Household affiliation among young adult women and men in Italy and Norway: The significance of work, culture, and money

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This version: June 2012

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Abstract: Italy and Norway are characterized by different co-residence rates of young adults with youth in Italy being more likely to live in their parents' house much longer than Norwegian youth. This paper aims at analysing the reasons of household's patterns in both countries by looking at cultural, income and employment factors allowing a gender comparisons of the different results. Particular attention is provided to the different effect of youth employment conditions on their living arrangements in the two countries. Multivariate analyses conducted on 2007 (a time where the economic prospects and the labour market situation were relatively un-dramatic in both countries) EU SILC microdata show a higher impact of income and employment condition on the living arrangements of Italian youth with a significant impact of the area where they live and dissimilarities by gender in the presence of different living arrangements and in the impact of the different factors.

JEL: D1, J12, J13, J16, Z13

An Italian snapshot:
When the 2001 French movie "Tanguy" by Etienne Chantillez, dealing with 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' changed in 'Rule number one: never leave dad 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 ABB, 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 that 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 shall 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 the many studies in this field that explore residential *shifts,* the present study inquires into 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 where the economic prospects and the labour market situation were relatively un-dramatic 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 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, the present study inquires specifically into 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 makes possible a relatively thoroughgoing and concrete examination of the residing and living conditions in early adulthood in the two countries.

We assume that there are principally two suitable approaches to our research questions, namely an economic approach and a cultural approach. Both approaches may well be employed at either a macro or a micro level. The various macro and micro conditions may, however, be of diverse significance in explaining the dissimilar patterns of household affiliation among young adult Italians and Norwegians. Also, most likely, at both macro and micro levels the economic and cultural approaches are largely interwoven and interacting differently with the characteristics of women and men. These are problems attached to the present analysis, as they are to most analyses in this field, and hence, complicate some of our methodological choices and the interpretation of the results. We do, however, have in mind to clarify the most crucial of these problems in the course of the empirical analysis and the discussion of the results.

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" which elucidates national differences in institutional factors, such as economic, welfare, gender and family policies, the two countries belong to dissimilar regimes: Norway is characterised by prevailing social democratic, individualistic, and gender egalitarian policies, whereas Italy belongs to the corporatist welfare state regime with family and private non profit institutions playing a crucial role in the provision of welfare services (Esping-Andersen 1990 and 1999). The role of the family in the provision of welfare services makes Italy a clear example of a Southern model of welfare state (Ferrera, 1996; Karamessini, 2008). An increase in labour market segmentation and dependence on family in Southern European welfare states makes young people more likely to live within their parents' house longer (Karamessini, 2008, Bertolini, 2011).

Whereas Southern European welfare state countries, including Italy, are sensibly less prone to support youth household independence or subsidise the everyday life of students, Norway belongs to a group of countries that yield relatively high provisions of welfare and student subsidies, making it easier for young adults to live on their own (Hellevik 2005, Sandlie 2011). These differences in the State taking care of youth are mirrored in the lower youth social expenditure (on housing, active labor market policies and other income support programs) measured as a percentage of total public expenditure (Chiuri and Del Boca 2010). Moreover, Italian universities and colleges are more spread within regions, leading to a lower incentive to moving out for Italian youth.

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[1] To 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.

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 setting 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 and employment 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" lifecourse 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, the indicator of adulthood and the forming of 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).To-day 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 the convenience of the children in the Mediterranean area makes them avoid choices which are openly clashing with the values of parents. Moreover the level of satisfaction of parents in young adult children coresidents' households appear to be higher amongst Southern European families (Manacorda & Moretti, 2006).

By using Survey of Households' Income and Wealth (SHIW) micro data from 1989 to 2000, Manacorda and Moretti (2006) find a positive effect of parental income on children's co-residence in Italy, this is consistent with parents considering children's co-residence as a 'normal good' whose consumption increases with family income and shows a preference for coresidence by parents. They control for the endogeneity of parental income by taking into account the exogenous changes induced by the reform of social security to instrument parental income. Their estimation on the degree of happiness of parents in terms of their children living within the households - by using microdata drom the World Values Survey, is consistent for Italy with an increase in parents' happiness with the children's co-residence. In contrast, Hellevik (2005) and Brusdal and Berg (2011) emphasise the Norwegian parents' willingness to support their adult children's residential independence by helping them financially long after having left the parents' home. Despite of expanding welfare provisions during later years Norwegian parents' financial help to adult children has not been reduced.

Traditions and norms of what is the "right"setting and time to form a household of one's own, do not only differentiate between countries and regions, they also vary between ethnic groups, social classes/educational levels and gender, reflecting the economic and social characteristics of individuals and families (cf Stone et al. 2011, Nilsson and Strandh 1999). Buchmann (1989) argue, however, that traditions are 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 to-day 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 the choice of living arrangements depends of course also on the characteristics of the person concerned and of his/her family. Like the case of national, macro conditions, cultural and economic conditions act and interact at the personal and family level, and bring along dissimilar household patterns. Much research in this field draws special attention to the occupational and economic situation of the person and his/her parents. Swedish and German data show that employment and attending university increases the probability of young adults living outside the parental home (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). 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).

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). Giannelli & Monfardini (2003) found that expected lifetime earnings from investment in university education are a relevant factor in the choice of studying and co-residence and that poor labour market opportunities proxied by regional youth unemployment rates play a role too in decreasing the probability that youth people work and in increasing their studying status. Also the cost of housing decreases the moving out probability of youth in Italy.

The timing of "nest leaving" is also closely linked to the national and local structure of the school systems. In Sweden for instance, Nilsson and Strandh (1999). found that two out of three youngsters left their parental home between the ages 17 to 22, and explains the evident onset by the ending of the compulsory schooling at the age of 16/17. This, and several other studies focusing on the dynamics of young adults' household transitions, indicate that moving related to educational activities are relatively unstable, as students quite often move back "home" for longer or shorter periods. 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).

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's (2010) analysis of European Community Household Panel data, young women's household affiliation appears to be more sensible than young men's to environmental factors (mortgage and labour market) and family structure. Assve 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, 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. As daughters are generally more exposed to parental control and more often expected to carry out household duties than sons, however, Texmon concludes that adult daughters will "profit more" from moving out than adult sons. 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. To-day we assume that such possible gendered norms and customs may be somewhat more significant to Italian young adults than to Norwegians.

3. Hypotheses

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 examine the following (bundle of) hypotheses:

I. Due to the wide-ranging dissimilarities in the social, 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 significant individual characteristics, the propensity of Italians to live with parents (and not in couples or alone) is still significantly higher than that of Norwegians, whereas the corresponding propensity to live alone is still 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 significant 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 to find the significance of gender (i.e. higher relative propensity of men) to be most evident as regards the living with parents/ living with partner- ratio, whereas among Norwegian we expect to find a stronger analogues gender effect as regards the living alone/living with partner-ratio

III. At the individual level we assume that economic activity/ economic conditions and cultural 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. The same is assumed to be the case for cultural characteristics like educational level, region and country of origin, in the way that low education increases the probability of living with parents in Italy and of living alone in Norway. This means that young adults with higher human capital tend to live in couples, in

contrast with living with parents/living alone in both countries and that the assumed correlations are stronger for men than for women.

4. Data and descriptives

In order to test our hypotheses we need data that together with living arrangements provide information at the individual and family level on sociodemographics as well as on the area where the family lives. This is especially relevant in countries like Italy with a sharp regional variability in terms of labour market conditions.

Data and sample

For these purposes we use the EU-SILC-2007 data on Italian and Norwegian women and men aged 20-39 years. The two data set are comparable and provide us information on 13,290 Italians and 3,667 Norwegians.

The source of data has been chosen in order to have comparable data on a similar set of socio economic determinants with the advantage with respect to other comparable data sources to have information on income support and on individual earnings.

The year has been chosen to avoid the occurrence of the crisis that has hit the Italian labour market and especially youth likelihood to be employed much harder than in the Norwegian case.

Variables

The variables concerning the living arrangements are our dependent variables. We have classified them in:
- Living in couple
- Living with parents
- Living alone or other living arrangements (excluding living in couples or with parents)

To account for the factors affecting the probability of living in a certain type of arrangement we have analysed the effect of the following variables that will be described more in depth in the following section:

Country: dummy variable taking the value of one if they live in Italy, we expect youth living in Italy to be characterized by a significant higher likelihood to live in their parents' household even after controlling for the other factors affecting living arrangements consistently with the literature summarized in Section 2.

Gender: dummy variable taking the value of one if they are female. We expect, consistently with the literature surveyed in Section 2, to find more women living in couple than in parents' households than men with a higher effect in Italy than in Norway.

Cultural indicators

Education. This variable concerns the level of education. Higher levels of education are generally connected with higher likelihood to find a job. However the ratio of low skilled to high skilled unemployment rate is equal to one for Italian youth showing that highly skilled youth are not in a better position than low skilled in finding a job. We therefore expect not to find that for Italy youth with tertiary education are more likely to be found living alone or in couple than others.

Country of birth. We expect that youth born in other countries than Norway or Italy are more likely to live out of their parents' house given the higher likelihood they migrate to work without the whole family.

Area of residence can be considered a proxy for housing costs with more densely populated area more easily to face higher housing costs but also more likely to host universities showing on the whole a higher likelihood for youth to living in their parents' house.

To take into account both cultural and economic differences that characterize Italy we have included a dummy variable taking the value of 1 if they live in the South of Italy expecting that in the South of Italy youth will be more likely to live within their parents' house than alone or in couple.

Work and money

Main activities (employment status and type of employment with a set of dummies taking the value of one for any specific employment condition), earnings (log of individual net earnings) and social transfers. Consistently with the literature we expect to detect a higher probability to live alone or in couple than with one parents the higher is one's income or subsidy and the more stable is one's job.

Chronic illness. This is a dummy variable taking the value of 1 if the youth is chronically ill. This health status can make the youth less likely to live alone and more with parents' house due to a higher difficulty in finding a job.

We also control for one's age (we expect that as youth age they will be less likely to live with parents than in couple or alone) and for the number of children younger than 15 in the household. We cannot control for the fact that they are the youth's children, however if there are children younger than 15 in the household they can be related to the youth and especially in Italy where young children tend to be born within wedlock we expect youth to be more likely to live in a couple than alone or with their parents.

Descriptive statistics

In Table A1 in the Appendix descriptive statistics on the composition of the subsample of Norwegian and Italian are provided. A substantially higher proportion of young Italian adults live 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 proportions are almost reverse as regards the proportions living "alone"; and living alone is significantly less common in Italy than in Norway. The proportions living in couples are less dissimilar between the countries, with a percentage 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 are educated at primary or secondary 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. The same is true for about six out of ten Norwegians, where three out of ten, as against 15% of Italians, live in thinly populated areas. As already mentioned (cf. variables paragraph above) profound cultural and economic dissimilarities between Northern and Southern Italy call for making such a distinction in our analysis. As there a no relevant corresponding geographical dissimilarities in Norway, the North-South indicator is included only for Italy. Table A1 shows a population division of almost two to three in the 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 in paid work; this applies to men more often than to women. Of these, the bulk are employees with permanent contracts, however more so in Norway than in Italy. Italy has the lowest percentage of permanently employed; Italian women the lowest, and Norwegian men the highest. Temporary work constitutes the main activity of approximately ten percent in both countries however less frequently among Norwegian men.

Unemployment is generally low in Norway, and in 2007 young adult women were less unemployed than young adult men. The gender differences in unemployment are smaller in Italy, but the general level is relatively high, more than three times that of Norway. The inactivity level 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 maintain 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. The proportion of self-employed Italian men constitutes twice the level of Italian women and of Norwegian men, and four times the level of Norwegian women.

Table A1 also presents the average work income and social transfers of the total population of young Norwegian and Italian adults regardless whether they are employed or not. It shows that the Norwegian levels in Euro 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 transfer level constitutes almost the same between Italian men and women, Norwegian young adult women receive one third more in social transfers than Norwegian men. The latter should be seen partly in the light of the fact that women more frequently live with children, and the Norwegian relatively generous public social transfers to mothers/parents (see http://www.nav.no/English).

Finally, the universal tendency of women to report illness more frequently than men 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 transfers systems of the two countries, and the more generous sickness- and disability transfer regulations in Norway. Subsequently the economic incentives to be acknowledged with health problems are stronger in Norway.

5. Analytical approach

In order to take into account the effect of different individual and family variables on the probability of living arrangement we have estimated a multinomial logistic regression using living in a couple as a base category with respect to living in the parents' household or alone or in other living arrangements (lone parents, with other not relatives).

The choice has been made by estimating different models that included different groups of variables as referred to in Table 1.

To model the choice of living arrangement we use a discrete choice model. The living arrangement decision at 2007 is based on the comparison of the utility level from that living arrangement and the baseline. The *i*-th individual maximizes the utility connected to a chosen *j* living arrangement.

$$u_{ij} = x_{ij}\beta_j + \varepsilon_{ij}$$

Though we cannot observe the utility of each living arrangement we can observe the living arrangement *j* showing that the utility that the individual gets from that status is higher with respect to the other status assumed as the baseline living arrangement.
x_{ij} are a set of observables individual, family, economic and cultural variables that can be associated with the likelihood of each youth living arrangements. We assume that each living arrangement is affected by the same set of variables.

To estimate the model we use a mutinomial logistic regression (Greene, 1993; Cameron & Trivedi, 2010). As the baseline category we take living in couple and the estimated coefficients refer to the effect of a given variable on a certain living arrangement with respect to living in couple. Marginal derivatives are computed at sample means of the covariates.

Table 1
I. Joint models: Italian and Norwegian women and men 20-39 years of age.
Base category: Living in a couple
Outcome: Living with parents, living "alone"

Variables	Model 1		Model 2		Model 3		Model 4	
	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"
Country *(ref. Norway)*	X	X	X	X	X	X	X	X
Gender *(ref. Male)*								
Female	X	X	X	X	X	X	X	X
"Culture" indicators								
Education (ref. Prim/second)								
High school			X	X			X	X
Tertiary			X	X			X	X
Country of birth (ref. Native)								
EU			X	X			X	X
Other			X	X			X	X
Area of residence(ref. Thinly pop)								
Intermed pop			X	X			X	X
Densely pop			X	X			X	X
"Work and money" indicators								
Main Activity (ref. Perm.work)								
Temp. work					X	X	X	X
Self-empl					X	X	X	X
Unempl.					X	X	X	X
Student					X	X	X	X
Inactive					X	X	X	X
Earnings (cont)					X	X	X	X
Soc.transfers (cont)					X	X	X	X
Chron. ill (ref. No)					X	X	X	X
"Controls"								
Children <15 (ref.No)	X	X	X	X	X	X	X	X
Age (cont.)	X	X	X	X	X	X	X	X
Constant	X	X	X	X	X	X	X	X
Pseudo R^2	X	X	X	X	X	X	X	X
N	(X)	(X)	(X)	(X)	(X)	(X)	X	X

6. Results

Table 2 shows the coefficients of gender and country, and the Pseudo R^2, of the different models.

By and large, the figures in Table 2 corroborate out first hypothesis (Hypotheses I), where we expected to find robustly higher propensity of Italians to live with parents and robustly higher propensity of Norwegians to live alone. The higher Italian propensity to live with parents is, however, less sensitive to individual factors than is the higher Norwegian propensity to live alone. As a matter of fact, we find that the relatively higher Italian predicted probability of living in the parental home increases when individual characteristics are taken into consideration. This refers, however, exclusively to individual *cultural* indicators (model 2). At the same time, the relatively higher probability of living alone in Norway decreases when taking individual characteristics into consideration (model 4), cultural and economic conditions weighing about equally (model 2 and 3)

Our second hypotheses (Hypotheses II) assumed a robustly higher probability of young women as compared to young men to live in couples, and a higher probability of young me to live with parents or alone in both countries. Quite so, Table 2 shows that women are more frequently living in a couple, and less frequently living both with parents and alone than men. But whereas the gender difference as regards living with parents increases when taking individual characteristics into consideration, it decreases as regards living alone. Both changes are mainly due to economic characteristics (model 3). Also contrary to our expectations, in the Norwegian case we find a higher male propensity only as regards living with parents and not as regards living alone, while Italian young men have a higher propensity than young women to live both with parents and alone. As regards living with parents we find increased gender differences after controlling for both cultural and economic characteristics among Italians, whereas gender differences among Norwegians increase only after controlling for economic factors.

Table 2 - Multinomial Logit Estimation results on country and gender - model 1 - 4 by country sample: all 20-39 years old excluding those in military service

	Italy+Norway							
Variables	**Model 1**		**Model 2**		**Model 3**		**Model 4**	
	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"
Italy	2.735***	-0.730***	2.929***	-0.618***	2.720***	-0.625***	2.854***	-0.515***
	(0.0892)	(0.0748)	(0.0941)	(0.0802)	(0.101)	(0.0787)	(0.104)	(0.0844)
Female	-0.627***	-0.321***	-0.646***	-0.321***	-0.741***	-0.300***	-0.768***	-0.296***
	(0.0679)	(0.0757)	(0.0693)	(0.0767)	(0.0716)	(0.0805)	(0.0730)	(0.0831)
Pseudo R^2	0,36		0,38		0,39		0,41	
N.obs.	16,435							
	Norway							
Variables	**Model 1**		**Model 2**		**Model 3**		**Model 4**	
	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"
Female	-0.894***	-0.0711	-0.793***	-0.0256	-0.937***	-0.190*	-0.838***	-0.146
	(0.127)	(0.0979)	(0.131)	(0.0996)	(0.136)	(0.103)	(0.139)	(0.105)
Pseudo R^2	0,25		0,26		0,38		0,28	
N.obs.	3,612							
	Italy							
Variables	**Model 1**		**Model 2**		**Model 3**		**Model 4**	
	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"	W/parents	"Alone"
Female	-0.636***	-0.371***	-0.661***	-0.369***	-0.738***	-0.313***	-0.755***	-0.309***
	(0.0717)	(0.0865)	(0.0735)	(0.0878)	(0.0762)	(0.0925)	(0.0780)	(0.0959)
Pseudo R^2	0,36		0,38		0,28		0,40	
N.obs.	12,861							

At the individual level, we hypothesised (Hypotheses III) that economic activity/economic conditions and cultural characteristics correlate significantly, but differently, 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. We also made a general assumption that the correlations are stronger for men than for women.

Focusing on the probability of living with parents and living alone as compared to living in a couple, we have analysed the marginal effects evaluated at sample means (Tables 3a-c and tables 4a-c). The multilogit coefficients are shown in the Appendix, Tables A2a-c

Table 3 - Marginal effects evaluated at sample means - Living with parents (control living in couple)

Table 3.a - Men and Women - 20-39 excluding those in Military service

| | **Men + Women** | | | | | |
| | Italy & Norway | | Norway | | Italy | |
	dy/dx	z	dy/dx	z	dy/dx	z
Female	-0,160	-10,41	-0,026	-5,26	-0,165	-9,67
Italy	0,699	29,52				
Age	-0,047	-29,30	-0,009	-14,19	-0,050	-28,07
High school	0,001	0,07	-0,004	-0,74	0,003	0,17
Tertiary	0,022	0,99	-0,022	-2,90	0,039	1,58
EU birth	-0,258	-4,16	-0,042	-2,16	-0,270	-4,00
Born in other countries	-0,437	-13,17	-0,013	-1,34	-0,450	-12,23
Densely populated area	-0,034	-1,78	-0,010	-1,93	-0,025	-1,16
Intermediate Populated area	-0,068	-3,57	0,009	1,49	-0,067	-3,17
Chronic ill	0,083	3,07	-0,030	-3,52	0,103	3,38
Children 0 to 14	-0,546	-31,96	-0,018	-2,71	-0,592	-30,89
Temporary work	0,093	3,83	-0,005	-0,61	0,093	3,51
Self employed	-0,001	-0,04	0,016	1,52	-0,003	-0,11
Inactive	-0,012	-0,38	0,004	0,40	-0,021	-0,60
Unemployed	0,218	7,18	0,018	1,55	0,223	6,47
Student	0,325	9,06	0,004	0,69	0,395	8,44
Earnings	-0,014	-5,00	0,000	-0,29	-0,013	-4,07
Transfers	0,003	1,12	0,001	1,15	0,004	1,40
South					0,064	3,37

Table 3.b - Women- 20-39 excluding those in Military service

	Women					
	Italy & Norway		Norway		Italy	
	dy/dx	z	dy/dx	z	dy/dx	z
Italy	0,611	18,64				
Age	-0,037	-19,14	-0,002	-5,55	-0,041	-18,51
High school	-0,001	-0,04	0,003	1,40	-0,002	-0,10
Tertiary	0,027	1,06	0,001	0,32	0,037	1,21
EU birth	-0,377	-5,20	-0,124	-3,31	-0,417	-5,04
Born in other countries	-0,350	-8,68	0,002	0,54	-0,377	-8,02
Densely populated area	0,004	0,19	0,001	0,58	0,014	0,53
Intermediate Populated area	-0,040	-1,71	0,005	2,13	-0,038	-1,40
Chronic ill	0,061	2,05	-0,007	-2,26	0,081	2,32
Children 0 to 14	-0,449	-20,96	-0,003	-1,23	-0,513	-20,70
Temporary work	0,064	2,40	0,002	0,97	0,062	2,01
Self employed	-0,024	-0,77	0,006	1,41	-0,031	-0,87
Inactive	-0,096	-2,72	-0,004	-1,02	-0,128	-3,11
Unemployed	0,129	3,71	0,003	0,81	0,132	3,16
Student	0,244	6,23	0,003	1,49	0,293	5,63
Earnings	-0,010	-3,19	0,000	-0,12	-0,009	-2,47
Transfers	0,004	1,49	0,000	-0,65	0,006	1,70
South					0,081	3,34

Table 3.c - Men- 20-39 excluding those in Military service

	Men					
	Italy & Norway		Norway		Italy	
	dy/dx	z	dy/dx	z	dy/dx	z
Italy	0,724	22,84				
Age	-0,053	-21,27	-0,016	-11,33	-0,051	-19,71
High school	-0,009	-0,35	-0,024	-1,87	-0,005	-0,19
Tertiary	-0,006	-0,16	-0,067	-3,29	0,015	0,41
EU birth	-0,115	-1,22	-0,068	-1,67	-0,103	-1,06
Born in other countries	-0,457	-9,17	-0,035	-1,36	-0,439	-8,60
Densely populated area	-0,069	-2,47	-0,031	-2,34	-0,055	-1,88
Intermediate Populated area	-0,086	-3,11	0,007	0,47	-0,078	-2,73
Chronic ill	0,071	1,59	-0,055	-2,31	0,083	1,76
Children 0 to 14	-0,490	-17,69	-0,006	-0,40	-0,480	-15,04
Temporary work	0,100	2,60	-0,034	-1,39	0,097	2,51
Self employed	0,015	0,50	0,030	1,27	0,013	0,46
Inactive	0,244	4,11	0,049	1,47	0,231	3,81
Unemployed	0,272	5,87	0,060	1,58	0,251	5,20
Student	0,348	6,38	-0,009	-0,51	0,459	6,16
Earnings	-0,025	-5,66	-0,001	-0,48	-0,023	-4,99
Transfers	-0,002	-0,52	0,002	1,30	-0,001	-0,17
South					0,050	1,97

Table 4 - Marginal effects evaluated at sample means - Living alone (control living in couple)
Table 4.a - Men and Women

	Men + Women					
	Italy & Norway		Norway		Italy	
	dy/dx	z	dy/dx	z	dy/dx	z
Female	0,007	0,65	-0,023	-0,98	0,010	0,88
Italy	-0,257	-22,56				
Age	0,010	9,04	0,000	-0,06	0,010	8,77
High school	-0,004	-0,3	0,034	1,06	-0,010	-0,81
Tertiary	0,005	0,31	-0,043	-1,26	0,005	0,33
EU birth	0,083	2,43	0,054	0,84	0,083	2,25
Born in other countries	0,185	10,87	0,039	0,9	0,181	10,86
Densely populated area	0,018	1,37	0,011	0,42	0,016	1,16
Intermediate Populated area	-0,034	-2,57	-0,026	-0,67	-0,032	-2,36
Chronic ill	0,036	1,94	0,207	6	0,008	0,39
Children 0 to 14	-0,223	-18,93	-0,559	-20,91	-0,186	-14,55
Temporary work	-0,014	-0,81	0,120	2,51	-0,018	-1,08
Self-employed	0,027	1,76	0,076	1,62	0,022	1,54
Inactive	-0,053	-2,14	0,129	1,91	-0,047	-1,85
Unemployed	0,020	0,86	0,271	3,63	0,016	0,67
Student	0,106	4,54	0,214	4,84	0,104	3,64
Earnings	0,006	2,9	0,001	0,12	0,006	2,77
Transfers	0,002	1,13	0,005	1,19	0,001	0,4
South					-0,029	-2,38

Table 4.b - Women

	Italy & Norway		Norway		Italy	
	dy/dx	z	dy/dx	z	dy/dx	z
Italy	-0,183	-12,75				
Age	0,007	5	-0,002	-0,7	0,007	5,06
High school	-0,004	-0,25	0,041	0,88	-0,007	-0,43
Tertiary	-0,016	-0,88	-0,002	-0,05	-0,016	-0,81
EU birth	0,096	2,45	0,110	1,37	0,097	2,26
Born in other countries	0,109	4,92	-0,039	-0,64	0,115	5,25
Densely populated area	0,028	1,73	0,030	0,85	0,029	1,59
Intermediate Populated area	-0,027	-1,59	-0,049	-0,9	-0,022	-1,23
Chronic ill	0,035	1,64	0,161	3,62	0,015	0,63
Children 0 to 14	-0,164	-11,49	-0,358	-10,02	-0,141	-9,38
Temporary work	-0,006	-0,33	0,118	2,07	-0,012	-0,62
Self-employed	0,038	1,64	-0,005	-0,05	0,033	1,52
Inactive	-0,057	-2,09	0,068	0,91	-0,048	-1,71
Unemployed	0,019	0,65	0,128	1,19	0,018	0,62
Student	0,128	4,52	0,242	4,71	0,129	3,67
Earnings	0,010	3,9	-0,001	-0,1	0,010	4,06
Transfers	0,004	1,96	0,008	1,56	0,002	1,18
South					-0,004	-0,24

Table 4.c - Men

	Italy & Norway		Norway		Italy	
	dy/dx	z	dy/dx	z	dy/dx	z
Italy	-0,292	-14,44				
Age	0,012	7,44	0,000	-0,13	0,012	6,89
High school	-0,007	-0,43	0,044	0,98	-0,015	-1
Tertiary	0,021	1,06	-0,060	-1,24	0,018	0,92
EU birth	0,056	1,14	0,009	0,1	0,055	1,07
Born in other countries	0,243	9,57	0,137	2,14	0,227	8,88
Densely populated area	0,010	0,55	-0,002	-0,05	0,008	0,42
Intermediate Populated area	-0,030	-1,76	-0,003	-0,05	-0,029	-1,67
Chronic ill	0,029	1,09	0,255	4,36	-0,001	-0,03
Children 0 to 14	-0,326	-14,57	-0,900	-17,56	-0,270	-11
Temporary work	-0,031	-1,28	0,121	1,68	-0,034	-1,41
Self-employed	0,018	1	0,142	2,31	0,014	0,82
Inactive	-0,038	-0,98	0,219	1,77	-0,047	-1,22
Unemployed	0,002	0,05	0,440	3,18	-0,008	-0,27
Student	0,051	1,57	0,157	2,52	0,051	1,33
Earnings	-0,001	-0,24	0,008	0,97	-0,001	-0,3
Transfers	-0,001	-0,62	-0,001	-0,17	-0,001	-0,64
South			0,002	1,3	-0,038	-2,4

In order to take into account the effect of the different factors outlined in Section 4 on the probability of living in a certain living arrangement we have estimated a multinomial logit model. This model allows to estimate the effect of each variable on one living arrangement with respect to the base category chosen. The base category is living in a couple.

The sample is made of youth aged 20 to 39 excluding those who are in military service.

As Table 3 shows living in Italy increases by 70% the probability of living with one's parents, the effect being even higher for men (72%) than for women (61%). In both countries women are less likely to live with their parents with a larger effect in Italy (-17%).

Youth living arrangements in the two countries appear to be differently affected by a subset of factors either in terms of the size of the effect, its sign and statistical significance. Amongst 'cultural factors', higher **education** has generally little or no correlation with household affiliation, with the exception of Norwegian men, where high education decreases the likelihood of living in the parental home. **Being born in another country** significantly decreases the probability of living with parents in both countries the effect being higher in Italy. Living in the **South**, also after controlling for individual employment status, increases the likelihood to live with parents than in couple, the effect being higher for women (whose likelihood of living with parents increases by 8% if the family lives in the South of Italy against 5% for men), this can be related both to cultural and to economic factors. Since the likelihood that the child lives in a household with a lower number of employed adult is higher in the South of Italy. Moreover in the South of Italy public child care services are less spread and, given the higher involvement of women in unpaid work, this can decrease de-coahabitation with parents especially for young women as it turns out to be the case.

The effects of **employment condition and earnings** are more relevant on living arrangements in Italy than in Norway. This is consistent with the lower support received by Italian youth when unemployed or with lower income than in Norway, with the family playing the role of supporting children living condition in Italy. Being a **student** increases by 40% the probability of living with parents rather than in a couple. Also on this regards important gender differences occur with a higher impact on Italian men (46% against 29% for women). On the other hand being a student does not significantly increase the probability of living with parents in Norway with a greater effect on the probability of living alone or in other arrangements. The probability of living alone rather than in couple is higher amongst Norwegian while it is significant only for women in Italy (they are 13% more likely to live alone than in couple).

The higher likelihood experienced by student in Norway to live alone or in other living arrangements rather than in a couple and the lower effect on living with parents can be connected with the different policies towards youth in Norway that make for Norwegian student feasible to live outside the family while attending tertiary education. The costs of housing together with the lack of public support to youth independently of their family income and the diffusion of universities at local level in Italy make the choice of living with parents more appealing than in Norway. This is consistent with the different role played by the welfare states in the two countries and on the different diffusion of universities throughout the countries outlined before.

Being unemployed increases the probability of living with parents in Italy by 29% for women and by 25% for men whereas it does not significantly affect the probability of living with parents in Norway. This can be connected to the different system of unemployment subsidies in the two countries specifically with the lower probability that youth in

unemployment are sustained by public unemployment subsidy in Italy due to the structure of the system of unemployment benefits that is more inequal and unbalanced towards unemployed formerly employed and in types of employment that appear to be less spread amongst Italian youth.

Being inactive (but not student) increases the probability of living with parents only for Italian men whereas it decreases the probability of living alone and not in couple for women. Women are more often found in couple and more often than men in the same cohort are devoted to care and domestic unpaid work. For Italian women being in couple is more related to being housewife than in other employment condition or student. Empirical evidence (Istat, 2011) shows the larger presence of Neet (not in employment not in education) amongst Italian young women than on Italian young men and the larger probability that they are inactive and spend more hours in unpaid family work (Istat, 2011).

With regard to being employed in a permanent job, **being self employed** does not affect significantly the probability of living with parents in both countries whereas being in a temporary job increases by 9% the probability of living with parents in Italy (6% for women and 10% for men). The increase in the likelihood of living within one's parents by youth in Italy is consistent with empirical evidence and qualitative analysis carried out by Bertolini (2011) using Italian Labour Force surveys and ad hoc surveys and by the results on the effect of one's job uncertainty in living home (Becker et al., 2010). One should remind that Italian youth are more likely to start working in temporary work positions and to stay in temporary work precarious jobs (in terms of earnings and uncertainty on the employment) for longer periods leading to difficult planning of family life and lower fertility (Addabbo, 2005).

Higher earnings reduced the probability of living with parents by 2% for young men and by 1% for young women in Italy whereas its effect is not significant in Norway.

Being chronically ill increases the likelihood of living with parents in Italy (+10%) while the effect is lower and of the opposite sign for Norwegian (-3%) who are more likely to live alone or in another arrangement (+21%). This difference can be related to the different set of policies in the two countries, Norwegian benefit system is assumed to be more generous towards people with chronic limitations and the latter being more prone to state that they have chronic illnesses (see also table A1 and section 4).

7. Conclusions

We aimed at comparing youth living arrangements in Norway and Italy. These countries do differ significantly in the policies that can affect youth living arrangements and in the status of the labour market (Italy showing also significant differences at regional level).

In order to compare how the same variables affect the likelihood of different living arrangements we have estimated multinomial logit models by using a comparable data set (EU SILC) and referring to a non economic crisis year to get to the structural causes of the observed differences.

The results show that also after controlling for individual and family variables, Italian youth are more likely to be found living with parents and less alone than in couple.

Italian youth are also more affected than Norwegian in their living arrangements by their employment status with a higher likelihood to live with their parents than in couple when they are unemployed or earn less. Students are more likely to be observed living alone in Norway than in Italy.

The observed differences would call for policies more oriented towards increasing youth autonomy both when they are students and if they hold an unstable job position or are

unemployed. The differences in the policies enacted can be at the heart of the observed differences in the effect of the country variable and in the different effects shown by the same factors by countries.

Further research will be devoted in analysing how the current economic crisis sharpened the differences between the two countries and to simulate the effect of different policies in the living arrangements of youth in the two countries.

Appendix

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

Country		Italy		Norway	
Gender		Men	Women	Men	Women
House Affiliation					
	With parents	50,2	37,39	11,32	5,81
	In couple	35,39	51,28	47,54	60,06
	"Alone"	14,42	11,33	41,14	34,14
Age					
	Mean age	30,52	30,58	30,14	30,16
Education					
	Primary Secondary	35,14	30,78	22,56	19,05
	High School	51,06	52,01	50,13	41,09
	Tertiary	13,8	17,2	27,32	39,86
Country of birth					
	Local	90,35	89,37	88,74	88,44
	EU	1,37	1,49	3,6	3,52
	Other	8,28	9,14	7,66	8,04
Area of residence					
	Densely	42,48	43,56	55,24	55,88
	Intermed pop	40,91	40,69	15,34	14,55
	thinly pop.	16,61	15,75	29,41	29,56
Region (only for Italy)					
	Centre North	63,14	62,43		
	South	36,86	37,57		
Main activity					
	employee permanent	46,67	33,52	60,04	47,75
	employee temporary	10,82	11	7,23	10,69
	self-employed	17,36	7,75	9,52	4,08
	Unemployed	9,44	9,99	4,96	2,82
	student	11,32	13,7	13,95	24,25
	inactive	4,38	24,04	4,28	10,41
Work income					
	mean	18172,08	10215,19	37141,83	21896,57
Soc.transfers outside unempl.bf.					
	mean	675,44	612,00	1533,41	2052,26
Health status					
	Chron.ill	6,50	8,71	12,58	13,02
Children <15 in household[*]					
	Yes	30,30	45,46	35,07	53,94
N. obs.		6,529	6,749	1,834	1,794

Table A2.a Multinomial Logit Norway 20-39 - Excluding those in military service

VARIABLES	M+F with_parent_s	M+F outside_alone_lonep	M with_parent_s	M outside_alone_lonep	F with_parent_s	F outside_alone_lonep
Female	-0.838***	-0.146				
	(0.139)	(0.105)				
Age	-0.266***	-0.0154	-0.253***	-0.0303**	-0.356***	-0.0147
	(0.0227)	(0.0109)	(0.0254)	(0.0153)	(0.0503)	(0.0157)
Highschool	-0.0549	0,099	-0.289	0,111	0.525*	0,129
	(0.162)	(0.142)	(0.211)	(0.207)	(0.305)	(0.205)
Tertiary	-0.742***	-0.224	-1.150***	-0.392*	0,074	-0.00976
	(0.216)	(0.148)	(0.296)	(0.220)	(0.360)	(0.201)
Eubirth	-1.174**	0,113	-1.043*	-0.0772	-18.31***	0,205
	(0.577)	(0.277)	(0.620)	(0.421)	(0.472)	(0.350)
OTHb	-0.330	0,103	-0.310	0.564*	0,115	-0.169
	(0.293)	(0.190)	(0.412)	(0.296)	(0.433)	(0.268)
Durban	-0.272*	0,233	-0.483**	-0.0627	0,128	0,094
	(0.154)	(0.119)	(0.209)	(0.183)	(0.241)	(0.159)
Inturb	0,167	-0.0990	0,078	0.00160	0.670**	-0.210
	(0.199)	(0.171)	(0.270)	(0.254)	(0.311)	(0.242)
Chronicill	-0.565**	0.851***	-0.414	1.069***	-0.789**	0.703***
	(0.273)	(0.152)	(0.408)	(0.267)	(0.382)	(0.198)
kid014	-1.481***	-2.471***	-1.657***	-4.124***	-1.001***	-1.597***
	(0.174)	(0.123)	(0.216)	(0.306)	(0.307)	(0.164)
Temporary	0,299	0.513**	-0.312	0,34375	0,372	0.526**
	(0.280)	(0.209)	(0.412)	(0.334)	(0.368)	(0.253)
self-employed	0.617*	0.358*	0.713*	0.703**	0,580555556	-0.0127
	(0.323)	(0.203)	(0.373)	(0.284)	(0.613)	(0.421)
Inactive	0,246	0.571*	1.147*	1.085*	-0.529	0,205
	(0.341)	(0.294)	(0.587)	(0.575)	(0.641)	(0.329)
Unemployed	1.014***	1.213***	1.702**	2.115***	0,460	0,397
	(0.384)	(0.328)	(0.704)	(0.648)	(0.569)	(0.478)
Student	0.493**	0.940***	0,093	0.701**	0.825***	1.082***
	(0.213)	(0.194)	(0.305)	(0.287)	(0.290)	(0.228)
Logly	-0.00649	0.00244	-0.00520	0,245	-0.00612	-0.00297
	(0.0284)	(0.0246)	(0.0450)	(0.0395)	(0.0435)	(0.0296)
Logtr	0,221	0,151	0,240	-0.000267	-0.00812	0,231
	(0.0214)	(0.0172)	(0.0297)	(0.0260)	(0.0319)	(0.0214)
Constant	6.623***	0.738*	6.797***	1.165*	6.896***	0,103
	(0.601)	(0.440)	(0.809)	(0.640)	(1,145)	(0.578)
Observations	3,574	3,574	1,799	1,799	1,775	1,775
	0,28		0,37		0,22	

Robust standard errors in parentheses

Table A2.b - Multinomial Logit Italy 20-39 - Excluding those in military service

VARIABLES	M+F		Male		Female	
	with_parent_s	outside_alone_lonep	with_parent_s	outside_alone_lonep	with_parent_s	
Female	-0.755***	-0.309***				
	(0.0780)	(0.0959)				
Age	-0.211***	-0.0297***	-0.233***	-0.0633***	-0.197***	-0.00709
	(0.00797)	(0.00982)	(0.0122)	(0.0151)	(0.0111)	(0.0134)
Highschool	-0.00771	-0.0791	-0.0848	-0.184	-0.0249	-0.0681
	(0.0874)	(0.104)	(0.129)	(0.154)	(0.130)	(0.150)
Tertiary	0.197*	0,097	0,106	0,181	0,110	-0.0792
	(0.114)	(0.134)	(0.182)	(0.211)	(0.154)	(0.179)
Eubirth	-1.078***	0,644	-0.356	0,145	-1.948***	0,106
	(0.301)	(0.313)	(0.471)	(0.499)	(0.408)	(0.392)
OTHb	-1.692***	0.542***	-1.543***	0.816***	-1.711***	0.390*
	(0.169)	(0.149)	(0.252)	(0.236)	(0.243)	(0.212)
Durban	-0.0778	0,594	-0.274*	-0.128	0,086	0.290*
	(0.0969)	(0.120)	(0.146)	(0.182)	(0.136)	(0.165)
Inturb	-0.393***	-0.446***	-0.539***	-0.616***	-0.234*	-0.271
	(0.0956)	(0.116)	(0.139)	(0.171)	(0.138)	(0.165)
Chronicill	0.506***	0.320*	0.452*	0,213	0.437**	0,197
	(0.140)	(0.181)	(0.234)	(0.308)	(0.180)	(0.226)
kid014	-3.238***	-3.082***	-3.685***	-4.824***	-2.858***	-2.215***
	(0.0849)	(0.115)	(0.127)	(0.322)	(0.120)	(0.134)
Temporary	0.397***	0,410	0.404**	-0.00187	0.292*	-0.00166
	(0.125)	(0.154)	(0.203)	(0.258)	(0.157)	(0.183)
self-employed	0,285	0,135	0,090	0,147	-0.0979	0,173
	(0.110)	(0.127)	(0.143)	(0.170)	(0.185)	(0.211)
Inactive	-0.210	-0.468**	1.090***	0,254	-0.734***	-0.666***
	(0.154)	(0.212)	(0.309)	(0.398)	(0.203)	(0.252)
Unemployed	1.089***	0.673***	1.350***	0.875***	0.701***	0,276
	(0.167)	(0.218)	(0.254)	(0.321)	(0.220)	(0.278)
Student	2.113***	1.878***	2.725***	2.327***	1.716***	1.710***
	(0.240)	(0.289)	(0.463)	(0.531)	(0.280)	(0.343)
Logly	-0.0463***	0,167	-0.133***	-0.100***	-0.0294	0.0783***
	(0.0147)	(0.0197)	(0.0265)	(0.0343)	(0.0192)	(0.0242)
Logtr	0,133	0,101	-0.00851	-0.0171	0.0335*	0.0322*
	(0.0124)	(0.0144)	(0.0181)	(0.0218)	(0.0174)	(0.0192)
ITSOUTH	0.231***	-0.110	0,090	-0.228	0.407***	0,075
	(0.0851)	(0.107)	(0.126)	(0.157)	(0.122)	(0.150)
Constant	8.199***	0.906**	10.04***	3.570***	6.729***	-0.906
	(0.307)	(0.417)	(0.500)	(0.627)	(0.407)	(0.555)
Observations	12,861	12,861	6,324	6,324	6,537	6,537
Robust standard errors in parentheses						
*** p<0.01, ** p<0.05, * p<0.1						
Pseudo R^2	0,40		0,43		0,39	

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