

Addabbo, Tindara; Kjeldstad, Randi

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The significance of gender, sociocultural background,
work and money

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Tindara Addabbo and Randi Kjeldstad

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Abstract:

Italy and Norway are characterized by different household patterns of young adults, with young Italians being more likely to live in their parents' house and young Norwegians more likely to live independently, alone or in multi-occupant households. This paper asks why, and how these differences can be understood. We focus on three types of household affiliation in young adulthood: Living with parents, living alone (including in multi-occupant households) and living in a couple, and conduct multivariate analyses on the interaction of gender, sociocultural background, and economic activity indicators at the individual level. We use EU SILC micro data on 2007, a time when the economic prospects and the labour market situation were relatively stable in both countries. The results show that young adults' living arrangements are differently affected by the included subset of factors in the two countries. Generally, the propensity of young adults to live with parents and not in a couple appears more sensitive to individual characteristics in Italy than in Norway. This applies both to sociocultural and economic characteristics. Whereas an important prerequisite of leaving the parental home among young (native born) Italians, and particularly among Italian men, is to have finished education and attained a permanent job, young Norwegians establish households on their own more or less in any case.

Keywords: Young adults, gender, household affiliation, Italy, Norway

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JEL classification: D1, J12, J13, J16, Z13

Address: Randi Kjeldstad, Statistics Norway, Research Department. E-mail: Randi.Kjeldstad@ssb.no

Tindara Addabbo University of Modena and Reggio Emilia, tindara.addabbo@unimore.it

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Sammendrag

Unge voksne i Italia og Norge har svært forskjellig husholdstilknytning. Uavhengig av en rekke relevante kjennetegn lever italienere langt oftere enn nordmenn sammen med foreldrene sine i alderen 20-39 år, og sjeldnere alene. I begge land bor unge menn oftere hos mor og far enn unge kvinner. Hvorfor er det slik? Hvem er de unge som forblir i barndomshjemmet, og hvem flytter ut? Er det ”de samme” i begge land? Er kjennetegnene like for kvinner og menn og for kvinner og menn i begge land? Vi analyserer tre ulike husholdstyper: å bo i foreldrehjemmet, å bo alene (eller i bofellesskap med andre enslige) og å leve i samliv (ekteskap og samboerskap). Makroøkonomiske og -kulturelle forskjeller mellom landene utgjør en viktig ramme, men analysen fokuserer primært på sosiokulturelle og økonomiske kjennetegn på individnivå samt betydningen av kjønn. Vi benytter EU-SILC mikrodata for 2007, et år hvor de makroøkonomiske utsiktene var relativt stabile i begge land. Resultatene viser at husholdstilknytningen til unge italienere og nordmenn i ulik grad henger sammen med individuelle kjennetegn. Mens det å ha avsluttet utdanningen og oppnådd permanent sysselsetting er en viktig forutsetning for å forlate foreldrehjemmet for unge italienere, spesielt for unge italienske menn, etablerer unge nordmenn og -kvinner seg i eget hushold etter 20 års alder, stort sett uavhengig av utdanning og yrkesdeltaking.

An Italian snapshot:

When the 2001 French movie "Tanguy" by Etienne Chantillez, dealing with a 28 year old man still living with his parents (who are thinking it is time the son moves out) was shown in Italy, the subtitle of the French movie 'He's 28 and still lives with his parents' was changed into "Rule number one: never leave dad's and mum's house" and Tanguy's age was changed to above 30 to ease the understanding of "the essential plot" among the Italian audience.

... and a Norwegian one:

"No friends or family members believed (prior to the misdeed) that he was mentally ill. But they worried about his time use on computer games, his abuse of anabolic steroids, and the fact that he lived with his mother even though he was more than thirty years old" (quote from the Norwegian newspaper Aftenposten on the mental health of the young male terrorist bomber and mass murderer Anders B. Breivik, January 6, 2012).

1. Introduction

This paper analyses the household affiliation among young adult Italian and Norwegian women and men. The point of departure is the great difference between the two countries as regards the propensity of young adults to stay in their parents' home after compulsory school years. Young Europeans on the average leave the parents' home at different ages. Southern Europeans leave at the highest ages and in Italy the postponement of leaving the parents' home is widespread and increasing, even compared to other Mediterranean countries. Nordic young adults, including Norwegians constitute the youngest leavers. They establish independent households at much younger ages, either on their own, or in cohabitation with a partner or friends.

Why is it so, and who are the Italians and Norwegians who stay in their childhood family long into adulthood? And who are the ones forming independent households, either with or without a partner? What are the propensities in the two countries to stay with parents as compared to living alone or with a partner, and what conditions and which characteristics are associated with the various propensities? In both countries, adult men more often stay in the parents' home than adult women. Why is it so? Are there reasons to believe that leaving the parents' home is related to dissimilar events and characteristics between women and men, between the two countries, - and possibly also between Italian and Norwegian women and men? We examine these questions by means of a comparative data set (EU-SILC), containing demographic and level of living information of both individuals and households in Italy and Norway. In contrast to studies in this field that explore residential *shifts*, we

study the various residential *patterns* of young adults, giving a situational report of the year 2007. We have chosen the year 2007, as it was a time when the economic prospects and the labour market situation were relatively stable in both countries.

Several studies have related national differences in household structure to macro and contextual conditions such as welfare state characteristics, labour market and housing policies and to cultural and normative differences. At the micro level, employment status, education and income have shown to differentiate significantly between the characteristics and the timing of household changes. Besides, the uniform picture of women leaving the family home earlier than men has largely been attributed to various demographic and union formation processes and to the fact that women marry or cohabit at earlier ages than men. However, whereas most former comparative analyses include a great number of countries, and hence are confined to rather general and often feebly varying, explanatory categories, we study two largely dissimilar countries. Italy and Norway actually represent European “extremes” in this field, as they differ significantly as regards demographic and labour market conditions and cultural norms on family and gender related issues.¹ This enables a relatively thorough and concrete examination of the residing and living conditions in early adulthood in the two countries.

2. Previous research

Macro studies show that the Norwegian and Italian national contexts differ significantly, both economically and culturally. According to the rich “regime literature” (cf. below) which elucidates national differences in institutional factors, such as economic, welfare, gender and family policies, the two countries belong to dissimilar regimes. Norway belongs to the *Social Democratic* regime (or as part of *the Nordic* or *Scandinavian* model), characterised by universal, citizen based welfare transfers and services, comprehensive risk coverage, generous benefit levels and egalitarianism. Italy belongs to the *Conservative* regime (or the *Corporatist*, *Southern European* or *Mediterranean* regime according to more “refined” regime classifications), characterised by strong corporative traits and familialism, where the family and private non profit institutions play a crucial role in the provision of welfare services. In Italy public services and transfers are mainly subsidiary, and the family is the ultimate responsible for the welfare and social protection of its members (Esping-Andersen 1990 and 1999; Kautto et al. 2001; Kvist et al. 2012; Ferrera 1996; Karamessini 2008, Bertolini 2011). At the national level, institutional differences offer different housing and household options for young adults and their

¹To our knowledge the different living and household conditions of Italians and Norwegians in their prime adulthood has not been in focus in earlier analyses. As a matter of fact, Norway has as a rule not been among the countries included in earlier comparative analyses.

next of kin. For example Southern European welfare states including Italy are less prone to subsidise the everyday life of students, whereas Nordic countries, including Norway yield relatively high provisions of welfare and student subsidies, making it easier for young adults to live on their own (Hellevik 2005, Sandlie 2011, OECD 2012). These differences in the State taking care of youth are mirrored inter alia in the generosity of the public student-support systems, where, according to OECD statistics (op.cit.), Norway belongs to the generous support countries and Italy to the less-developed support countries.

At the national level, long-term cultural differences interact with the economic and political conditions and shape various contexts for young adults' household affiliation and household formation. These cultural traits are partly reinforcing, partly shaped by, the different institutional settings and policies between the countries as regards young peoples chances of educational attendance, independent accommodation, employment and self support, and external factors such as housing market and labour market reinforce the power parents have on their children (Schroeder 2008). Differences in young adults' forming of independent households versus remaining in the parental home also reflect differences in the strength of intergenerational ties and in various norms of "appropriate" life- course transitions as regards the timing and the reasons for leaving the parental home (cf. Fauske 1996, Oinonen 2003, Clapham 2005, Sandlie 2011); Norway is characterised by relatively strong individualistic norms and Italy by strong familistic norms.

Whereas in the Southern European countries adulthood and the forming of a household of one's own is usually associated with marriage and parenthood (Giuliano, 2007; Karamessini, 2008), Nordic young adults break away from the parents home for a great variety of reasons and form a household of their own long before prospective formal partnership formation (Oinonen 2003, Sandlie 2011). Today young Norwegians usually enter their first partnership as cohabitants rather than as spouses, whereas cohabitation is still relatively rare in Italy. As a matter of fact Italian young adults constitute one of the lowest proportions of cohabitants in Europe (Rosina and Fraboni 2004, Schroeder 2008). Rosina and Fraboni (2004) relate this to the strong family ties in Italy, and maintain that children in the Mediterranean area often avoid choices which openly clash with the values of parents. The level of satisfaction of parents in co-resident households with young adult children appears to be particularly high amongst Southern European families (Manacorda & Moretti, 2006). In the case of Italy, Manacorda and Moretti (op.cit.) found a positive effect of parental income on children's co-residence, maintaining that Italian parents consider children's co-residence as a "normal good" of which consumption increases with family income. In contrast, Hellevik (2005) and Brusdal and Berg (2011)

emphasise the willingness of Norwegian parents-of-means to support their adult children's residential independence by helping them financially to establish on their own.

Traditions and norms of what is the "right" time to form a household of one's own, do not only differ between countries and regions, they also reflect the economic and social characteristics of individuals and families (cf Stone et al. 2011, Nilsson and Strandh 1999). Buchmann (1989) argues, however, that traditions are generally less significant than before as to how young adults live their lives, and that modern life courses are characterised by increased differentiation of timing and type of household affiliation. At the same time, Oinonen (2003) finds that the crumbling away of significant family traditions is more evident in Northern than in Southern Europe. The Scandinavian household formation and household patterns are today more tied to when the person sees her- or himself as independent and self supported than to familial shifts (Arnett and Taber 1994).

At the micro level, much research draws special attention to the occupational and economic situation of the person and his/her parents. High education can be positively connected to both the desire to, and the economic ability to, achieve residential autonomy, whereas low education and difficulties entering the labour market are found to be negatively related to the exit of youth from parents' household. This is true both in Southern European countries (Karamessini, 2008) and in Norway (Texmon 1995). At the same time, Nordic and German data show that employment and attending university increases the probability of young adults living outside the parental home (op. cit., Nilsson and Strandh 1999, Wagner and Huinink 1991). However, living within parents' households can also be seen as a strategy to achieve better positions later on in life while studying or searching for better jobs (Saraceno 2000, Giannelli & Monfardini 2003). The former correlation appears to be a Northern European phenomenon, and the latter is found more often in Southern Europe (cf. also Aassve et al. 2002), reflecting that Italian and Norwegian young adults encounter largely dissimilar housing options.

In both countries, high housing costs constitute an important threshold against establishing one's own first accommodation outside the parents' home. Indeed, Giannelli & Monfardini's (2003) and Modena & Rondinelli's (2011) Italian studies found a remarkable effect of the cost of housing in delaying young workers' decisions to leave the parental home, and Mencarini & Tanturri (2006) show the relevance of parents' aid for the first housing of Italian youth. At the same time other European and Norwegian studies call attention to the fact that young adults, either in tertiary education or early job career, mainly settle in a slightly different housing market than the older and the more established (Ford et al. 2002; Sandlie 2011). Although there has been an increase in young adult dwelling owners

in Norway during recent years, young households on the average differ from older in that they establish as tenants; students often in multi-occupant households (op.cit.; Mulder and Hooimeijer 2002, Langsether og Sandlie 2006), i.e they find dwellings outside the parents' home at manageable costs.

The timing of “nest leaving” is also closely linked to the national and local structure of the school systems. Italian universities and colleges are more spread within regions, leading to a lower incentive to move out for Italian youth than the case of Norway where tertiary education, particularly universities, are few and relatively centralised. Nordic studies (Texmon 1995; Nilsson and Strandh 1999; Sandlie 2011) indicate that moving related to educational activities are relatively unstable, as students quite often move back “home” for longer or shorter periods. Characteristic of Norwegian students living in independent households, is that they often return to the parental home during summer and longer vacations. Enrolling into higher education may, however, bring along dissimilar household affiliations in different social contexts. Some may postpone leaving the parental home due to postponed economic self support, whereas others leave home because the educational institution is located in another town (Sandlie 2011). On the average, the former applies to Italian and the latter to Norwegian young adults.

All over Europe, women leave the parental home earlier than men (Eurostat 2009). This is of course largely due to the fact that women marry or enter cohabitation at younger ages. But there is a wide range of other conditions and characteristics that affect the household affiliation of women and men differently. According to Chiuri & Del Boca (2010), young women's household affiliation appears to be more sensitive than young men's to environmental factors (mortgage and labour market) and family structure. Aassve et al. 2001 and 2002 find work and employment to have an important positive impact, and unemployment to have a negative impact, on young men leaving the parents' home in Italy. For young women, however, they find that employment status has little or no impact. They explain this by Italian women being less reliant on work and own income, and that finding a partner is a far more important factor. In the same way, Texmon's study from the late 1980s (Texmon 1995) indicates that Norwegian young men more often than women tend to take private-economic conditions into consideration when deciding whether to move out or remain in the parental home. She found significantly stronger positive correlations between education, employment and moving out among men than among women. On the other hand, there is reason to believe that, despite significant changes in most countries towards less gender traditionalism, norms and customs are still gendered to various degree as to what is the “right” timing of residential shifts and what household type is socially acceptable for young women and men. Today we assume that such possible gendered norms and

customs may be somewhat less significant for Norwegian young adults than for Italians. The frequently used notion “mammoni” (mummy’s boy) reflects what is maintained to be a particularly tight Italian mother-son relationship, where sons living with the parents give away some of their personal and economic independence in exchange of mom’s dinners and her doing the dishes and the laundry. As daughters are generally more exposed to parental control and more often expected to carry out household duties than sons, Texmon (1995) argues that adult daughters “benefit more” than adult sons from moving out. There is reason to believe that the assumed gender differences are even more relevant in Italy than in Norway.

3. Expected associations

Viewed in the light of the described cultural and (welfare-) economic dissimilarities between Italy and Norway, we expect to find significant differences, not only as regards the household structure of young adults, but also as regards the relationship between individual characteristics, gender and household affiliation of young adults in the two countries. We focus on the work and income situation of the individual and his/her sociocultural background and expect the following associations:

- I. Due to the wide-ranging dissimilarities in the institutional, cultural and economic conditions at the macro level in the two countries, we expect to find that, also after controlling for gender and a range of other important individual characteristics, the propensity to live with parents (and not in couples or alone) is still significantly higher for Italians than for Norwegians, whereas the corresponding propensity to live alone is higher among Norwegians.
- II. Due to the prevailing universal gendered life course structuring, which involves women’s earlier entrance into partnership(s), we expect to find that, after controlling for important individual characteristics, men still have a higher propensity to live in their parents’ home or alone than women, whereas women have a higher propensity to live in a couple. We expect this to be the case of both Italians and Norwegians. Among Italians, however, we expect particularly strong correlation between gender and the living with parents/ living with partner- ratio (i.e. higher relative propensity of men), whereas among Norwegians we expect a stronger analogous correlation between gender and the living alone/living with partner-ratio.
- III. At the individual level we assume that economic activity/ economic conditions and sociocultural background characteristics correlate significantly, but differently, as regards the household affiliation of young adults in the two countries. For instance, we expect that being a student or being unemployed (as compared to full time employment) increases the probability to stay with parents in Italy and to stay alone in Norway. In the case of sociocultural background, like educational level, region and country of origin, we expect that low education increases the probabi-

lity of living with parents in both countries, whereas being natively born, living in rural areas and in Southern regions, increases the probability (only) in Italy. We also assume that young adults with higher human capital tend to live in couples in contrast with living with parents/living alone in both countries.

4. Data and descriptives

Sample

We use EU-SILC data from 2007 on Italian and Norwegian women and men aged 20-39 years, excluding those in military service. The data include 13,290 Italians and 3,667 Norwegians and provide comparable information on a broad spectrum of socio economic determinants. The EU-SILC cross-sectional data are produced yearly. We utilize information from the year 2007 instead of later years to avoid distorted comparability caused by the onset of the (southern) European economic crisis from 2008 and onwards. The crisis has hit the Italian labour market severely, particularly affecting the likelihood of youth employment, whereas the Norwegian labour market has so far by and large been spared.

Variables

The dependent variable of our analysis is household affiliation classified into:

- Living in couple
- Living with parents
- Living alone, i.e. either in a single or a multi-occupant household.

The analysis is partly done for Italy and Norway and for women and men separately. In some cases gender and country are included as independent variables. To account for the factors that, consistently with the literature surveyed in Section 2, are expected to affect the probability of living in a certain type of arrangement, we include nine additional independent variables (ten for Italy): Three (four, cf. below) reflecting mainly sociocultural background of the individual (“sociocultural indicators”), four reflecting mainly individual economic conditions (“work and money indicators”) and two control variables. We are fully aware that the significance of sociocultural factors cannot necessarily be disentangled from economic factors and vice versa. Below we account for, however, what we assume to be the mainly sociocultural and the mainly economic impact of the variables included.

Sociocultural background indicators

Higher *level of education* is of course generally connected with higher likelihood to find a job and the ability to support oneself and afford a household alone or with a partner. However, as the analysis controls for employment status and earnings (see below) the sociocultural significance of education can be sorted out. We expect high educated young adults to have more “modern” and untraditional values and attitudes than the low educated, which most probably should imply a stronger wish to be independent and live independently of parents. We differentiate between *primary*, i.e. below high school level (reference category), *high school level* and *tertiary level* education.

We further expect that *country of birth* affects young women and men’s household affiliation, independently of other conditions. Immigrants carry their own family traditions which will influence their living arrangements in the new countries, most probably the outside-EU born differ the most. The variable takes the values *native born* (in Italy or Norway (reference category)), *born in an EU country* and *born outside the EU*.

Area of residence can be considered a proxy for housing costs with the more densely populated areas generally facing higher housing costs. The present analysis focuses however, on the possible sociocultural dimensions of living in an urban vs. a rural area. Due to the generally more untraditional way of life in cities and urban areas (cf. Wirth 1938), we expect lower propensity of living with parents and a higher propensity to live alone, both as compared to living in a couple, than in thinly populated, rural areas. The variable takes three values; *densely populated areas* have at least 50 000 inhabitants and a population density superior to 500 inhabitants per square kilometre, *intermediately populated areas* have at least 50 000 inhabitants and a population density between 100 and 500 inhabitants per square kilometre, and *thinly populated areas* constituting local areas belonging neither to densely populated nor intermediate areas (reference category).

Rosina and Rivellini (2004) have shown that daughters are particularly more exposed to family control, and Benassi and Novello (2007) that young adults have higher likelihood to leave the parental house because of marriage in Southern than in Centre-Northern Italy. When Italy is analysed separately, we take into account the wide-ranging social and cultural differences between *Southern* Italy and the *Centre- and Northern* region (reference category), particularly as regards the historic and cultural significance of the family, by including the variable *Italian region*. We expect to find that Southern Italian young adults are more likely than the Centre-Northern to live in the parental home. In the Norwegian case, there are no correspondingly strong regional differences in family cultures.

Economic indicators: Work and money

As accounted for in Section 2 the literature shows that young adults' household affiliation is prevalently related to his/her *main activity* and economic status (here: *gross earnings* (continuous variable measured in Euros annually before taxation, zero for the non employed)). Generally we expect to find that any marginal labour market status or low earnings as compared to permanent employment and high earnings increases the likelihood of living with parents, whereas a permanent job and high earnings increase the likelihood of establishing one's own home, either alone or with a partner. The variable main activity takes the values *temporary work*, *self-employment*, *unemployment*, being *student*, being *inactive* (neither in school nor in work nor seeking employment) and *permanent work* as reference category. We have no ready anticipation of how self-employment may be connected to household affiliation, but suspect that self employment differs less from permanent work in Norway than in Italy, due to the Norwegian more stably tight labour market. As discussed above (Section 2), being a student is expected to bring about Italians living in the parental home and Norwegians living on their own.

Two more variables are included as individual economic proxies: the *social cash benefits received* (continuous variable measured in Euros during reference year, zero for the non receivers), and *health status* (chronic illness, with no chronic illness as reference category). The former constitutes economic transfers through collectively organised schemes or by government units, in addition to or instead of the earnings of the individual. Unemployment benefits are excluded to avoid multicollinearity with the main activity unemployment (cf. above). The latter includes those who state that he or she suffers from any chronic long-standing illness or condition. We expect that the more generous welfare support and services to sick and disabled in Norway result in a positive correlation with living alone in Norway and with parents in Italy.

We control for

age (continuous), as the likelihood of moving out and establishing a family or household of one's own increases by age in young adulthood, and for *the number of children* younger than 15 in the household. Due to data restrictions we cannot identify the actual person's relationship to the child(ren), whether he or she is biological parent or not. Nevertheless, with this constraint in mind, we are of the opinion that controlling for children contributes to a more focused analysis of economic vs. sociocultural influence on the dissimilar household structure of young adults.

Descriptive statistics

Table A1 provides descriptive statistics on the composition of the Norwegian and Italian samples. The 2007 picture shows that a substantially higher proportion of young Italian adults lives in the parents' home during the age-span from twenty to forty years of age. Whereas more than four out of ten Italians live with their parents in this phase of life the same is true for less than one out of ten Norwegians. The picture is almost reverse as regards the proportions living "alone". The proportions living in couples are less dissimilar between the countries, with a percentage point difference of about ten in "favour" of Norway. In both countries women live more frequently in couples whereas men more frequently live with their parents or alone.

The figures show an almost identical age average of the groups in the sample. Norwegian young adults are however, more highly educated than Italians. One third of Italian against one fifth of Norwegian young adults is educated at primary level, and one third of the Norwegians against 15 percent of the Italians hold tertiary education. Women are the more highly educated in both countries.

The great majority of the inhabitants of both countries are native born and the gender differences as regards country of birth are negligible. The largest groups of foreign born in both Norway and Italy are from outside the EU. At the same time, more than eight out of ten Italians live in densely or intermediately populated areas. This is true for about six out of ten Norwegians, where three out of ten, as against 15% of Italians, live in thinly populated areas. Hence, young adult Norwegians (like the average Norwegian population) are characterised by a more rural, thinly populated residential pattern than Italians. As already mentioned (cf. above) profound cultural and economic dissimilarities between Centre-Northern and Southern Italy, call for making such a distinction in our analysis. There are no relevant corresponding geographical dissimilarities in Norway, however, and the North-South indicator is included only for Italy. Table A1 shows a population division of almost two to three in the Italian Centre-Northern regions. Gender differences in area and region of residence are relatively small.

The majority of young adult women and men in both countries state that their main activity is paid work, men more often than women. Of these, the bulk are employees with permanent work contracts, however more so in Norway than in Italy. Italian women have the lowest percentage of permanently employed (33 per cent) and Norwegian men the highest (60 per cent). Temporary work constitutes the main activity of approximately ten percent in both countries, least frequently among Norwegian men, whereas the proportion of self-employment is higher in Italy, particularly among Italian men (17 per

cent against ten per cent of Norwegian men). In both countries, men are more than twice as often self-employed as women.

Unemployment is generally low in Norway (3-4 per cent during later years), and in 2007 young adult women were less often unemployed than young adult men. The gender differences in young adult unemployment are smaller in Italy, but the total level is relatively high, two and a half times that of Norway. The inactivity level (cf. above) is, however, approximately equal for Italian and Norwegian men and significantly higher for women, particularly for women in Italy, where almost one out of four young adult women maintains to be mainly inactive. At the same time, one out of four Norwegian young adult women, as against slightly over one out of ten of Norwegian men and Italian women and men, are mainly students.

Table A1 also presents the average annual individual earnings and social cash benefits in Euro of young Norwegian and Italian adults regardless of whether they are employed or not. It shows that the Norwegian levels constitute more than twice of that of Italian women and men. Women's average work income amounts to barely sixty percent of men's in both countries. But whereas the social benefit level constitutes almost the same between Italian men and women, Norwegian young adult women receive one third more cash benefits than Norwegian men. The latter should be seen partly in the light of the fact that women, and especially Norwegian women as shown in the table, more frequently live with children and the Norwegian public social transfers being relatively generous to mothers/parents.

Finally, the tendency of women to report illness more frequently than men (Verbrugge 1985) is revealed also in Italy and Norway. Somewhat surprisingly, however, Norwegian young adult women and men report significantly more chronic health problems than the Italians. We interpret this mainly in conjunction with differences in the social cash benefits systems of the two countries, and the more generous sickness- and disability benefits regulations in Norway. Subsequently the economic incentives to be acknowledged with health problems are stronger in Norway.

5. Analysis and results

To examine the association between the individual variables and the various living arrangement we have estimated four multinomial logistic regression models for each country (Greene 1993; Cameron & Trivedi 2010) (cf. table 1). Living in a couple is used as a base category when compared to living in the parents' household or living alone. The regression results are presented in the form of *relative risks*

in tables 1 and 2. Table 2 shows the relative risk of living with parents and of living alone respectively, as affected by every one of the total set of independent variables (models 4 table 1).

Table 1 shows the gender and country coefficients, i.e. of the two countries jointly and of Italy and Norway separately, plus the Pseudo R^2 of the different models. By and large, the figures corroborate our expectation (I) of robustly higher propensity of Italians to live with parents and robustly higher propensity of Norwegians to live alone. Being Italian multiplies the relative risk of living with parents (as compared to living in couple) by 17.6 and the relative risk to live alone by 0.6 (model 4). The higher Italian propensity to live with parents increases slightly when differences in sociocultural background characteristics are taken into account (model 2), whereas the higher Norwegian propensity to live alone decreases analogously due to both sociocultural background and individual economic characteristics (model 2 and 3). The significance of the various included sociocultural and economic factors will be discussed further below.

Secondly (II), we assumed a robustly higher probability of young women as compared to young men to live in couples, and a higher probability of young men to live with parents or alone in both countries. The figures (table 1, models 4) corroborate our expectations and shows an average of female relative risk to live with parents which is half of that of men (0.45) and a female relative risk to live alone which is three fourths of that of men (0.74), both as compared to live in a couple in the two countries. The gendered pattern relates, as expected, to both countries. We also predicted that in Italy the significance of gender, i.e. men's higher relative to women's propensity, to be most evident as regards living with parents, whereas for Norway we predicted a stronger gender effect as regards living alone. The results are not, however, congruent with these predictions as the national gender differences are not significant at 5 percent level. Rather, we found slightly opposite patterns from the expected, as women's relative risk of living with parents is 0.39 that of men among Norwegians and all but half (0.45) among Italians, and the corresponding female-to-male risks of living alone is higher in Norway (0.84) than in Italy (0.74). The gender difference as regards living with parents increases in both countries when taking individual characteristics into consideration. Albeit subject to low statistical significance, this appears mainly due to economic characteristics (model 3). This corroborates earlier studies, showing (section 2) that poor work and income conditions retain young men more than young women in the parental home. The same applies to living alone in Norway, as appears from the concurrent increased gender difference in the risk of living alone. On the other side, the decreased gender difference in the risk of living alone in Italy *may* indicate that propitious work and income conditions particularly encourages young women to move on their own. The Pseudo R^2 s

of table 1 predominantly show that the four models are better fit to reflect the household affiliations of Italian than Norwegian young adults, as the models yield a Pseudo R² of .36 to .40 of the Italian sample, and of .26 to .29 of the Norwegian sample.

Table 1. Multinomial Logit Estimation results. Relative risks of living with parents or alone versus living in a couple. Total for both countries and separate for each country, model 1 – 4¹ showing estimates by country (A) and gender (A-C). All 20-39 years old excluding those in military service. Standard errors in parenthesis

A) Italy+Norway								
Variables	Model 1		Model 2		Model 3		Model 4	
	W/parents	Alone	W/parents	Alone	W/parents	Alone	W/parents	Alone
Italy	16.1	0.49	19.6	0.56	15.6	0.54	17.64	0.61
	(1.46)	(0.04)	(1.87)	(0.04)	(1.7)	(0.05)	(1.98)	(0.05)
Female	0.52	0.71	0.51	0.71	0.47	0.74	0.45	0.74
	(0.04)	(0.05)	(0.04)	(0.05)	(0.03)	(0.06)	(0.03)	(0.06)
Pseudo R ²	0.37		0.39		0.39		0.41	
N.obs.	16.435							
B) Italy								
Variables	Model 1		Model 2		Model 3		Model 4	
	W/parents	Alone	W/parents	Alone	W/parents	Alone	W/parents	Alone
Female	0.52	0.68	0.51	0.68	0.48	0.74	0.45	0.74
	(0.04)	(0.06)	(0.04)	(0.06)	(0.04)	(0.07)	(0.04)	(0.07)
Pseudo R ²	0.36		0.38		0.38		0.40	
N.obs.	12.861							
C) Norway								
Variables	Model 1		Model 2		Model 3		Model 4	
	W/parents	Alone	W/parents	Alone	W/parents	Alone	W/parents	Alone
Female	0.42	0.93	0.47	0.96	0.36	0.80	0.39	0.84
	(0.05)	(0.09)	(0.06)	(0.1)	(0.05)	(0.09)	(0.06)	(0.09)
Pseudo R ²	0.26		0.27		0.28		0.29	
N.obs.	3.574							

¹ Model 1 includes country and gender plus controls, model 2 includes country, gender, sociocultural indicators plus controls, model 3 includes country, gender, economic indicators plus controls, model 4 includes all independent variables plus controls, cf table 2.

To examine our third expected outcome (III), we have estimated the relative risk of the various household affiliations of the sample in total and of Italians, Norwegians and Italian and Norwegian women and men separately, based on multinomial analyses including all independent variables (Table 2). We predicted that the various economic activity/economic conditions and sociocultural background correlate significantly but differently at the individual level as regards the household affiliation of young adults in the two countries. We assumed that to a certain degree, the same characteristics that correlate with the propensity to live with parents in Italy correlate with the propensity to live alone in Norway, and that young adults with higher human capital tend to live in couples in both countries.

Among the included individual *sociocultural indicators* (variables 3-9, table 2), geographical affiliation appears to be the most significant. As expected, *not being natively born* by and large

decreases the relative risk of living with parents and increases the risk of living alone, most evidently so when born outside the EU and among those living in Italy. Household affiliation is also partly correlated with the population characteristics of the person's area of residence. As expected, *not living in rural areas* decreases the likelihood of living with parents in Italy. The more significant correlations with these geographical characteristics in the Italian case, in addition to significant *Italian Mid-Northern vs. Southern regional differences* in the risk of living with parents, reveal the crucial importance of local cultural norms and individual and family expectations towards the living arrangements of young adults in Italy. These traits appear to be largely independent of human capital and the economic status of the persons involved. Besides country of birth, the single most significant sociocultural background factor in the Norwegian case, is *educational level* (tertiary as against primary education), which implies a significantly lower likelihood of the highly educated to live with parents. This is partly in line with our expectations (cf. section 4), that the highly educated would prefer a more "modern" life independently of the parents. But when looking at men and women separately we find that these expected correlations are evident only for Norwegian men and neither for Norwegian women nor for Italian women nor men. This is somewhat surprising. In the Italian case, it may be due to the relatively poorer prospects of Italian youth, also the more highly educated, when entering the labour market. In addition, the corresponding lack of significant effect of higher education on the risk of living alone for all groups, indicates that high education *per se* is not a crucial aspect of young adults' choice of household affiliation in the two countries.

Now turning to the *work and money indicators* (variables 10-16 plus 17, table 2), as expected we find that they correlate quite differently with the two types of household affiliation in Italy and Norway. Also as expected, with the exception of a slight positive correlation for Norwegian women, *being a student* (as opposed to permanent employment) correlates by far the most positively with living with parents in Italy. The most striking difference between the two countries is revealed for young male students: the relative risk of Norwegian male students to live with parents is insignificantly negative, whereas the corresponding risk of Italian male students is 28 times that of living in a couple. The risk of living alone is however, positively correlated with being a student in both countries and for both sexes. The generally stronger correlations in Italy, concerning both living with parents and living alone, most probably reflect that students less frequently cohabit in Italy than in Norway.

Table 2. Multinomial Logit Estimation results. Relative risks of living with parents or living alone versus living in couple. Total for both countries and separate for each country. All 20-39 years old excluding those in military service. Standard errors in parenthesis

Variables	Both countries						Italy						Norway					
	All			Women			Men			All			Women			Men		
	w/parents	alone		w/parents	alone		w/parents	alone		w/parents	alone		w/parents	alone		w/parents	alone	
1 Italy	17.64*** (1.980)	0.61*** (0.055)	27.52*** (4.671)	0.69*** (0.087)	0.92 (0.122)	0.98 (0.123)	14.36*** (2.243)	0.65*** (0.087)		0.45*** (0.036)	0.74*** (0.072)		1.01 (0.088)	0.91 (0.095)	0.88 (0.126)	0.95 (0.123)	0.85 (0.131)	
2 Female	0.45*** (0.033)	0.74*** (0.062)																
3 High School	1.02 (0.084)	0.96 (0.090)	0.98 (0.123)	0.92 (0.122)	0.98 (0.122)	0.98 (0.123)	0.98 (0.123)	0.92 (0.128)		1.01 (0.088)	0.91 (0.095)	0.96 (0.126)	0.96 (0.126)	0.91 (0.095)	0.88 (0.132)	0.95 (0.123)	0.85 (0.131)	
4 Tertiary	1.20* (0.128)	1.08 (0.125)	1.13 (0.167)	0.82 (0.128)	0.82 (0.128)	0.82 (0.128)	1.17 (0.193)	1.23 (0.223)		1.28** (0.147)	1.11 (0.150)	1.14 (0.178)	1.14 (0.178)	1.11 (0.150)	0.80 (0.147)	1.31 (0.242)	1.35 (0.289)	
5 EU born	0.34*** (0.096)	1.08 (0.271)	0.14*** (0.056)	1.17 (0.374)	1.19 (0.465)	0.68 (0.279)	0.279*** (0.047)	1.19 (0.465)		0.34*** (0.103)	1.09 (0.337)	0.15*** (0.060)	1.20 (0.479)	0.70 (0.601)	1.22 (0.322)	0.70 (0.601)	1.22 (0.322)	
6 Born in other countries	0.18*** (0.028)	1.69*** (0.228)	0.17*** (0.039)	1.38* (0.257)	0.20*** (0.495)	0.20*** (0.495)	2.29*** (0.047)	2.29*** (0.495)		0.18*** (0.031)	1.74*** (0.259)	0.19*** (0.045)	1.51** (0.314)	0.20*** (0.050)	1.51** (0.314)	0.20*** (0.050)	2.24*** (0.522)	
7 Intermed. popul. area	0.68*** (0.061)	0.65*** (0.067)	0.76** (0.100)	0.73** (0.103)	0.77*** (0.087)	0.61*** (0.078)	0.57*** (0.087)	0.57*** (0.087)		0.69*** (0.066)	0.63*** (0.074)	0.79* (0.109)	0.74* (0.123)	0.61*** (0.084)	0.74* (0.123)	0.61*** (0.084)	0.55*** (0.093)	
8 Densely popul. area	0.90 (0.080)	1.06 (0.106)	1.07 (0.136)	1.23 (0.164)	0.89 (0.137)	0.76** (0.099)	0.89 (0.137)	0.89 (0.137)		0.94 (0.091)	1.08 (0.130)	1.13 (0.153)	1.30 (0.215)	0.80 (0.115)	1.30 (0.215)	0.80 (0.115)	0.90 (0.163)	
9 Italy South										1.24** (0.106)	0.90 (0.097)	1.53*** (0.187)	1.12 (0.170)	1.11 (0.141)	1.12 (0.170)	1.11 (0.141)	0.81 (0.126)	
10 Temporary work	1.44*** (0.171)	1.12 (0.152)	1.44** (0.217)	1.20 (0.194)	1.04 (0.236)	1.41* (0.268)	1.04 (0.236)	1.04 (0.236)		1.43*** (0.179)	1.09 (0.167)	1.40** (0.221)	1.15 (0.213)	1.43* (0.288)	1.15 (0.213)	1.43* (0.288)	1.01 (0.256)	
11 Self employed	1.05 (0.111)	1.22* (0.145)	0.90 (0.165)	1.30 (0.250)	1.30 (0.205)	1.18 (0.162)	1.30 (0.205)	1.30 (0.205)		1.03 (0.114)	1.20 (0.151)	0.89 (0.164)	1.25 (0.258)	1.18 (0.168)	1.25 (0.258)	1.18 (0.168)	1.28 (0.218)	
12 Unemployed	3.17*** (0.458)	1.83*** (0.334)	2.38*** (0.458)	1.44 (0.337)	5.45*** (1.188)	5.45*** (1.188)	3.45*** (0.971)	3.45*** (0.971)		3.12*** (0.483)	1.92*** (0.390)	2.27*** (0.466)	1.47 (0.375)	5.37*** (1.254)	1.47 (0.375)	5.37*** (1.254)	3.56*** (1.113)	
13 Student	6.86*** (1.198)	4.58*** (0.857)	5.91*** (1.296)	4.41*** (0.994)	8.00*** (2.537)	11.21*** (3.142)	8.00*** (2.537)	8.00*** (2.537)		9.24*** (2.111)	6.10*** (1.611)	6.52*** (1.718)	4.97*** (1.579)	27.57*** (12.807)	4.97*** (1.579)	27.57*** (12.807)	18.79*** (9.494)	
14 Inactive	0.92 (0.122)	0.59*** (0.094)	0.60*** (0.107)	0.48*** (0.092)	2.14** (0.746)	4.33*** (1.301)	2.14** (0.746)	2.14** (0.746)		0.89 (0.123)	0.59*** (0.108)	0.54*** (0.100)	0.46*** (0.103)	4.29*** (1.383)	0.46*** (0.103)	4.29*** (1.383)	2.12* (0.824)	
15 Earnings	0.98*** (0.003)	1.00 (0.002)	0.99* (0.006)	1.02*** (0.004)	1.00 (0.003)	0.98*** (0.004)	1.00 (0.003)	1.00 (0.003)		0.99*** (0.003)	1.01 (0.003)	1.00 (0.006)	1.03*** (0.005)	0.98*** (0.004)	1.03*** (0.005)	0.98*** (0.004)	1.00 (0.004)	
16 Soc. cash benefits	1.02 (0.013)	1.02** (0.011)	1.04** (0.018)	1.04** (0.014)	1.01 (0.020)	0.99 (0.019)	1.01 (0.020)	1.01 (0.020)		1.01 (0.014)	1.02 (0.014)	1.04* (0.019)	1.02 (0.020)	0.99 (0.023)	1.02 (0.020)	0.99 (0.023)	1.00 (0.027)	
17 Chronic ill	1.64*** (0.213)	1.59*** (0.229)	1.52** (0.256)	1.51** (0.265)	1.64** (0.396)	1.61** (0.343)	1.64** (0.396)	1.64** (0.396)		1.68*** (0.235)	1.38* (0.247)	1.58** (0.283)	1.36 (0.297)	1.61** (0.379)	1.36 (0.297)	1.61** (0.379)	1.36 (0.421)	
18 Children 0 to 14	0.04*** (0.003)	0.05*** (0.005)	0.06*** (0.007)	0.12*** (0.014)	0.01*** (0.002)	0.03*** (0.003)	0.01*** (0.002)	0.01*** (0.002)		0.04*** (0.003)	0.05*** (0.005)	0.06*** (0.007)	0.11*** (0.014)	0.03*** (0.003)	0.11*** (0.014)	0.03*** (0.003)	0.01*** (0.003)	
19 Age	0.81*** (0.006)	0.97*** (0.008)	0.82*** (0.009)	0.99 (0.011)	0.94*** (0.012)	0.80*** (0.009)	0.94*** (0.012)	0.94*** (0.012)		0.81*** (0.007)	0.97*** (0.010)	0.82*** (0.009)	0.99 (0.013)	0.80*** (0.010)	0.99 (0.013)	0.80*** (0.010)	0.94*** (0.014)	
Constant	179.7*** (44.39)	4.2*** (1.22)	33.3*** (11.51)	1.1 (0.44)	14.2*** (6.14)	489.9*** (179.77)	14.2*** (6.14)	14.2*** (6.14)		2.797.3*** (785.82)	3.0*** (1.10)	715.1*** (273.99)	0.7 (0.36)	7.383.1*** (3,190.29)	0.7 (0.36)	7.383.1*** (3,190.29)	13.8*** (7.49)	
Observations	16 435	16 435	8 312	8 312	8 123	8 123	8 123	8 123		12 861	12 861	6 537	6 537	6 324	6 537	6 324	6 324	
Pseudo R2	0.406	0.406	0.386	0.386	0.436	0.436	0.436	0.436		0.404	0.404	0.387	0.387	0.431	0.387	0.431	0.431	

*** p<0.01, ** p<0.05, * p<0.1

Being *temporarily employed* increases the risk of living with parents in Italy and, at a lower significance level, of living alone in Norway. We find principally the same pattern for both sexes. This probably means that being in temporary and not in permanent employment implies reduced propensity to marry or live with a partner in both countries. The same is by and large the case of being *unemployed*. Although *self employed* Norwegian men exhibit a slightly reduced risk of being partnered, self employment predominantly appears an unimportant predictor of household patterns. Being *inactive* (neither student nor in the labour force) implies dissimilar household affiliation for women and men in the two countries, as it decreases the risk of women and increases the risk of men to live with parents in both countries, however significantly so only for Italian women and men. For men in both countries and for Norwegian women, inactivity increases the risk of living alone, significantly only for Italian men, whereas for Italian women inactivity reduces the risk of living alone significantly. The significant reduced risk of living with parents or alone as opposed to living in a couple, which is particularly evident for Italian women, indicates clearly that Italian women, more than Norwegian women and men of both nationalities tend to be provided for by a partner in marriage.

High *earnings* reduces as expected, the risk of living with parents in both countries, however slightly more so for men than for women, and increases the risk of living alone (as compared to in couple) only for Italian women. Receiving *social cash benefits* increases slightly the relative risk of living with parents for women in both countries. In addition we included *health status* as an economic indicator, since being chronically ill as a rule triggers off more generous welfare services and payments in Norway than in Italy. Quite so, we find that chronic illness decreases slightly the likelihood of young Norwegian adults, both women and men (men however not significantly), and increases the likelihood of young Italians, both women and men, to live in the parental home. In both countries, however, chronically ill persons as a rule live alone more often than with a partner. This relates particularly to Norwegian women and men, where the relative risk of the chronically ill to live alone is between two and three times that of those without chronic illness. Finally, the effects of the two control variables, *age* and *small children in the household*, appear as expected. Increasing age implies moving out of the parental home and children in the household implies living in a couple.

Our expectation that young adults' living arrangements are differently affected by the included subset of factors in the two countries appears to a large extent to be correct, both in terms of the size and direction of the correlations and of statistical significance. To sum up our findings associated with Expected association III, an overview of the most significant individual characteristics related to the various types of household affiliation of young adult women and men in Italy and Norway is presented

in table 3. The table illustrates, in accordance with our expectations, that the significance of the individual characteristics included in our analytical models differs largely between the two countries. Out of the 16 independent variables included in our models (i.e. excepting country and controls), ten correlate highly and significantly with living with parents in Italy and three in Norway. Only two characteristics are of high positive significance in both countries, namely *being a man* and *having low earnings*. *Being chronically ill* increases the risk of living with parents in Italy, and of living alone in Norway.

Table 3. The most significant individual characteristics positively related to the various household types of young adult women and men in Italy and Norway¹

Household type	Country	
	Italy	Norway
Live with parents	Man	Man
		Low education (only men)
	Natively born	
	Not intermediately pop. area	
	South Italy (only women)	
	Temporary work	
	Unemployed	
	Student	
	Inactive (only men)	
	Not inactive (only women)	
Live alone	Low earnings (only men)	Low earnings (only men)
	Chronically ill	
	Man	
	Not natively born	
	Not intermediately pop. area	
	Unemployed (only men)	Unemployed (only men)
	Student	Student
	Not inactive (only women)	
	High earnings (only women)	
		Chronically ill
Live in couple	Woman	Woman
		High education
	Intermediately pop. Area	
	Not unemployed	Not unemployed
	Not student	
	Inactive (only women)	
	Not chronically ill	

¹ The characteristics are significant at 0.01 level

By and large, *regional* and *geographical background* is significant only in Italy. This applies to all three types of household affiliation. Also, as shown earlier, living alone in young adulthood is somewhat less gendered in Norway than in Italy, whereas living with parents is a predominantly male, and living in a couple a more customary female, adjustment in both countries. Being unemployed increases the risk of living with parents or alone and not in a couple in both countries. The same is true

for being a student in Italy, whereas being a student is positively correlated solely to living alone in Norway. By and large, however not identically in the two countries, being a woman on the one side, and possessing beneficial economic characteristics, such as high education and permanent employment on the other, implies high relative risk of living with a spouse or a partner. Similarly to the case of living with parents, the characteristics correlating with living alone and living in a couple are on the whole different between the two countries. This concurs clearly with our expectations. Also our expectations that to a certain degree, the same characteristics that correlate with the propensity to live with parents in Italy tend to correlate with the propensity to live alone in Norway, as all three significant characteristics of living alone in Norway are among the significant characteristics of living with parents in Italy. Also, the expectation that young adults with higher human capital tend to live in couples in both countries by and large corroborates our findings.

6. Conclusion

The present analysis has compared the living arrangements of young adult women and men in Norway and Italy, i.e. two countries with largely dissimilar contextual characteristics, such as welfare state characteristics, labour market and housing policies, and cultural and normative conditions. In order to examine individual sociocultural and economic factors related with the observed differences in household structure we have estimated multinomial logit models by using a comparable data set (EU SILC), and referred to a non economic crisis year (2007) in both countries. We expected to find:

- I. Significantly higher propensity to live with parents in Italy and to live alone in Norway, net of individual characteristics,
- II. Higher “net” propensity of young men to live with parents or alone and higher propensity of women to live in couple, in addition to particularly high male relative frequency in Italy as regards living with parents, and in Norway as regards living alone.
- III. Dissimilar correlations between the various household patterns in the two countries and individual characteristics. Poor or marginal economic activity characteristics and assumedly traditionalistic sociocultural characteristics at the individual level were expected to increase the propensity to live with parents in Italy and alone in Norway.

By and large the results corroborate our expectations. We found significantly higher propensity to live in the parental home in Italy, and to live in a separate household, either alone or with other singles in a multi-occupant household in Norway. This difference cannot be fully explained by characteristics at the individual level, but has to be explained also by national contextual conditions, as the two countries differ significantly both economically and culturally and in the policies that can affect youth

living arrangements. As anticipated, net of individual characteristics we found that men more often live with parents or alone than women, whereas women more often live in a couple. This is due to the prevailing universal pattern of women's earlier entrance into partnership. Also, we expected to find larger gender difference as regards living with parents in Italy than in Norway and larger gender difference in Norway as regards living alone. The results did not corroborate these expectations however, as the national gender differences are mainly non-significant.

On the whole we found, as expected, dissimilar correlations between individual characteristics and young adults' household affiliation in the two countries. Generally, the propensity of young adults to live with parents and not in a couple appears more sensitive to individual characteristics in Italy than in Norway. This applies both to sociocultural and economic characteristics. The gendered correlation between economic, labour market status and household affiliation of young Italians is most clearly seen by the significance of the *inactive* status of Italian women and men, as being inactive, i.e. neither employed, unemployed nor student, correlates strongly and positively by living with parents for men, and by living in a couple for women. The former are most probably provided for by parents, the latter most probably by a husband.

Whereas the inclination to stay in the parental home relates more strongly to individual economic activity factors in Italy than in Norway, the inclination to live in a separate household in Norway relates partly to the same factors. This means that marrying or establishing a family with partner and possible children in young adulthood is largely related to having a secure and well-established position in the labour market in both countries. The alternative for those with a marginal labour market position and poor economic prospects is in Italy mainly to be staying with the parents and in Norway to live alone or with others living "alone". This picture should be supplemented, though, by the strong macro-economic, social and cultural dissimilarities of the two countries. The generally less propitious labour market prospects in Italy, even in an economically unproblematic year on the average (2007), most probably implies more uncertain economic prospect for young adult Italians than for Norwegians. This is reflected for example in the Norwegian figures for the chronically ill, who find themselves able to establish a household of their own due to welfare state provisions in the form of transfers, services and housing. Hence, moving on their own involves significantly higher economic risk for young adult Italians than for young adult Norwegians.

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Appendix

Table A1 - Descriptive Statistics by gender and country (Those in military service are excluded)

Country		Italy		Norway	
Gender		Men	Women	Men	Women
Household affiliation	With parents	50.2	37.4	11.3	5.8
	In couple	35.4	51.3	47.5	60.1
	Alone	14.4	11.3	41.1	34.1
Education	Primary	35.1	30.8	22.6	19.1
	High School	51.1	52.0	50.1	41.1
	Tertiary	13.8	17.2	27.3	39.9
Country of birth	Native	90.4	89.4	88.7	88.4
	EU	1.4	1.5	3.6	3.5
	Other	8.3	9.1	7.7	8.0
Area of residence	Thinly pop.	16.6	15.8	29.4	29.6
	Intermed pop	40.9	40.7	15.3	14.6
	Densely	42.5	43.6	55.2	55.9
Region (only for Italy)	Centre North	63.1	62.4		
	South	36.9	37.6		
Main activity	Perm. employed	46.7	33.5	60.0	47.8
	Temp. employed	10.8	11.0	7.2	10.7
	Self-employed	17.3	7.8	9.5	4.1
	Unemployed	9.4	10.0	5.0	2.8
	Student	11.3	13.7	14.0	24.3
	Inactive	4.4	24.0	4.3	10.4
Earnings	Mean	18172	10215	37142	21897
Soc. cash benefits	Mean	675	612	1533	2052
Health status	Chron.ill	6.5	8.7	12.6	13.0
Children <15 in household	Yes	30.3	45.5	35.0	53.9
Age	Mean age	30.5	30.6	30.1	30.2
Number of observations		6529	6749	1834	1794



B

Return to:
Statistisk sentralbyrå
NO-2225 Kongsvinger

From:
Statistics Norway

Postal address:
PO Box 8131 Dept
NO-0033 Oslo

Office address:
Kongens gate 6, Oslo
Oterveien 23, Kongsvinger

E-mail: ssb@ssb.no
Internet: www.ssb.no
Telephone: + 47 62 88 50 00

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