *	0.51	0.03	<b>3.704</b> **	0.67	0.00	<b>1.460</b> *	0.22	0.01
Heavy housing cost burden	0.648	0.27	0.30	<b>0.808</b>	0.23	0.46	1.302	0.21	0.09	1.167	0.16	0.28
Equivalentised disposal income (ref= lowest)												
Second quartile	0.623	0.25	0.23	0.848	0.28	0.62	1.386	0.30	0.13	<b>1.618</b> *	0.31	0.01
Third quartile	<b>0.164</b> *	0.12	0.02	1.126	0.40	0.74	1.260	0.28	0.31	1.460	0.29	0.06
Highest quartile	0.469	0.32	0.27	1.275	0.53	0.56	<b>1.833</b> **	0.45	0.01	1.458	0.31	0.08
Turning point shock events												
Partnership dissolution	<b>2.899</b> **	1.01	0.00	<b>4.986</b> **	2.07	0.00	<b>3.160</b> **	1.19	0.00	<b>7.700</b> **	1.85	0.00
Shift to full-time education	1.180	0.36	0.58	1.374	0.53	0.41	<b>1.946</b> **	0.50	0.01	<b>2.006</b> **	0.47	0.00
Shift to unemployment/inactive	2.270	1.08	0.08	0.654	0.34	0.42	<b>1.592</b> *	0.38	0.05	<b>1.432</b>	0.32	0.11
Constant	<b>0.090</b> **	0.03	0.00	<b>0.066</b> **	0.02	0.00	<b>0.049</b> **	0.01	0.00	<b>0.044</b> **	0.01	0.00
<i>Number of obs</i>	14206			23919			21382			37364		
<i>LR chiz(16)</i>	220.88			204.48			590.45			388.05		
<i>Prob &gt; chiz</i>	0.000			0.000			0.000			0.000		
<i>Pseudo R2</i>	0.277			0.205			0.271			0.137		

\*\* p<0.01 \* p<0.05

Source: EU-SILC longitudinal 2007-2011



regimes and how correlations vary across regime context. Testing direct interaction effects of welfare regime and turning point shocks was also undertaken in additional tests; however, these were not found to be significant.<sup>14</sup> While there isn't statistical evidence of a direct regime moderation on the impact of turning point events for boomerang moves, this is also influenced by the relatively small sample size among those who do experience a return and shock event. Nonetheless, alongside evidence that the regime context on its own is significant, the exploratory separate regime models reveal some further key differentiations across regime groupings.

Firstly, the underlying stronger effect of partnership dissolution is revealed as the only turning point significant and positively correlated across all regime models. Further Wald tests<sup>15</sup> reveal a statistically significant difference between the higher effect in New Member States and lower impact in Social Democratic. This partially supports assumptions that within Social Democratic contexts (at least compared to New Member States) alternative venues of support through state mechanisms could help reduce the need of a housing trajectory interruption even in the case of a dramatic shock such as family breakup. However, other expected moderating effects of regimes for partnership dissolution are not statistically revealed in the models as none of the other coefficients show significant difference in post-estimation Wald tests.

Looking at where one finds significant correlations between turning points and returns, some expected cross-regime differences are revealed. In terms of shifts into full-time education, there appears to be a clear two-part divide with the effect of entering education not significant in either Conservative or Social Democratic regimes compared to a statistically significant doubling of the likelihood of boomeranging in Southern European and New Member States. Additionally, only in the Southern European context is a shift to unemployment/inactivity also found to be significant albeit this variable shows an unexpectedly higher coefficient value in the Social Democratic sample. Other than the expectation that unemployment would similarly correlate with returns in the New Member States, the results do reflect the assumption of less significant correlations of turning point shocks with returns in the Social Democratic and Conservative regimes where strong or partial state support could overcome the need for a housing disruption. On the other hand, in more family-oriented welfare regime contexts – i.e. conditions of familialism by default (Saraceno and Kreck 2010) – such as in the New Member States and

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<sup>14</sup> Interaction effects between turning points and regime context are further problematic as this introduces  $3 \times 4$  (i.e. 12) interaction coefficients, which tends to lead to volatile results sensitive to small changes in model specification.

<sup>15</sup> Wald tests take into account the different samples and were performed for each coefficient across each model pairs to measure whether these were statistically significantly different.

especially Southern Europe, support is more likely to be accessed within the family sphere through co-residence. Furthermore, looking at within-regime differences reveals smaller coefficient variation of turning points within the Social Democratic group compared to other regimes. It appears that the difference in boomerang outcomes of especially partnership dissolution compared to other turning points is less distinctive in the Social Democratic context. This supports notions of stronger norms following a partnership breakup for returns to the parental home – as opposed to other continued independent arrangements – within more conservative familialistic countries where residential independence itself is more predicated on family formation and marriage (Iacovou 2002; Poggio 2008).

These exploratory findings do provide some tentative support for a moderating role of the welfare regime in dynamics of turning point shocks and returned co-residence. Nonetheless, the sample size does not reveal direct interaction effects and it is not possible to fully confirm the third hypothesis. While welfare regimes are correlated in expected ways with returns, it is likely that the regime context has impacts we do not capture fully through the moderating effect on turning point outcomes.

*Individual characteristics across welfare regimes.* Looking at individual control variables across separate regime models, there are some salient additional findings. While there is a significant increase in the likelihood for women to boomerang in the full sample models (Table 4.2), the separate regime analyses (Table 4.3) reveal no significant effect in Social Democratic cases. This provides some evidence of less gender differentiation in housing career interruptions in contexts characterised by more state support and egalitarian policies. Furthermore, having children is only statistically associated with increased returns in Southern Europe, reflecting potentially a stronger role of intra-family support in childrearing albeit only when the child is over five. Looking at age categories reveals that the within-regime difference between the medium age group and youngest (25-32 versus 18-24) is most prominent in Social Democratic and Conservative cases compared to Southern European and New Member States, exposing the later shift to autonomy among the latter two contexts where family support/proximity remains relatively more normative at older ages. The Southern European group also displays a sharp decrease between medium and higher age groups (25-32 versus 33-39) further indicating a ‘stricter’ cultural – and practiced – age deadline as well as a higher propensity to leave home contingent on more secure independence alongside economic autonomy, family formation, marriage and parenthood (Iacovou 2002; Poggio 2008). Finally, the unexpected positive effect of homeownership appears quite differentiated across regime contexts and is significantly stronger in the

Southern European context.<sup>16</sup> Further research is needed to explain this correlation, such as whether post-crisis foreclosures – especially prevalent in Southern Europe and New Member States (European Commission 2011) – may play a role.

## 4.5 Discussion and conclusion

While the results provide some important insight into the dynamics of returned co-residence and the moderating effects of welfare regimes, there are limitations that must be recognised. Firstly, data was not available on parental characteristics (unless living jointly) and therefore their effects could not be investigated. Secondly, data limitations make it impossible to examine further variables that could impact boomeranging, such as ethnicity, religion, geographical proximity, or more ‘fuzzy’ indicators of attitudes towards co-residence and emotional closeness to parents. Thirdly, it is not possible to confirm specific motivation for returns and whether this is by choice (i.e. for social reasons) or as a necessity (i.e. in the face of economic constraint). Nonetheless, since the analysis is focused on individuals who have already chosen/achieved independence, returns are more likely a constrained decision. Fourthly, it is recognised that country-level variations would remain within regime groupings; however, the sample sizes limit a look at lower analysis scales. Nevertheless, welfare regimes capture essential differences regarding the extent of familialism in contrast to strong state support or socio-cultural expectations of autonomy. As EU-SILC only registers housing moves of six months or more alongside some unfortunate sample attrition among those who moved households across the sample years (Iacovou, Kaminsky and Levy 2012), there is a likely underestimation of the prevalence of (shorter-term) returns. Therefore, the rate of returns would likely be higher, however, distribution across regimes and predictor effects should not be significantly impacted.

Despite certain limitations, the results provide crucial insight into returned co-residence and the determining factors related to this major interruption to residential independence. Individual determinants confirmed across the full sample of European cases confirm expectations from related literature on home-leaving, overall co-residence and limited boomeranging studies. Furthermore, turning point shocks including shifts to unemployment/inactivity, entering full-time education and especially partnership dissolution proved to be strong determinants for returns thereby affirming its essential support function in the face of economic

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<sup>16</sup> Wald tests reveal homeowner effect to be statistically significantly different from Social Democratic ( $p < 0.00$ ) and moderately from Conservative ( $p = 0.051$ ) coefficients.

and personal setback. Above this, the study provided empirical evidence for a supplementary ‘welfare regime effect’ with higher propensities for returned co-residence among the more ‘familialistic’ regimes of Southern European and New Member States while lower likelihoods were apparent in the contexts of stronger state support and cultural practices of earlier autonomy found in Social Democratic and in the intermediate Conservative cases. Beyond the main impact of the macro-level setting, there is some limited evidence of a moderating role of the welfare regime in terms of turning point effects on returns, although it was not possible to identify direct interaction effects. While such regime groupings necessarily involve some abstraction, looking at welfare typologies capture essential socio-cultural and institutional differences. The results of the study confirm that welfare regime contexts can play a significant role in the housing careers of young adults, particularly in moderating interruptions to residential independence. The macro-level results corroborate expectations from concepts of ‘transfer regime’ practices (Albertini and Kohli 2012) and contexts of ‘default familialism,’ ‘supported familialism’ and ‘de-familialism’ (Saraceno and Kreck 2010).

Fundamentally, the research brings attention to the embedded nature of life-course transitions in welfare regime contexts where intertwined institutional settings and socio-cultural expectations and practices can have a profound influence. While often overlooked in discussions of welfare regime differentiation, housing careers of young adults represent a central component of transitions to adulthood where interruptions such as returned co-residence have important implications for individuals, families and society. It is understood that at the micro-level, returned co-residence can affect essential elements of parent-child relations (Aquilino and Supple 1991; Sassler, Ciambro and Benway 2008), further life-course decisions such as fertility and family formation (Mulder and Billari 2010; Vignoli, Rinesi and Mussino 2013), and likely capabilities of building-up household wealth through property investment (see Arundel 2015; Arundel and Doling 2016). Beyond the individual and family sphere, returns further interact with essential dynamics at the societal level where compounded outcomes of changing fertility patterns or property wealth accumulation could have important implications in terms of continued socio-economic viability – made more salient in the face of ageing populations and an increasing focus on asset-based welfare (Ronald 2008; Ronald, Kadi and Lennartz 2015; Doling and Ronald 2010).

The empirical evidence of welfare regime differentiation has further implications for changes in the nexus between housing and welfare. In the face of welfare state retrenchment, it is probable that young adults’ residential independence will become increasingly unstable, even in those contexts that place a high value on early autonomy and where social policy has traditionally supported independence in transitions to adulthood. The outcome of increasing economic instability alongside

welfare residualisation is likely to see a growing role of intergenerational support and a type of 're-familiazation' of welfare exchange extending to settings where this has not conventionally been normative. The consequences of the increasing contingency of housing careers on family arrangements are likely to be manifold whether altering intra-family relations and negotiations of dependence (Druta and Ronald 2016b) or further compounding societal precarity and inequalities (Arundel 2015). The centrality of housing in important individual, family and societal dynamics requires a deeper understanding of the factors that prompt returns and the key moderating role of socio-cultural and institutional contexts. This research presents an important initial empirical foundation, however, there is strong motivation to further untangle these processes as well as better understand the multi-layered consequences of housing interruptions and returned co-residence, whether at the individual level or in terms of broader dynamics of intergenerational relations, fertility and divergences in housing wealth accumulation.





## Appendix 4.1: Welfare regime context

Unit	Total social expenditure <sup>a</sup>		State support		Labour Market		Housing system		Socio-cultural				
	Purchasing Power Standard /inhabitants		Unemployment benefit net replacement rate <sup>b,d</sup>	Housing function social expenditure <sup>e</sup>	Social expenditure on Family/Children <sup>a</sup>	Youth unemployment 15-24 year olds <sup>b</sup>	Temporary contracts share <sup>b</sup>	Cost overburden rate among private renters <sup>c</sup>	Rental sector share <sup>c</sup>	Average age of home-leaving <sup>c</sup>	Co-residence rate among 18-34 year olds <sup>c</sup>	Familialism / Care regimes (Saraceno & Keck, 2010)	Transfer regimes (Albertini & Kohli, 2012)
		% of GDP (2008-2011 average)	% of GDP (2008-2011 average)	% of GDP (2008-2011 average)	% (2008-2011 average)	% (2008-2011 average)	% (2008-2011 average)	% (2008-2011 average)	% of population as tenants (2008-2011 average)	Years (2011)	% (2008-2011 average)		
<b>Social Democratic</b>													
Sweden	9,049	0.48%	60.1%	0.48%	3.1%	23.3%	16.2%	18.0%	30.3%	20.3	19.9%	Social democratic countries are characterized by more frequent transfers from parents to children, higher amounts, higher rates of adult children (Albertini et al., 2007; Albertini & Kohli, 2012). Early home-leaving is encouraged and co-residence is usually non-normative, except in circumstances of divorced or widowed children (Albertini & Kohli, 2012).	
Norway	10,379	0.18%	61.0%	0.18%	3.0%	7.0%	18.3%	28.5%	15.4%	19.2	17.1%		
Denmark	9,743	0.68%	68.5%	0.68%	4.2%	12.0%	8.6%	30.7%	33.4%	21.0	15.1%		
Finland	8,103	0.48%	62.3%	0.48%	3.2%	19.1%	15.2%	12.4%	26.1%	21.9	18.9%		
<b>Regime average (weighted by population)</b>	<b>9,259</b>	<b>0.46%</b>	<b>62.6%</b>	<b>0.46%</b>	<b>3.4%</b>	<b>16.8%</b>	<b>14.7%</b>	<b>21.6%</b>	<b>27.2%</b>	<b>20.6</b>	<b>18.1%</b>		
<b>Conservative</b>													
Austria	9,279	0.18%	55.0%	0.18%	2.9%	9.4%	9.2%	13.0%	43.7%	25.4	44.4%	Conservative countries tend to be characterized by both co-residence and family transfers. While co-residence levels fall in between Social Democratic and Southern Europe, intra-family financial transfers are also not uncommon for divorced, widowed, or unemployed children (Albertini & Kohli, 2007).	
Belgium	8,473	0.20%	63.1%	0.20%	2.2%	20.3%	8.4%	32.0%	37.7%	25.4	38.8%		
France	8,873	0.80%	57.1%	0.80%	2.6%	21.7%	14.8%	17.5%	37.5%	23.6	31.2%		
Luxembourg	13,097	0.30%	64.5%	0.30%	4.0%	16.5%	6.9%	14.1%	29.9%	25.9	45.0%		
<b>Regime average (weighted by population)</b>	<b>8,887</b>	<b>0.66%</b>	<b>57.7%</b>	<b>0.66%</b>	<b>2.5%</b>	<b>20.3%</b>	<b>13.4%</b>	<b>18.9%</b>	<b>36.8%</b>	<b>24.0</b>	<b>33.6%</b>		
<b>Southern European</b>													
Spain	5,811	0.20%	49.7%	0.20%	1.1%	37.5%	26.0%	41.6%	20.5%	28.5	51.7%	Southern European countries see little intergenerational financial transfers albeit when these do occur they tend to be of larger amounts. On the other hand, co-residence is widespread and is the norm in times of need such as divorce and unemployment rather than financial transfers (Albertini & Kohli, 2007).	
Greece	6,176	0.45%	22.2%	0.45%	1.8%	31.3%	12.1%	53.4%	23.5%	28.7	57.2%		
Italy	7,432	0.00%	23.0%	0.00%	1.4%	25.9%	12.9%	30.0%	27.5%	29.7	57.4%		
Portugal	4,890	0.00%	56.3%	0.00%	1.3%	22.5%	22.4%	20.3%	25.3%	28.7	56.2%		
<b>Regime average (weighted by population)</b>	<b>6,524</b>	<b>0.11%</b>	<b>35.9%</b>	<b>0.11%</b>	<b>1.4%</b>	<b>30.3%</b>	<b>18.4%</b>	<b>35.4%</b>	<b>24.3%</b>	<b>29.1</b>	<b>55.4%</b>		
<b>New Member States</b>													
Bulgaria	1,901	0.00%	38.0%	0.00%	1.8%	19.3%	4.6%	34.6%	13.0%	29.9	62.9%	'Familialism' by default, characterized by lack of either publicly provided alternatives or financial support for inter-family care.	
Cyprus	5,010	n/a	n/a	1.00%	2.1%	15.5%	13.9%	16.4%	26.8%	26.4	54.5%		
Czech	4,067	0.10%	41.8%	0.10%	1.3%	23.0%	8.5%	26.2%	22.2%	27.2	51.4%		
Estonia	2,766	0.00%	38.2%	0.00%	2.1%	23.0%	3.3%	25.2%	13.8%	24.6	42.4%		
Hungary	3,814	0.58%	38.2%	0.58%	2.9%	24.6%	8.8%	10.4%	10.4%	27.8	57.7%		
Lithuania	2,879	0.00%	41.9%	0.00%	2.1%	27.8%	2.4%	46.6%	7.6%	26.5	52.6%		
Latvia	2,187	0.13%	47.9%	0.13%	1.4%	28.5%	5.4%	15.2%	14.9%	27.7	53.5%		
Poland	3,176	0.10%	42.5%	0.10%	1.3%	21.8%	26.9%	31.0%	25.5%	28.5	57.0%		
Slovenia	4,994	0.00%	52.2%	0.00%	2.1%	13.6%	17.3%	15.3%	20.5%	20.2	64.6%		
Slovakia	3,355	0.00%	39.3%	0.00%	1.7%	28.3%	5.4%	12.6%	10.3%	30.8	70.3%		
<b>Regime average (weighted by population)</b>	<b>3,285</b>	<b>0.14%</b>	<b>43.5%</b>	<b>0.14%</b>	<b>1.7%</b>	<b>21.72%</b>	<b>16.56%</b>	<b>30.55%</b>	<b>19.8%</b>	<b>28.4</b>	<b>57.4%</b>		

Sources: a Eurostat, b OECD, c based on authors' own calculations using Eurostat EU-SILC data

Notes: d Defined as the average of the net unemployment benefit (including social assistance and cash housing assistance) replacement rates for an average worker from two earnings levels, three family situations and 60 months of unemployment. e Norway data is average for cohorts born between 1970-1979 (Billari & Liebroer, 2010)