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Outlining a future research agenda for studies of young adults' transitions to residential independence

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ABSTRACT

This paper argues that a new research agenda is required to understand how young adults' housing careers have responded to recent changes in the demographic, socio-economic and policy context. Increasing tuition fees for higher education, welfare retrenchment, increasing private housing costs and the concentration of the social housing sector on those most in priority need, mean that many young adults are not able to leave, or return to the parental home. Non-resident fathers are at a particular disadvantage in terms of accessing welfare benefits or social housing, especially following the introduction in 2012 of an extension of the restrictions in housing benefit to a "shared accommodation rate" for those aged under 35. As young adults are increasingly expected to rely on parental rather than state support, the changing meaning of the parental home must also be taken into account.

KEYWORDS

Living arrangements; young adults; housing policy; transition to adulthood.

EDITORIAL NOTE

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OUTLINING A FUTURE RESEARCH AGENDA FOR STUDIES OF YOUNG ADULTS' TRANSITIONS TO RESIDENTIAL INDEPENDENCE

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1 INTRODUCTION

Whilst transitions to residential independence do not necessarily equate with financial independence (Ermisch 2003, Fussell et al. 2007), and should be seen as a process rather than a single event (Arnett 2000, Billari and Liefbroer 2010), leaving home continues to be an important psychological marker of transition to adulthood. Furthermore, it is important to understand the changing dynamics of young adults' leaving and returning home because of the implications for the wellbeing of both parents and their children (Aquilino and Supple 1991, Goldscheider and Goldscheider 1989, Mitchell 2006). For example, evidence suggests that parental wellbeing can be negatively affected by the return of young adults (Mitchell and Gee 1996). From the young person's perspective, returning home can also impact upon the negotiation of adult roles and identities, particularly the extent to which the young adult is able to interact with their parent(s) from a position of equality rather than dependence (Sassler, Ciambrone, and Benway 2008).

Despite the fact that a wealth of literature exists describing how the timing of transitions e.g. leaving home, first partnership and parenthood are being delayed and their sequencing de-standardized (Aassve et al. 2002, Berrington, Stone, and Falkingham 2010, Billari and Liefbroer 2010, Holdsworth and Morgan 2005). There remain important unanswered research questions, particularly in relation to how these overall "average" patterns hide important gender, class and ethnic divergences. Furthermore, there are a number of recent developments that have impacted on the dynamics of youth housing transitions including widening participation in Higher Education (HE), increased economic precariousness and lack of credit resulting from the global recession, and welfare reforms including those to housing benefit. These new developments have often differentially impacted upon young adults according class, gender and ethnicity.

The structure of the paper is as follows: First we review the changing reasons why young adults are leaving home and thus the types of household within which they live following a departure. Next we discuss the evidence for an increasing trend in the numbers of young adults living with their parent(s) and the extent to which this may

relate to lower rates of leaving home, or increased rates of returning. Section three examines some of the recent developments which are affecting the dynamics of leaving and returning home in the UK; expansion of HE, global recession, economic uncertainty and lack of credit; decline in affordability of housing and welfare reform. The final section reflects on the changing structure of the parental home and how this might interplay with the dynamics of leaving and returning.

2 CHANGING DYNAMICS OF LEAVING AND RETURNING HOME IN THE UK

2.1 CHANGING REASONS FOR LEAVING HOME

The reasons why young adults leave home have changed considerably over past decades, with fewer leaving to live with a partner and more leaving to go to university or for a job. Consequently the living arrangements of young adults upon leaving the parental home have also changed, with more young adults living outside of a family unit – either living alone or sharing a household¹. During the 1980s much of the increase in non-family living was associated with increased solo living among young adults (Berrington and Murphy 1994), whilst the 1990s and 2000s saw a significant increase in levels of sharing among non-related young adults (Berrington, Stone, and Falkingham 2009). Shared accommodation with non-relatives is more common for ex-students, especially those in their twenties. This is likely to increase further with more people going on to higher education. For some, shared living would appear to be a living arrangement of choice, with a cultural expectation for shared living (Ford, Rugg, and Burrows 2002, Heath 2004), but for others it is the result of necessity. It is clear however, that among men and women in their early thirties shared living is a minority practice in the UK - the majority have formed a family by this age, and among those living outside a family, the majority are living alone (Stone, Berrington, and Falkingham 2011). It will be important to investigate the extent to which the increasing cost of housing and changes in welfare support may mean that in the future, shared living will become more common at older ages as a result of economic constraint.

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¹ "A **household** comprises of a single person, or a group of people living at the same address who have the address as their only or main home. They also share one main meal a day or share the living accommodation (or both)." **Source**: LFS User Guide, Volume 8. (Office for National Statistics, 2008).

Future research is required into the implications of increases in non-family living, for example whether it encourages further delays to family formation (Waite and Goldscheider 1986) and how relationships are managed within shared households – contrasting, for example, those containing friends and those made up of strangers (and those which lie somewhere in between)(Heath 2004).

2.2 INCREASED CO-RESIDENCE?

Evidence from UK cross-sectional data suggests that more young adults are living with their parents in their twenties and early thirties (Berrington et al. 2009; Stone et al. 2011). The increase appears to have accelerated in the last few years with almost 3.0 million adults aged between 20 and 34 living with a parent or parents, (an increase of 20 per cent since 1997) (Office for National Statistics 2012c). Stone and colleagues suggest that the increase in co-residence with parents is most obvious among women in their twenties, even among those with degree level education who would have traditionally left home to study (Stone et al. 2011). The increase in living with parents is not confined to any socio-economic group, being especially notable for graduates in their twenties, as well as men and women with no qualifications in their thirties. In section 3.2 we discuss how remaining in the parental home at later ages appears to be increasingly associated with economic uncertainty.

Recent media headlines have focused on those who return to the parental home following an initial departure (Bingham 2009, Koslow and Booth 2012, Mason 2012) – the following headline from *The Telegraph*, in August 2012 being typical: "Boomerang generation boosted by high house prices, rents and graduate debt". However, it is not possible to say from cross-sectional data whether increased coresidence of adult children with their parents results from lower rates of leaving or higher rates of returning. To distinguish between these, individual longitudinal data are required. Recent analyses of British Household Panel Study data suggest that it is likely to be a combination of both. For young adults from more advantaged social backgrounds, it seems likely that the increase in co-residence in their mid-twenties results from increased returning home following the end of their studies (Stone, Berrington, and Falkingham 2013). Whilst, for more disadvantaged groups, particularly men, increased co-residence among those in their mid and late twenties may result more from inability to leave the parental home. Future work needs to

separate out the dynamics of leaving and returning, and how the determinants of these differ for different sub-groups of young adults.

2.3 RETURNING HOME IN YOUNG ADULTHOOD

Those who leave home for family reasons are significantly less likely to return home (Jones 1995). As partnership and family formation have tended to be postponed to later ages (Berrington et al. 2010) fewer are leaving for these reasons and more are leaving for other reasons including education and employment, hence returning home is becoming more common. This change has been particularly evident for women, in part because they tend to have earlier ages at family formation and in part due to the feminisation of HE (see section 3.1).

Our own analyses of longitudinal data from the British Household Panel Study suggest that key turning points in the life course are associated with returns home. Finishing full time education and losing a job affect men and women in similar ways to push them towards the parental home. However, overall, men are far more likely to return home than women. This gender difference in part relates to the behaviour of males and females following partnership dissolution. For childless men and women, the impact of dissolution is similar. However, for mothers, union dissolution has little impact on the propensity to return to the parental home. Conversely, non-resident fathers are very likely to return to the parental home following a union dissolution (Stone et al. 2013). For better off couples who own their own home, mothers will more often remain in the family home following dissolution. For low income families, dependent either upon social housing or housing benefits, the rules on priority access and benefit level entitlements mean that young lone mothers are able to maintain an independent household whilst young non-resident fathers are often forced to return to the parental home (see section 3.4 for further discussion).

Whilst the work of Berrington, Stone and Falkingham using the BHPS has provided new insights, much of the evidence predates the current recession. Furthermore, the sample sizes available within the BHPS are insufficient to explore how the dynamics of leaving and returning home differ by locality or ethnicity. For example, previous work (Finney 2011, Holdsworth 2009, Khambhaita and Bhopal 2013) demonstrates that there are important structural and cultural factors affecting

young adults' movement out of the parental home to attend higher education. Additional work is therefore needed to explore the dynamics of living arrangements among sub-groups of young adults such as those in minority ethnic groups.

More generally, further research is required to understand the implications of prolonged co-residence for parents and adult children, for example on parent-child conflict in the short-term (Ward and Spitze 1992), and for future relationships between elderly parents and their adult children (Beck 1992, Leopold 2012). Little is known about how the impact of co-residence might differ according to the gender of the adult child, the number of siblings or the biological and social relationships between household members e.g. within blended families (Ward and Spitze 1996).

3 EMERGING ISSUES AFFECTING YOUNG ADULTS' TRANSITIONS TO RESIDENTIAL INDEPENDENCE

3.1 EXPANSION OF HIGHER EDUCATION

In the UK most young adults leave home (or at least "live away from home" (Holdsworth 2009) when they start university, although there are important differences e.g. by geographical locality and ethnicity (Higher Education Funding Council for England 2009). Increasing HE enrolment rates have therefore had a downward pressure on the median age at leaving home in the UK. Evidence from the Labour Force Survey showed that between 1988 and 1998 there was a significant shift in the age profile of those living away from home, with early leaving at ages 18 and 19 increasingly common (Berrington et al. 2009). There was less change in patterns of leaving home in the subsequent decade 1999 to 2008 - consistent with the idea that the cause of this change in behaviour was the rapid expansion in HE which followed the 1988 Education Reform Act and the Further and Higher Education Act of 1992 (Boliver 2011) - Figure 1.

At the same time, we have seen the proportion of HE students who are women increase from one third in 1970/71 to 57% in 2007/8 (Office for National Statistics 2010). As a result, young women are becoming more like young men in terms of early departures from the parental home for education. Consequently, more young

women are returning home in their early to mid-twenties – reflected in the findings of Stone and colleagues (Stone et al. 2011).

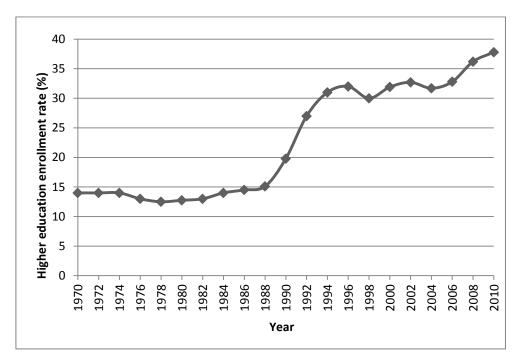


Figure 1: UK higher education enrolment rate, 1970–2010.

Source: (Boliver 2011) and (Department for Business 2012)

Although enrolment rates continued to increase from 2008 through to 2010, this may no longer translate into ever more young adults leaving home earlier. Firstly, there has been a move to widen participation in HE to groups, who are generally less likely to leave home to attend (Holdsworth 2009). Secondly, over the 2000s there has been a decreasing amount of support given to students, e.g. with student loans replacing grants for many and the introduction of University tuition fees - first to up to £3000 per year, trebling to up to £9000 for entrants in 2012/13. Further research is required to examine how these changes will impact on the proportions of new entrants to HE who move away from the parental home (Bowl, Cooke, and Hockings 2008, Callender and Jackson 2008). We also need to increase understanding of how rising levels of student debt (The Student Loans Company 2011) and a weak gradate job market (Office for National Statistics 2012b) are likely to encourage returns to the parental home among young graduates who have previously moved away.

3.2 INCREASING YOUTH UNEMPLOYMENT AND ECONOMIC INSECURITY

Youth unemployment rose during and immediately after each of the last three recessions. The current total (last quarter of 2011) of 1.04 million unemployed young people aged 16 to 24 in the UK, compares with peaks of 924,000 in 1993 and 1.2 million in 1984 (Office for National Statistics 2012a)². Labour market precariousness makes it very difficult for many young adults to achieve the level and stability of income required in order to put down a rental or mortgage deposit (Clapham et al. 2012, McKee 2012) or to avoid eviction (Rugg 2008). We have shown how remaining in the parental home into ones late twenties and early thirties is increasingly concentrated among students, the unemployed and those in insecure employment (Stone et al., 2011). Figure 2 shows that among men in their late twenties and early thirties, those in full time employment increased their propensity to remain in the parental home marginally between 1998 and 2008 – from around 16% to 18%. The chances of an unemployed man of this age living with a parent increased from 29% to 41%. It is not just those who are out of work who were seen to be more likely to remain in the parental home.

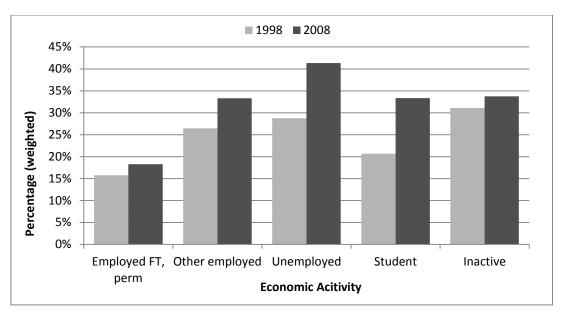


Figure 2. Percentage of men aged 25-34 living with parents in 1998 and 2008, by economic activity, UK.

Source: Stone, Berrington & Falkingham (2011) analysis of UK Labour Force Survey

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² It should be noted however, that of the current total unemployed around 300 thousand are full-time students who are actively looking for work but unable to find any to go alongside their study.

We also found that young men in insecure employment – as defined as being either in part-time work or on temporary jobs - were significantly more likely to remain at home as compared with those in full time employment, and the gap increased over the decade. Indeed, one of the groups often forgotten in youth research are those who are in work but who are in low status, low pay jobs. This group, alternately labelled as the "missing middle" (Roberts 2011), the "squeezed middle" (Whittaker and Bailey 2012) and the "forgotten working poor" (O'Reilly 2008) are facing an increasingly precarious situation. New research is required to better understand how the low wages and few prospects for job promotion experienced by this group impact on their housing careers and hence inform policies needed to help them.

Increasing graduate unemployment (Office for National Statistics 2012b) and graduate underemployment (Chevalier and Lindley 2009) have increased the dependence of men and women from more advantaged backgrounds upon their parents. A shown in Figure 3, for every five new graduates looking to enter the labour market, around four were in work and one was unemployed. Whilst this rate of graduate unemployment is lower than that following the 1990s recession (26.9 per cent in 1993), the overall number of unemployed graduates is similarly large due to the higher overall level of enrolment. These trends raise a number of important research questions. How does returning home depend on the area in which the university is based and the locality of the parental home, in relation to housing affordability and job opportunities?

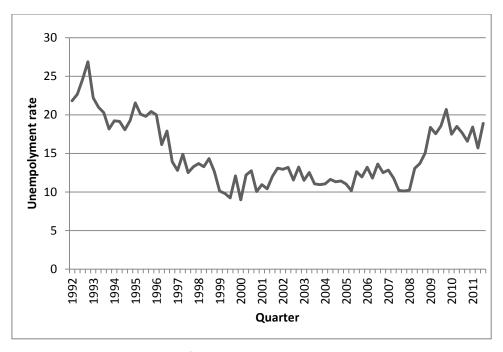


Figure 3: Unemployment rate for UK graduates who graduated 0-2 years ago, Q2 1992 - Q4 2011, seasonally adjusted.

Notes: Everyone who has graduated within the two years of the survey date for those aged 21 to 64. The unemployment rate is the number of unemployed people divided by the economically active population in that category. The economically active population is defined as those in employment plus those who are unemployed.

Source: ONS Graduates in the labour market 2012.

3.3 ACCESS TO AFFORDABLE HOUSING

Increasing private housing costs and the concentration of the social housing sector on those most in priority need, coupled with welfare retrenchment mean that many (often single) young adults are not able to leave home. House prices increased dramatically during the late 90s and through to the 2000s. First-time buyers found it increasingly difficult to enter the housing market with average "house price to individual income" ratios increasing from around 3.0 to greater than 5.0 (Wilcox 2005). Then, as funding constraints took hold from late 2007, first-time buyers were affected by more restrictive loan-to-value requirements. According to the Council of Mortgage Lenders (CML) the average size of deposit increased from 10% to 25% of the purchase price of the property between 2007 and 2009. The average deposit for a first-time buyer is over £26,000 (representing 79% of the average annual income from which the mortgage is paid). As a consequence, young adults increasingly negotiate with older generations in order to buy a house. According to CML estimates in 2005, half of first time buyers aged under 25 were able to buy without assistance. In 2011 this was less

than one in ten. A similar trend exists for those in their late twenties (Council of Mortgage Lenders 2011). The need for parental support with home ownership will potentially be ameliorated by the 2013 launch of the government's 'Help-to-Buy' scheme. This provides an equity loan for up to 20% of the value of purchasing a property, thereby reducing the pressure on first-time buyers, in particular, to secure a large deposit. Nevertheless, the scheme "is clearly primarily intended to support short term housing market and economic recovery. It will reduce the extent to which new entrants to home ownership are deterred by minimum deposit requirements; but those requirements will still be more onerous than those operating over the previous three decades" (Wilcox 2013) p.23. Moreover, buyers will still have to find a deposit of at least 5% of the value of their prospective home.

Therefore, despite the introduction of short-term schemes such as 'Help to Buy' that aim to reduce the financial barrier to owner-occupation, renting is the only realistic option for the majority of young adults (Kennett, Forrest, and Marsh 2012, McKee 2012). These trends in housing affordability raise the question of whether and to what extent inequalities in access to home ownership will widen in the future, particularly in the context of an economic recession. The inter-generational transmission of housing wealth is an important part of this story (Heath and Calvert 2011) that requires further investigation. Even for those more advantaged young adults who attended HE rising student debt will act to delay the transition to home ownership (Andrew 2010) and hence renting is an increasingly important experience for most young adults. How further increases in student debt will affect the housing pathways of young adults throughout their life course is a key question for future exploration.

At the same time, the social housing sector has decreased in size. The proportion of all households renting from a social landlord declined from about a third in 1981 to just 17 per cent in 2009 and 2010. Social housing in the UK, whether provided by Local Authorities or private Housing Associations has become increasing residualised in recent decades with access being restricted by a needs-based allocation (Forrest and Murie 1983, Kennett et al. 2012). The current statutory framework prescribes a series of 'reasonable preference' categories for council house allocations, including: families with dependent children and pregnant women; people occupying

temporary or insecure accommodation; persons with a particular need for settled accommodation on medical or welfare grounds; households whose social and economic circumstances mean that they have difficulty securing settled accommodation; and statutorily homeless households (Fitzpatrick and Pawson 2007). Large scale investment in new build of social housing seems unlikely. Competition for existing stock is likely to mean that social housing will increasingly become restricted to those in greatest need, excluding many single men and women, and childless couples (Kennett et al. 2012). Since owner occupation is not often possible for the majority of young adults, there will continue to be an increased reliance upon the private rented sector (Clapham et al. 2012, McKee 2012, Rugg 2010). These trends have also been widely discussed in public discourse – the following headline from *The Guardian*, June 2012 being typical: "UK housing shortage turning under-30s into generation rent".

Evidence is needed to inform the debate as to whether owner occupation should continue be viewed as the "housing end-point of choice" (Rugg 2010). Future research is needed to identify how extended periods in the PRS impact on young adults' ability to achieve adult status in other domains. For example, we might expect that the flexibility of short-term tenancies allows greater geographical mobility which can be important when searching for a job nationally (Rugg 2010). But on the other hand Clapham and colleagues found that some younger people found the PRS to be unsuitable for families with young children, "where the short-term nature of many tenancies created insecurity over issues such as schooling and the expense of frequent moves" (Clapham et al. 2012), p.44. There is greater consensus among housing experts that Government interventions need to be put forward which can improve access to, the quality of, and security of tenure in, the private rented sector accommodation for the increasing numbers of vulnerable tenants who require homes; including young families, and those on very low incomes (Clapham et al. 2012, Rugg and Rhodes 2008).

3.4 WELFARE POLICY CHANGES

Increasingly, those on low pay will be pushed into the private rented housing sector. However, for many young adults the levels of housing benefit available will not enable them to afford their rent and as noted by Kemp "The substantial cuts in housing benefit that are currently being implemented by the Coalition Government are likely to seriously exacerbate this problem" (Kemp 2011), p.1032. Whilst most benefit recipients are seeing a reduction in the generosity of their housing benefit under recent welfare reform (Kennett et al. 2012), young adults have been particularly hard hit through the restriction of housing benefit for those aged under 35, to the level of a room in a shared house (Rugg 2010; Rugg, Rhodes, and Wilcox 2011). The Shared Accommodation Rate (SAR) was originally introduced as the Single Room Rate, capping housing benefit for those under age 25 (Kemp and Rugg 1998) but was extended to those aged under 35 in April 2012 (Rugg, Rhodes, and Wilcox 2011). For housing benefit purposes, a shared room is accommodation where the tenant has exclusive use of only one bedroom, and where the tenancy provides for shared use of one or more of a kitchen, a bathroom, a toilet, or a living room (Rugg et al. 2011). The Government's stated objectives for this extension to age 35 are to ensure that those receiving housing benefit do not have an advantage over those who are not on benefit, but have to make similar choices about what they can afford; to help contain growing housing benefit expenditure; and to remove a potential work disincentive (Department for Work and Pensions 2011). Ongoing investigation is required to examine the extent to which the SAR discourages young adults to leave home and makes it more difficult to maintain independence, especially in geographical areas where fewer houses of multiple occupation are available.

The SAR also has a particular impact on men who are not (permanently) coresident with their children limiting their ability to co-parent following partnership dissolution. Rules for housing entitlement and housing benefit are based on the assumption that, following partnership breakdown, one parent – usually the mother (Office for National Statistics 2011) – has primary care of the child. Many non-resident fathers aged under 35 will be classed as single with no dependent children, will not be a priority for social housing and will only qualify for housing benefit in the PRS at the Shared Accommodation Rate. Living in a bedsit or sharing a house, particularly with strangers, may not be ideal conditions for permitting children to visit or stay overnight (Rugg, Rhodes, and Wilcox 2011). Analysis of data from the Understanding Society survey (UKHLS) for 2009-10 indicates that 5% of UK men aged 20-34 have at least one child with whom they are not resident (This increases to 1 in 10 of all men in their early thirties). When expressed in terms of a percentage of

all fathers the percentage who are non-resident increases to one quarter for the whole age range. The likelihood of not being resident with at least one of your children is highest for very young fathers (37%) and lower for fathers in their early thirties (20%). While young non-resident fathers will often live with their own parents, at age 30-34, around a third of non-resident fathers are living outside a family (living alone or sharing with others). The latter group should be targeted in future research into the impact of housing policies on family interactions, as they are the fathers most likely to be affected by the introduction of the raised age limit to the cap on housing benefit to the level of the Shared Accommodation Rate.

4 THE ROLE OF FAMILY IN THE AGE OF AUSTERITY

The policy changes outlined in the previous sections sit within a wider programme of austerity measures initiated by the UK government in 2010 in response to the 2008 recession. All of the changes discussed so far combine together to result in increased economic dependency of young adults on their parents. At the same time, more direct consequences of the recession such as the continued rise in youth unemployment, (discussed in section 3) mean that a greater number of young people will potentially be affected by the expectation that more support will be provided to young people from their families instead of from the state. This may take the form of a shift in the balance between dependency and autonomy in young adults' relationships with their parents, with arrangements such as living independently in accommodation subsidised by parents, but may also involve often involve co-residence (European Group for Integrated Social Research 2001). However, as we argue below, this fails to take into account that young adults will not necessarily have access to the parental resources that are expected to make up the shortfall in state provision.

4.1 HOW IS THE "PARENTAL HOME" CHANGING?

The demand e.g. from the Prime Minister David Cameron (Crisis 2012, The Telegraph 2012), that families should take responsibility for young adults who are not economically independent ignores the fact that many young people simply can't live at home. "They may have fled violence or abuse in the family home... Sometimes parents just won't have the space to house them or will have moved away." (Crisis 2012), p.1. Previous research has shown that the young unemployed are more likely to

report high levels of friction and tension within the parental home, and to give 'negative reasons' as the reason for leaving home (Jones 1995). Furthermore, we saw during the 1980s recession that, for many low-income and unemployed parents, the increasing economic burden of young adult children is too great, forcing some young adults to leave the parental home (Furlong and Cooney 1990). A similar impact of the current reforms has been predicted (Brown 2012).

Even when a "parental home" exists in a suitable location, we cannot ignore the modern reality of the "parental home" which is increasingly likely to consist of a lone parent or blended family with both biological and step parents. In Figure 4 we use data from the 1991 and 2001 waves of the British Household Panel Survey and the first wave (2009/10) of Understanding Society to identify the magnitude of changes in parental family type over the past two decades or so. We find that that the percentage of those aged 14-16 living with two biological parents declined from 70% to 55%, counteracted in the main by an increase from 15% to 26% in the percentage living in a lone mother family. The proportions living in a blended family, with one natural and one step parent remained more constant, at around 12%.

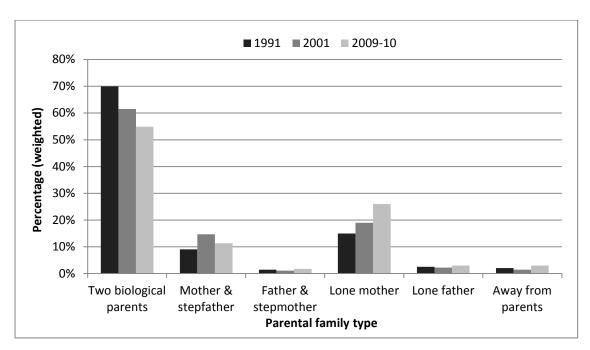


Figure 4. Percentage of 14-16-year-olds living in different family types, Britain. BHPS 1991, 2001 and UKHLS 2009-10.

Evidence from existing quantitative research in the UK (Holdsworth 2000, Kiernan 1992) and other western countries (Bernhardt, Gahler, and Goldscheider 2005, Goldscheider and Goldscheider 1998, Goldscheider and Goldscheider 1989, Mitchell, Wister, and Burch 1989) suggests that parental family type is related to the timing of leaving home and the propensity to return, although the extent to which these associations represent a direct effect e.g. of increased parent-child conflict in stepfamilies is not known. A recent study by Mencarini and colleagues found evidence for lower rates of leaving home among young adults who are the last remaining sibling living with a lone parent (Mencarini, Meroni, and Pronzato 2010). Parental family type is not only likely to affect the timing of transitions to residential independence, but also reasons for leaving the parental home, as well as life course trajectories in other domains such as education and employment. Taking all of these processes into account, research is required to examine how the policy changes described above will have a particular impact on young adults whose parental home is less able to provide a 'safety net'.

5 CONCLUSIONS

In this paper, we have provided a summary of key issues potentially affecting the residential circumstances of young adults in the UK in the recent past, present and future. Using new and existing quantitative evidence, we have shown that while coresidence of young adults with their parents is becoming more common, the reasons underlying this trend are complex. Potential explanations include ostensibly positive changes such as increased enrolment in higher education, as well as more adverse changes such as a declining youth labour market and the increased cost of private housing. We have also demonstrated that the "parental home" itself is not a straightforward concept, with demographic changes such as an increase in 'blended' and lone-parent families.

Building on this evidence, there is a need to further understanding of how parents and their adult children interact in a changing demographic, socio-economic and policy context, whether co-resident or not. For example, while adult children may require more parental support as they struggle to achieve residential and financial independence, their parents may also be required to balance this responsibility with the needs of their own ageing parents. At the same time, the number of young adults

living outside a family (either alone or sharing with non-relatives) is increasing, and further research is required to explain the pathways into and experiences of this type of living arrangement. Of particular concern in the immediate future will be the welfare policy changes that, as argued above, are likely to have a substantial impact on certain groups of young adults such as non-resident fathers.

Statistical analyses such as those presented in this paper can provide robust and generalizable evidence that gives a valuable picture of how particular sub-groups of young adults are living and working. However, quantitative analysis is limited in explaining the complex relationships and the social or cultural forces that underlie such trends. Therefore, ideally a new qualitative research agenda is needed to run alongside or in combination with quantitative analyses, in order to more fully understand how diversity in parental family type, class and ethnicity all inter-relate in the context of young adults' living arrangements.

Unfortunately, it seems doubtful that there will be much substantial improvement in, for example, housing availability and affordability or in the youth labour market in the UK in the near future. At the same time, it appears that young adults will also have less access to the 'safety net' of welfare support. Therefore, achieving residential independence will remain challenging for young people who are beginning to make the transition to adulthood over the next few years. Investigating how these young adults are able to cope with and negotiate these challenges seems destined to be an important part of our research agenda in the UK for some years to come.

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