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**Leaving Home: Independence,
togetherness and income in Europe**

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togetherness and income in Europe**

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United Nations New York, 2011

NOTE

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This publication has been issued without formal editing.

LIST OF ACRONYMS

ECHP	European Community Household Panel
EU-SILC	European Union Statistics on Income and Living Conditions
EU	European Union

PREFACE

The Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat convened an *Expert Group Meeting on Adolescents, Youth and Development* at the United Nations Headquarters in New York, from 21 to 22 July 2011. The meeting was organised in order to commemorate the International Year of Youth established by resolution A/RES/64/134 of the General Assembly and as a preparatory meeting for the forty-fifth session of the Commission on Population and Development scheduled to take place in April 2012 and whose theme would be “Adolescents and youth”.

The meeting brought together experts from different disciplines and regions to present and discuss research on two broad themes: (a) the demographic dynamics that shape the number and characteristics of adolescents and youth, and (b) the ways in which adolescents and young people can be agents of socio-economic development. Selected papers prepared by the experts participating in the meeting are being issued under the Expert Paper Series published on the website of the Population Division (www.unpopulation.org).

The Population Division is grateful to Ms. Maria Iacovou, Research Fellow at the Institute for Social and Economic Research, University of Essex, United Kingdom, for having participated in the meeting and prepared this paper, which focuses on the process of leaving home and its relation with independence, togetherness and income among young people in Europe. Leaving home is a marker of the transition to adulthood across Europe. However, the age at which young people leave home varies widely across countries. In Nordic countries, young people leave home in their early twenties but their counterparts in Southern and Eastern Europe tend to leave home much later, often in their early thirties. Leaving home depends on the economic resources that young people and their parents have. Ms. Iacovou concludes that there are clear regional differences in parental preferences regarding co-residence with adult children, with parents across Southern Europe and parts of Eastern Europe valuing family togetherness more highly than those in Nordic countries and in other countries of North-Western Europe, where early departure from the home of origin is a strong social norm.

The *Expert Paper Series* aims at providing access to government officials, the research community, non-governmental organizations, international organizations and the general public to overviews by experts on key demographic issues. The papers included in the series are mainly those presented at Expert Group Meetings organized by the Population Division on the different areas of its competence, including fertility, mortality, migration, urbanization and population distribution, population estimates and projections, population and development, and population policy. The views and opinions expressed in the papers published under this series are those of their authors and do not necessarily reflect those of the United Nations. The papers in the series are released without undergoing formal editing.

For further information concerning the papers in this series, please contact the office of Hania Zlotnik, Director, Population Division, Department of Economic and Social Affairs, United Nations, New York, 10017, USA, telephone (212) 963-3179, fax (212) 963-2147.

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LEAVING HOME: INDEPENDENCE, TOGETHERNESS AND INCOME IN EUROPE

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The progression from childhood to adulthood is often conceptualised as consisting of a series of transitions, which includes finishing one's education, finding a job, moving out of the parental home, setting up home with a partner and becoming a parent oneself (Furstenberg and others, 2005). Not everyone makes all of these transitions: some people live all their lives in their parents' home, some never find permanent employment, and many people who are currently young adults will never have children—some through circumstance, many by choice. Nevertheless, in the European context, these transitions are generally considered to be important markers of the journey towards adulthood. Hence, they are transitions to which most young people aspire; and the majority of people make most of those transitions at some time between their late teens and their early thirties.

This paper focuses on one transition, that of leaving the parental home. Leaving home has recently become an important focus of research and media debate because over recent decades young people in many countries have tended to remain in the parental home for longer periods of their lives. This development is considered to be the outcome of problematic circumstances as, for instance, the high levels of unemployment or precarious employment among young people or the low wages that young people receive when employed. It is also considered to be associated with adverse outcomes, both for the young people, who are deprived of independence in early adulthood, and for their parents, who are must support their offspring for longer periods.

The paper provides a statistical overview of variations in home-leaving behaviour across Europe, which are substantial and are related to complex factors, including historical differences, social and cultural norms, institutional frameworks, and both macro-level economic factors such as the structure of labour markets and access to housing and individual differences in economic status. This paper focuses mostly on the last of these factors. Thus, the role that income plays in facilitating young people's transition out of the parental home is examined together with whether the effect is different if the income accrues to the young people themselves or to their parents. The findings of this study provide interesting insights into the nature of family relationships and about their variation across Europe. Findings about the probability of young people returning home once they have left are also presented.

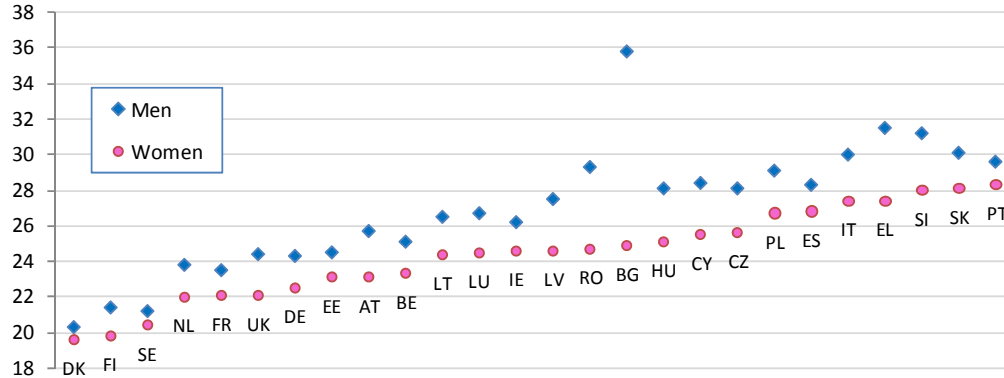
Most of the tables and figures presented in this paper are reproduced or adapted from previously published work. Others are based on new analysis of the European Union Statistics on Income and Living Conditions (EU-SILC)—a harmonised dataset covering all Member States of the European Union and containing information on income, household structure, employment, housing and health. All the estimates or models derived from the data weigh them property to ensure that they are representative of national populations. More detailed information on the EU-SILC dataset may be obtained from Eurostat (2011).

A. PATTERNS OF HOME-LEAVING AMONG YOUNG PEOPLE IN EUROPE

Patterns of home-leaving vary widely across Europe. In making comparisons between countries, it is not straightforward to compute an “average” age at leaving home because some people never leave home, some leave home once, and some leave home repeatedly, interspersing spells living with their parents with spells living independently. In addition, survey data cannot tell whether a young person currently living at home is likely to leave home next year, in ten years’ time or never. However, because the proportion of young people living at home decreases with age, instead of computing an average age of home-leaving, we identify for each country the age at which exactly half of all young adults live with their parents and call it the “median age at leaving home”. This median age is plotted for all the Member States of the European Union with data in the EU-SILC dataset (figure I).

There are large differences among countries in the median age at home-leaving and there are strong regional patterns. Home-leaving takes place earliest in the Scandinavian countries: in Denmark, half of all young women have left home by age 20 and half of all young men have left before age 21. Home-leaving is also relatively early in the other countries of North-Western Europe: in France, the Netherlands and the United Kingdom, half of all young women are no longer living with their parents by age 22. By contrast, home-leaving happens very late in many of the countries of Southern and Eastern Europe: in Portugal, Slovakia and Slovenia, for instance, it is not until the age of 28 that half of all young women have left home and the median age at home-leaving is above 30 for men in Bulgaria, Greece, Italy, Slovakia and Slovenia.

Figure I. Age by which half of young people have left the parental home



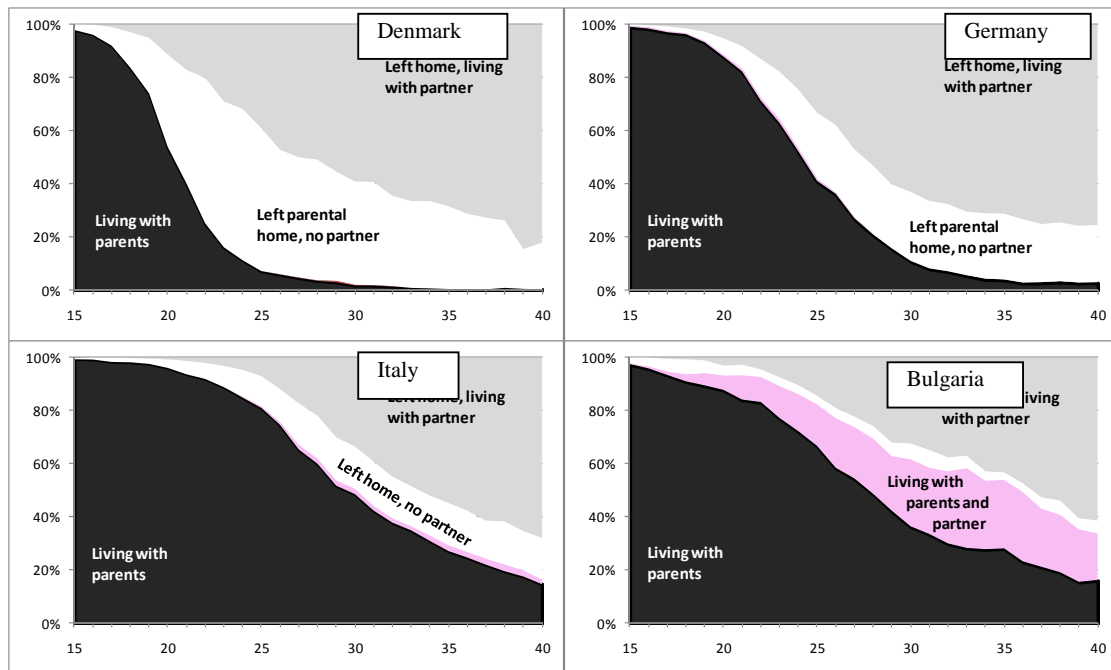
Source: Adapted from Iacovou and Skew (2010).

NOTE: See Annex 1 for the list of country abbreviations.

Differences by sex are evident in all countries, with young men typically leaving home two or three years later than young women. These differences are caused, in part, by age differences in the initiation of cohabitation, whether as a result of marriage or of the establishment of informal partnerships. In most countries, women are on average two or three years younger than their male partners. Bulgaria shows the largest difference by sex, with a median age at leaving home of 25 years for women but almost 36 years for men. This large difference arises because young couples in Bulgaria tend to live with the man’s parents until they can set up an independent home.

Figure II shows patterns of leaving home in more detail for four countries chosen to illustrate the different regional patterns in Europe. Denmark is typical of the Nordic countries; Germany is an example of the North-Western countries; Italy is typical of Southern Europe, and Bulgaria is an extreme case of the Eastern European pattern. For each country, the percentage of young people living in one of four situations—with parents but without a partner; with parents and with a partner (either a spouse or a cohabiting partner); without parents and without a partner; and without parents but with a partner—is plotted against age. Only the data relative to men are presented but regional variations for young women are similar, although all transitions tend to take place at earlier ages among women than among men.

Figure II. Living arrangements of young men by age, Bulgaria, Denmark, Germany and Italy



Source: Calculated from EU-SILC (2007).

In Denmark, under 10 per cent of young men are still living with their parents at age 25 and only a tiny fraction live with their parents at older ages. However, marriage or cohabitation does not occur particularly early in Denmark. Instead, over 90 per cent of young people in their early twenties live alone.

In Germany, young people leave home relatively early by European standards, but considerably later than in Denmark. Around 40 per cent of young German men are still living with their parents at age 25 and over 10 per cent at age 30. The higher age at leaving home does not translate into higher ages at the start of cohabitation or marriage. In fact, the proportions of young men living with a partner are very similar in Denmark and Germany, but living without parents and without a partner, is less common in Germany than in Denmark.

In Italy, men leave home at very high ages. By age 25, still 80 per cent of men are living with their parents and nearly half are doing so by age 30. In Italy, the higher ages at leaving home are associated with higher ages at marriage or the initiation of cohabitation: by

age 30, only about 35 per cent of young men live with a partner and by age 35, only 55 per cent do so.

In Bulgaria men leave home almost as late as in Italy. Until the late twenties, ages at home-leaving in Bulgaria are similar to those in Italy but after the late twenties, Bulgarian men are more likely than Italian men to be living with their parents. However, the postponement of home-leaving is not associated with an equivalent delay in partnership formation: after the mid-twenties, about 15 per cent of Bulgarian men live with a partner in the same house as their parents and, consequently, the proportion of Bulgarian men living with a partner is similar at all ages to the equivalent proportions in Denmark and Germany.

B. WHAT DETERMINES THE AGE AT LEAVING HOME?

Most studies of the determinants of leaving home are based on data from a single country. The largest number of such studies refer to the United States but there are also studies about Australia, Canada, Italy, Sweden and the United Kingdom. More recently, there have been several comparative studies. Because data about the new Member States of the European Union in Eastern Europe have only become available recently, most of the studies carried out consider only the first 15 Member States of the European Union (EU-15) and focus primarily on the causes of late home-leaving in the Southern European countries.

Several factors have been put forward to explain delays in leaving home among young people in countries of Southern Europe, including those that make independent living less affordable in those countries than in their counterparts in Northern Europe. The factors considered include the scarcity of affordable rented accommodation (Martínez-Granado and Ruiz-Castillo, 2002); the lack of a well-functioning mortgage market (Martins and Villanueva, 2006); and high rates of unemployment among young persons plus low wages among those employed (Aassve and others, 2002). Chiuri and del Boca (2010) have explored whether the effects of institutional factors related to labour and mortgage markets differ by sex and have found that women are more affected by them than men.

Income plays an important role in decisions relating to the timing of leaving home, a fact corroborated by all studies of the subject. Leaving home costs money and young people with more money than their peers are expected to leave home at earlier ages, other things being equal. This hypothesis is consistently validated by empirical studies. However, the picture becomes more complicated when we consider the relationship between parental income and the timing of home-leaving. The remainder of this section reports on two studies (Iacovou, 2010; Skew and Iacovou, 2012), which have examined the complex relationships between parental income and a young persons's income and the timing of home leaving from a cross-national perspective.

1. *“Independence” and “togetherness”*

It is assumed that all people put some value on two attributes in their lives: “independence” (the ability to support oneself, make one's own decisions or spend time alone) and “togetherness” (a sense of belonging or kinship). Those two goals are not mutually exclusive—many people construct their lives so that they can have both—but for young adults, there is often a trade-off between the two. Living at home provides a greater sense of “togetherness” with one's family of origin but also a correspondingly lower sense of

“independence”, while the reverse holds for young people who live away from the family home.

The relative importance attached to independence and togetherness varies between societies. In his study of the strength of family ties in Western Europe, Reher (1998) describes a “Northern” cluster, which includes the Nordic countries, Belgium and the Netherlands, the United Kingdom and much of Austria and Germany, as characterised by “weak” family ties, early home-leaving and a sense of social rather than familial solidarity with the elderly or weak members of society. He then identifies a “Southern” cluster, which includes the Mediterranean countries plus Portugal, that is characterised by “strong” family ties, later home-leaving and a more family-based sense of solidarity.

In line with Reher’s characterization, togetherness might be valued relatively more than independence in Southern Europe than in Northern Europe and those values will translate into different patterns of intergenerational co-residence. In fact, the evidence is consistent with a spectrum of family ties. To discuss such evidence, three regions are considered: a “Nordic” cluster that comprises Denmark, Finland and the Netherlands; a “Northern” cluster which included Austria, Belgium, France, Germany and the United Kingdom, and a “Southern” cluster, which consists of Greece, Ireland, Italy, Portugal and Spain.

Note that it would not be correct to infer that family ties are stronger in countries where large numbers of young people live with their parents, given that intergenerational co-residence may occur either because parents or their adult offspring wish it or it may arise because, although parents and adult children would wish to live separately, resources are insufficient to support two households. Therefore, in order to test whether variations in family ties determine home-leaving, we examine the relationship between income and home-leaving. When higher incomes lead to earlier home-leaving one can infer that higher levels of resources are used to purchase a young person’s independence and, therefore, that independence is given greater value than togetherness. By contrast, when higher incomes are associated with delays in home-leaving, one can surmise that society prefers togetherness over independence.

There is, however, no reason to believe that young adults and their parents put the same values on independence and togetherness. Hence, it is important to analyse the effects of the incomes of the two generations separately. In addition, preferences may differ between the sexes and it may also be important to distinguish between young people’s destinations on leaving home because the determinants of leaving home to live alone may be different to the determinants of leaving home to live with a partner, or to go and study.

Using the data gathered by the European Community Household Panel (ECHP), a cross-national survey which was the precursor to the EU-SILC, Iacovou (2010) uses multivariate analysis to assess the relationship between the incomes of parents and young people and the probability of leaving home while controlling for young people’s ages; their labour market status (employed, unemployed, student or devoted to family activities), the structure of their families (two-parent family, one-parent family or stepfamily); overcrowding in the family home, and the parents’ educational status and other characteristics.

Net of all those factors, income has an important effect on young people’s probability of leaving home but that effect varies according to who earns the income and according to region. Results from a model where all exits from the parental home are treated identically

are presented in table 1. The parameters presented are the estimated logit coefficients and therefore do not relate directly to probabilities. However, larger coefficients are associated with more powerful effects.

TABLE 1. THE RELATIONSHIP BETWEEN INCOME AND THE PROBABILITY OF LEAVING HOME IN EUROPEAN COUNTRIES—COEFFICIENTS FROM MULTIVARIATE LOGIT REGRESSIONS

	<i>Nordic cluster</i>		<i>Northern cluster</i>		<i>Southern cluster</i>	
	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
Own income	0.011***	0.012***	0.004**	0.006***	0.005***	0.006***
Parental income	0.004*	0.005*	0.005***	0.004***	-0.005***	-0.001

Source: Adapted from Iacovou (2010).

NOTES: Statistical significance denoted by asterisks: *5 per cent; **1 per cent; ***0.1 per cent.

The countries included in each cluster are listed in Annex table 2.

The sex indicated refer to that of the young people.

The coefficient related to young people’s own incomes are all significant and positive, indicating that in every group of countries; young people have a preference for independence. Although the coefficients are a little larger for females they are not significantly different from those of males. Lastly, the coefficients are much larger for the Nordic countries than for the other groups of countries. This last finding suggests that, although young people in all regions have a preference for independence, that preference is more marked in the Nordic countries and the Netherlands than elsewhere.

Regarding the effect of parental income, a different set of relationships emerges. In the Nordic and Northern clusters, parental income is positively related to their adult children’s probability of leaving home, indicating that parents with more money may be using some of that money to purchase independence for their children (and themselves). Once again, there is no significant difference between male and female youth and there is also no significant difference between the size of the effect in the Nordic and Northern clusters. In contrast, the coefficients for the Southern cluster are negative. For females, the coefficient is small and not statistically significant. For males, it is large and highly significant, indicating that families in the countries that constitute the Southern cluster who have more money are more likely to have their adult sons remain at home for longer, the implication being that those families may be using some of their resources to encourage their sons to stay with them. Other comparative studies among countries have arrived to similar conclusions (Chiuri and del Boca, 2010; LeBlanc and Wolf, 2006).

2. *Destinations on leaving home*

The analysis discussed above was based on a model that treated all exits from the parental home as identical. When account is taken of the reasons for leaving home, the results shed further light on regional differences. With regard to young people’s own incomes, they are significantly related to leaving home in order to start cohabitation with a partner or to marry in all the groups of countries considered, although the relationship is strongest in the Nordic cluster, suggesting that young people in those countries value independence most. Furthermore, the relationship between young people’s incomes and the probability of leaving home to live on one’s own is also strong and highly significant.

TABLE 2. THE RELATIONSHIP BETWEEN INCOME AND THE PROBABILITY OF LEAVING HOME FOR DIFFERENT DESTINATIONS, SELECTED EUROPEAN COUNTRIES—COEFFICIENTS FROM MULTIVARIATE LOGIT REGRESSIONS

	<i>Nordic cluster</i>		<i>Northern cluster</i>		<i>Southern cluster</i>	
	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
<i>Leave in order to live on one's own</i>						
Own income	0.018***	0.019***	-0.001	0.004	0.004*	0.006*
Parental income	0.005	0.005	0.005*	0.012***	0.001	0.004
<i>Leave for cohabitation or marriage</i>						
Own income	0.014**	0.012**	0.008***	0.008**	0.005***	0.005***
Parental income	0.002	0.005	0.005**	-0.001	-0.006***	-0.003*
<i>Leave for education</i>						
Own income	-0.001	0.004	0.002	0.005	-0.007	0.009**
Parental income	0.010*	0.010**	0.007*	0.012***	-0.002	0.008**

Source: Adapted from Iacovou (2010).

NOTES: Statistical significance denoted by asterisks: *5 per cent; **1 per cent; ***0.1 per cent.

The countries included in each cluster are listed in Annex table 2.

The sex indicated is that of the young people.

In both the Nordic cluster and the Northern cluster, young people's own incomes are not significantly related to the probability of leaving home for education. For the Southern cluster, the same is true for males but not for females, whose own incomes are significantly related to leaving home for education.

Distinguishing between different reasons for leaving home is even more enlightening in relation to parental income. Parental income is positively related to leaving home for educational purposes, except for men in the countries of the Southern cluster, where the majority of young people in tertiary education stay at home while studying. In the Nordic cluster, parental income is significantly related to departure from home to pursue an education but it not significant in any other case. In the Northern cluster, parental income is significantly related to leaving home for education, leaving to live on one's own and, for sons, leaving to start cohabitation or for marriage. Lastly, in the Southern cluster, higher parental incomes are negatively related to the probability of young people leaving home to live with a partner and that holds for both young men and young women.

3. Do these income effects vary with age?

The analysis so far has assumed that the effect of parental income on home-leaving is the same at all ages. Yet, that is unlikely to be the case. Previous research in the context of a single country has suggested that parents may use their incomes to delay the departure from home of children that they perceive to be "too young" and to encourage departure when children are "old enough" (Avery and others, 1992). Whether this happens can be tested by adding interaction terms to the multivariate models used to investigate the relationship between income and home-leaving.

The addition of interaction terms shows that parental norms relating to the "right" age to leave home for particular purposes do indeed exist. In the countries included in the Nordic

cluster, parents use their incomes to discourage their children from leaving home to start cohabitation or marriage when they are younger than 20, but to encourage home-leaving after that age. In the countries in the Northern cluster, parents tend to discourage their sons from leaving to start cohabitation or marry before age 22, but they tend to encourage departure for those purposes after that age. In the countries of the Southern cluster, the ages after which departure is encouraged are higher. In better-off families, daughters are discouraged from moving out to start cohabitation or marriage before age 27 and encouraged to do so after that age. For sons, there are no signs of encouraging departure before age 35.

4. The new Member States of the European Union

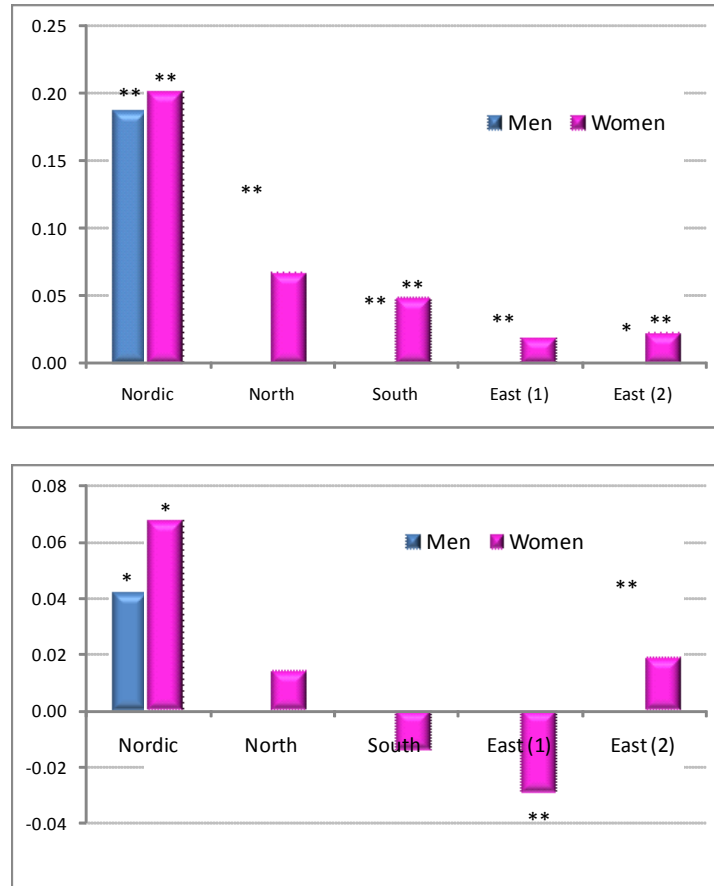
An analysis similar to that presented above was extended to the new Member States of the European Union using the data included in the EU-SILC (Skew and Iacovou, 2012). That dataset has advantages over the ECHP because it contains data on almost all current EU Member States, including 10 of the 12 countries that joined the European Union after 2004, whereas the ECHP data refer only to the 15 Member States as of 2003. However, the EU-SILC data does not provide the same level of detail in regard to several of the factors taken into account in modelling the relationship between income and home-leaving. Furthermore, the data of the EU-SILC does permit to follow reliably the departure of young people from the parental home so that in many cases there is no information on the reason for leaving home. Consequently, it is not possible to carry out all the types of analysis presented above for the 15 Member States of the European Union.

Regarding the new Member States of the European Union, Cyprus was allocated to the Southern cluster because of its affinities with other countries in that group. The other new Member States are all Eastern European countries. They are clustered into two groups: the first cluster includes the Czech Republic, Estonia, Hungary, Latvia and Lithuania, where home-leaving occurs relatively early, whereas the second cluster includes Bulgaria, Poland, Slovakia and Slovenia, where home-leaving occurs very late and households with extended families are common.

Figure III shows the relation between young people's own income and home-leaving and largely confirms the results of the previous analyses. The effects of young people's own income effects are larger in the Nordic cluster than any other cluster suggesting that young people in the countries of that cluster put greater value on independence than on togetherness. The effects are somewhat smaller for the Northern cluster and considerably smaller for the Southern and both cluster of Eastern European countries, indicating that young people in these countries constituting those clusters value independence less than their counterparts in the Nordic cluster.

With regard to the effect of parental income, it has a sizeable positive relationship with the probability of leaving home in the countries constituting the Nordic cluster, a positive but less strong relationship in the Northern cluster, and a negative relationship with respect to daughters in the Southern cluster. There is also a negative relationship for the first cluster of Eastern European countries, but not for the second. Indeed, in the second cluster, where home-leaving happens later in life, the relationship between parental income and home-leaving is positive, suggesting that in those countries delays in leaving home may be the result of economic necessity rather than of a preference of parents to keep their children near them.

Figure III. Relationship between own income (upper panel) and parental income (lower panel) and the probability of leaving home in European countries: marginal effects from logit regressions



Source: Adapted from Skew and Iacovou (2012).

NOTE: Statistical significance denoted by asterisks: *5 per cent; **1 per cent. The countries included in each cluster are listed in Annex table 2.

C. RETURNING HOME

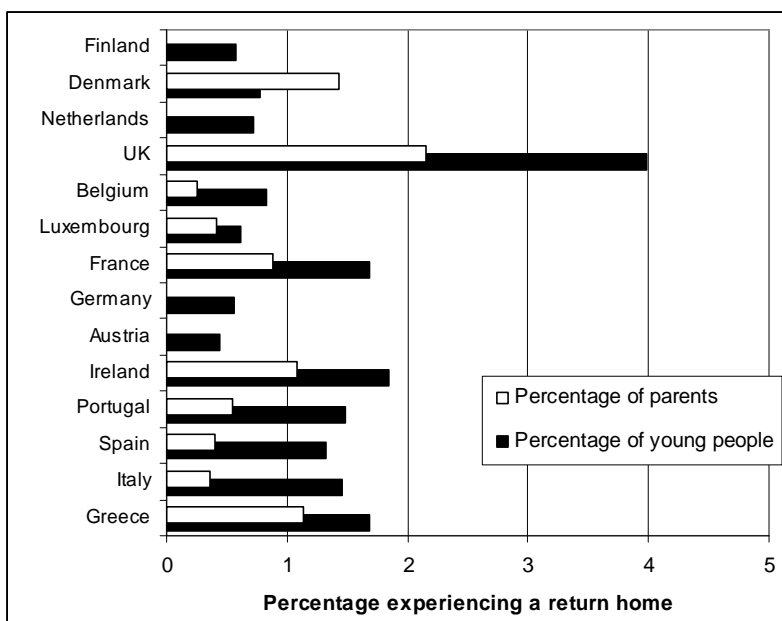
Leaving home is not necessarily a simple or uni-directional process. Young people retain close links with their parents even after leaving home and, for some, those links are manifested by returning to live at the parental home for one or more spells. Jones (1995) notes that returns to the parental home are less common in the Southern European countries, where home-leaving is late and tends to be contemporaneous with marriage, than in Northern European countries, where home-leaving is earlier and tends to be associated with the pursuit of education or employment. This observation is consistent with what might be predicted when incomes and the age at the time of leaving home are considered. When young people in Northern European countries leave home, their economic and personal circumstances tend to be less secure than when their counterparts in Southern European countries depart from the parental home, in part because the former group is younger at the time of leaving home.

Yet, the age at home-leaving probably does not tell the whole story. Variations among Northern European countries related to other factors, such as job security and the welfare

system, are also likely to have a relevant effect. Specifically, return to the parental home would seem more likely in countries with lower job security and with fewer welfare benefits for young people.

Using data from the ECHP, the rate of return of young people to the paternal home over a year is calculated for the 15 countries that were Member States of the European Union before enlargement (Iacovou and Parisi, 2009). Two approaches are used to calculate those proportions. The first considers all persons aged 17-30 in the sample whose departure from home has been recorded and who have returned in subsequent years. The second considers all the households in the sample where families have offspring aged 17 to 30 living away from home and calculates the percentage of parents whose children have returned to live with them. The two types of rates are presented in figure IV. In almost all countries where both sets of data are available, the percentage of young people returning home are higher than the percentage of parents with offspring who have returned, yet the rankings of countries are very similar according to either measure. Under both indicators, the United Kingdom has the highest rate of returns to the parental home at 4 per cent of young people returning or as 2 per cent of parents with an offspring who has returned.

Figure IV. Percentage of young people living away from home who return home each year and percentage of parents with children living away from home, whose children return home in a given year for selected European countries



Source: Iacovou and Parisi (2009), using data from the European Community Household Panel.

In contrast to the findings reported by Jones (1995), there is little evidence that Northern Europeans are more likely than Southern Europeans to return to their parents' homes. With the exception of the United Kingdom and, to a lesser extent of France, there is a relatively low incidence of return to the parental home in Northern European countries.

Lower rates of return to the parental home in the countries of Northern Europe are consistent with the combination of relatively generous welfare state benefits in those countries and a culture where both young people and their parents value independence. In the

countries of Southern European, by contrast, young people enjoy few welfare benefits in the event of adversity and co-residence with parents is probably more acceptable to the young people themselves, their parents and society in general.

As for the high rate of return to the parental home in the United Kingdom, it is likely related to the very early age at which young people leave home (the median age at leaving home is similar to that in the Scandinavian countries) and to the fact that the safety net afforded by the British welfare system is not as generous as that of the Scandinavian countries.

D. CONCLUSION

Leaving home is a key step in the transition to adulthood, especially in European countries. Nevertheless, there are important differences among European countries in the age at which young people typically leave home. That age ranges from the early twenties in the Nordic countries to the late twenties or even the early thirties in parts of Southern and Eastern Europe. The evidence indicates that the timing and reasons for leaving home are determined by the economic resources available to young people themselves and to their families. Young people with higher incomes of their own leave home earlier in all countries and this relationship is particularly pronounced in the Nordic countries and the other countries of North-Western Europe, where social norms encourage early departure from the parental home.

The income of parents is also an important determinant of the timing of departure from the parental home. In the Nordic countries and the countries of North-Western Europe, parents with higher incomes assist their offspring to leave home, whereas in the countries of Southern Europe and in some countries in Eastern Europe, parents with higher incomes appear to use their resources to retain their offspring at home for extended periods. In the countries of Southern Europe, parents use their resources only relatively late in their children's lives—the late twenties for daughters and the mid-thirties for sons—to assist them to set a household of their own, usually in connection with marriage. In some of the countries of Eastern Europe, young people often stay at the parental home even after marrying and their delayed departure seems to be related to lack of resources and institutional constraints for establishing an abode of their own.

ANNEX TABLES

ANNEX TABLE 1. LIST OF ABBREVIATIONS FOR MEMBER STATES OF THE EUROPEAN UNION

<i>AT</i>	Austria	<i>IE</i>	Ireland
<i>BE</i>	Belgium	<i>IT</i>	Italy
<i>BG</i>	Bulgaria	<i>LT</i>	Lithuania
<i>CY</i>	Cyprus	<i>LU</i>	Luxembourg
<i>CZ</i>	Czech Republic	<i>LV</i>	Latvia
<i>DE</i>	Germany	<i>NL</i>	Netherlands
<i>DK</i>	Denmark	<i>PL</i>	Poland
<i>EE</i>	Estonia	<i>PT</i>	Portugal
<i>EL</i>	Greece	<i>RO</i>	Romania
<i>ES</i>	Spain	<i>SE</i>	Sweden
<i>FI</i>	Finland	<i>SI</i>	Slovenia
<i>FR</i>	France	<i>SK</i>	Slovakia
<i>HU</i>	Hungary	<i>UK</i>	United Kingdom

ANNEX TABLE 2. DEFINITION OF COUNTRY GROUPINGS USED IN TABLES 1 AND 2 AND IN FIGURE III

<i>The Nordic cluster</i>	Denmark, Finland and the Netherlands.
<i>The Northern cluster</i>	Austria, Belgium, France, Germany and the United Kingdom. Luxembourg was included in the analysis for figure III only.
<i>The Southern cluster</i>	Greece, Ireland, Italy, Portugal and Spain. Cyprus was included in the analysis for figure III only.
<i>Eastern (1)</i>	The Czech Republic, Estonia, Hungary, Latvia and Lithuania.
<i>Eastern (2)</i>	Bulgaria, Poland, Slovakia and Slovenia.

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