Who's At Home at 33?

Pamela Di Salvo

Social Statistics Research Unit City University Northampton Square London EC1V 0HB

March 1996

The Joseph Rowntree Foundation has supported this report as part of its programme of research and innovative development projects, which it hopes will be of value to policy makers and practitioners. This work was also partly supported by funding from the Leverhulme Trust on the project "Living Arrangements and Livelihoods over the Lifecycle". The facts presented and views expressed in this report, however, are those of the author and not necessarily those of the Foundation or Trust. I would like to thank Heather Joshi for all of her valuable comments.

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Summary of Main Findings

- Only 351, or 3.5%, of NCDS (National Child Development Study) cohort members had not left home by the age of 33. 263, or 2.5%, had returned to their parents home and were still there at the age of 33. This is a small fraction of those who had ever-returned. Half of the returners had been living with their parents for over two and a half years.
- Approximately 66% of these two groups who were living in their parents home at age 33 were men. Most of those still at home had never had a live-in relationship, while nearly have of those who had returned home had experienced a relationship break-up.
- Cohort members living in the parental home at age 33 are not living in overcrowded conditions. In fact, they are living in homes with more rooms per person than their peers living in flats and starter homes.
- In 1991 unemployment affected 22% of male returners who had never had a partner compared to 13% of those still at home and only 8% of those living independently.
- The economic status of 8% of men and 6% of women who had never left home was permanently sick/disabled while only 1% of men and less than 1% of women living independently were so classified.
- Two-thirds of men living in the parental home were in manual occupations in 1991 as compared to just less than half of those living away from their parents. Amongst women who have never-married never-cohabited, 39% of those living independently were in professional/managerial occupations while only 11% of those still living at home were.
- Returners and those still at home earn less on average than those living independently even when looking only at those in full-time jobs in the same social class.
- Of the three groups, those still at home had the lowest qualifications and a greater percentage had basic skill difficulties.
- Those still living in the parental home at age 33 were most likely to be from families on lower incomes, with manual backgrounds, and in council tenancies.
- 12% of those still at home were only children compared to 6% of those living away.
- Twice as many of those still at home at age 33 were kept off school when they were children in order to help at home.
- Those still at home had lower tests scores and finished school earlier than those living independently. 14% received Special Educational Treatment during childhood compared to just over 2% of those living independently.
- Returners more closely resembled their peers living away suffering, however, from higher levels of unemployment and relationship breakdown. On the other hand, those still at home at 33 could be described as at the vulnerable end of the skills scale.

Introduction

It is not the norm for two generations of working-aged adults to live in the same household in contemporary Britain. Housing, social and tax policy are geared on the whole to less complex living arrangements. Sons and daughters in their twenties do often live with their parents, but they are presumed to be in the process of 'leaving home'. Indeed, many studies have shown that the vast majority of young adults leave to live independently well before their mid-30s (for example, Di Salvo, Ermisch and Joshi 1995, Berrington and Murphy 1994, Kiernan 1991). It has also been found that with the shift away from leaving to marry which was so prevalent in the Fifties and Sixties, young adults have a greater propensity to return to their parental home (Jones, 1987). However, none of the recent research looks at those who do not make the move out of the parental home when nearly all of their peers have done so nor does it explore the characteristics of those who return and remain there into adult life. While multi-generational households are not the norm in Britain, they still feature as a minority living arrangement.

Are those who have never left home as young adults a homogeneous group of young people? What are their characteristics? Can we gather from the available data if market or other forces are keeping them from seeking independent living arrangements or is it an arrangement which some people freely choose in preference to conventional options? Do their peers who return to the parental home have the same characteristics? Can these cohort members manage to live independently or is the parental home offering them their only safety net? Does this say something about the availability of suitable housing for vulnerable young people? Do such arrangements have long-term implications for the care of either the adult child or the ageing parent? Would there be a burden of care which would fall to the community in the absence of these multi-generational homes?

In this paper some of these and other questions about those who are living in the parental home beyond their 33rd birthday are explored. Their social, familial and economic characteristics are compared with those of their peers who had left and were away at 33. This examination of 33

year olds living as their parents' dependents seeks to identify the circumstances in which such arrangements may come about and to identify the social needs that are being met by this unusual extension of the family economy.

Since the number of adults living with their parents at 33 is small, this sort of living arrangement is not readily studied in standard cross-sectional sample surveys. Here we examine a cohort study which not only has the merit of providing an unusually large sample of cases in this situation, but also of having already recorded a wealth of data on their antecedents. These are brought into this paper after the circumstances of cohort members in 1991 has been examined. The two groups living in the parental home at 33, referred to simply as 'those still at home' and 'returners' in this paper, are compared with the cohort members who were living independently at age 33 ('those away'). Policy implications of the findings are discussed in the conclusions.

The Data

The National Child Development Study (NCDS) follows up all those born in the week 3rd-8th March 1958. At birth, 7, 11, 16, 23 and 33 they or their parents and sometimes teachers and medical officers were interviewed. At the fifth sweep in 1991 when the cohort members were aged 33 they were asked about their lives since the age of 16 using a self-completion questionnaire. A history of their partnership, employment, childbearing and housing experiences was compiled. Using this source the author, with others, examined the patterns of leaving and returning home among this 1958 birth cohort (see Di Salvo, Ermisch and Joshi 1995; Ermisch and Di Salvo 1995; and Ermisch, Di Salvo and Joshi 1995). From this work it was calculated that of 10,503 NCDS cohort members 351, or 3.5%, had never left the parental home by the time of the interviews at age 33. A further 263 individuals, or 2.5%, had left the parental home but had returned and were still living there at age 33. 9,346 cohort members were living away.

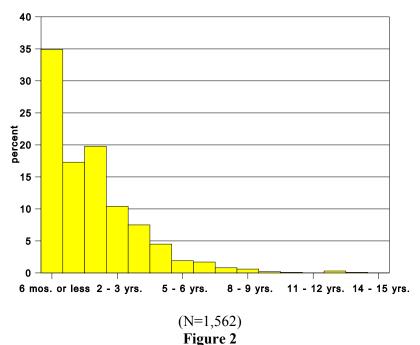
Some Definitions

Sorting out which group cohort members belonged to was not as easy as expected. Clarification on the definitions of living away, returning and never having left was necessary. Although providing a point at which to define the sample, examining this longitudinal data in a cross-sectional way (in other words, summing up an entire event history by focusing on a single point in time - age 33) introduced some complexities with regards to definition. Firstly, can we say that those who have returned to the parental home and are living there at age 33 are different from the population who had *ever* returned to the parental home? In the earlier work on the household formation patterns of the NCDS cohort (Di Salvo, Ermisch and Joshi, 1995) it was found that 22% (N=1,859) of the 8,390 cohort members who had left home (and whose living arrangement at the first move could be determined) had returned at least once by the age of 33. Those returners still in the parental home at age 33 (N=263) comprise less than 15% of all of those who have ever returned.

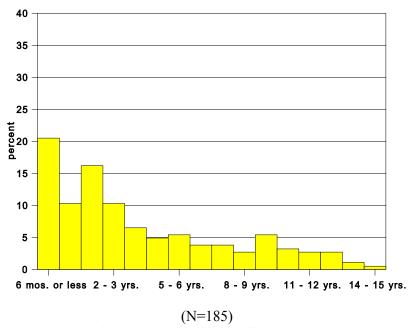
Figures 1 and 2 show that returners who are at home at 33 are indeed different from the population who had ever returned. Those who have returned home and are there at 33 on the whole have not returned for short spells of time. 50% of those at home at 33 have stayed for longer than 30 months while 50% of ever returners who are away at 33 stayed for only 12 months or less in their first spell of returning home¹. Given that those who were at home at 33 had not completed their stay in the parental home by the time of the interview, this would seem to indicate that this group comprises those who are not living with their parents for short periods of time as a temporary stop gap. What is explored later in the paper is that perhaps they are different because they had difficulty remaining independent.

¹ 74% of those who had returned to the parental home and were away at 33 had only returned once. This first spell in the parental home was used to calculate duration in the parental home. For those who were living in the parental home at 33 the last spell was used. In 71% of cases this was their only spell in the parental home.

Figure 1
Length of stay in parental home - ever returners



Length of stay in the parental home - those who returned and are there at 33



Other questions also arose when examining this small group of people living at home at 33. What about those who may have moved back into the parental home but equally likely may have had their parents move in with them? What if someone has married but has never moved away from their parents, can they be thought of as independent? To answer these questions the notion of financial responsibility was incorporated into the definitions of leaving and returning to the parental home. Cohort members were categorised according to these fairly elaborate definitions:

Living Away at 33:	Having left the parental home to live
	independently, this cohort member either: a) does not live with
	parents or parents in-law at age 33; or b) lives with parents or
	in-laws at 33 but is solely or partially financially responsible
	for the property they live in (N=48).

Returned and at Home at 33: Having left the parental home to live independently, this cohort member either: a) returned to their parents home and is living there at 33 and is not financially responsible for the property they live in; or b) moved in with parents in-law and neither the cohort member nor the cohort members partner is financially responsible for the property they live in.

Still at Home at 33:	Never having left the parental home to live
	independently, this cohort member either: a) lives with one or
	both parents at 33 and is not financially responsible for the
	property they live in; or b) lives with one or both parents and a
	partner at 33 and neither the cohort member nor their partner
	is financially responsible for the property they live in.

The Results

Table 1 shows the distribution of cohort members in the three groups according to sex. Somewhat surprisingly, both the group of those still at home and the returners are disproportionately made up of men.

Table 1Away, Returned or Still at Home at 33?

	Those Away Returners		Those Still at Home
Men	48%	63%	67%
Women	52%	37%	33%
Total (N)	9,346	263	351

The sample for a study on who remained single in their mid-30s carried out by Kiernan (1988) also comprised more men than women. Kiernan utilised data from the MRC's National Survey of Health and Development (NSHD), also a longitudinal study which constitutes a sample of the

cohort born in 1946. 65% of never-married adults in Kiernan's study were men. Although men marry older than women this difference, in both cohorts, is larger than was expected. By age 36, 8.4% of men (N~2,000) and 4.6% of women (N~2,000) were single in the NSHD. How does this compare with the population of never-married within the NCDS cohort? In 1991, 20.9% of men and 14.2% of women in the NCDS sample were legally single. Given an increasing age at first marriage and the fact that the interviews for the 1958 (NCDS) cohort were carried out when the cohort members were three years younger than the 1946 cohort members, it is not surprising that there are many more never-married adults in the NCDS sample. Table 2 compares the living arrangements of these never-married adults in the two cohorts.

Table 2
Living arrangements of the never-married (%)

Living arrangement:	1946 C (age 3		1958 Cohort (age 33)		
arrangement.	<u>Men</u>	Women	<u>Men</u>	Women	
Alone	32.2	36.6	28.6	27.5	
Lone parent	0.0	3.2	1.1	5.8	
With partner	8.2	6.4	28.1	30.5	
With parent(s)	48.5	38.7	34.5	24.1	
Other*	11.2	15.0	7.7	12.1	
Total N=	171	93	1,014	727	

[†] source: Kiernan (1988)

Kiernan found that nearly 49% of the single men and 39% of the single women in the 1946 cohort were living with their parents while only 35% of single men and 24% of single women in the 1958 cohort were living at home. This is partly accounted for by the most striking difference between the two cohorts: the number cohabiting. For the never-married in the 1946 cohort cohabitation played only a minor role, while for the 1958 cohort cohabitation was one of the most common living arrangements for the never-married.

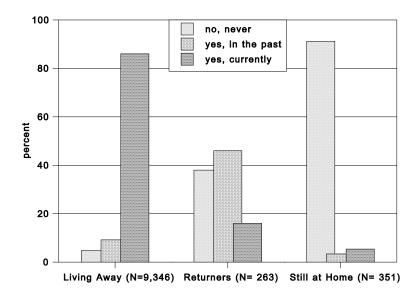
^{*} includes relatives, and other non-relatives ie. friends. For the 1946 cohort this includes those living in institutions. For the 1958 cohort those in institutions may have also described themselves as living alone.

Life at 33

Household, Partnership and Childbearing

By definition, those young adults in the NCDS living with their parents at 33 will have very different household compositions to their peers. All of those at home are living with at least one parent or in-law, in fact around 59% are living with two (either natural, adoptive or step parents or in-laws). Of the small number of those living away who have had a parent move in with them (N=65), just over 27% are living with both parents. These three groups also have very different partnership histories, as shown in Figure 3.

Figure 3.Has the cohort member ever had a live-in partner?



These differences are similar for both men and women although more women returners were currently in a partnership than men, 24% of women were in a partnership in 1991 as compared with 12% of male returners. This suggests that living in the parental home at age 33 is strongly equated with not acquiring a partner. When looking only at those cohort members who have never had a live-in partner, we find that 53% of men and 41% of women are living in the parental home at age 33. Remarkably, when those who are cohabiting are removed from the analysis of the 1946 cohort, these proportions are exactly the same for the men and women the two cohorts. Where appropriate, results for the never-married never-cohabited will be presented in this paper and comparisons will be made with Kiernan's results for the 1946 cohort.

Those cohort members not currently living with a partner were asked if they had ever had a long-term relationship. Of those living away who had never had a 'live-in' partner, 107 young adults, or 25%, had also never had a long-term relationship. Similarly, just over a quarter of returners (who never had a partner) had also never had a long-term relationship. This compares with 154 young adults, or 49% of those who had never left home who were not living with a partner. The other 51% were either currently having a long-standing relationship without co-residence (N=55) or had done so in the past (N=107).

As would be expected from the extremely different experiences of partnership formation, those at home at 33 are much less likely than their peers living away to have had/fathered any children. 71% of men living away and 79% of women living away have had children, while 39% of male returners and 42% of female returners have had children. Only 4% of men and 16% of women who never left home have any children. When looking only at those who have never lived with a partner, we see that in all three groups less than two percent of men have fathered any children. Amongst women who have never lived with a partner, the returners are most likely to have had a child although this difference is not statistically significant, see Table 3.

Table 3
Experience of childbearing amongst women who have never lived with a partner

Have you ever had any children?	Those Living Away	Returners	Those Still at Home
Yes	12.4 %	18.8 %	6.8 %
No	87.6 %	81.3 %	93.2 %
Total (N)=	194	32	103

28.5% of those still at home also live with a sibling (full, half, adopted or step) as do 17.5% of those who have returned. Just less than 10% of those still at home and just over 17% of returners have other people in their household including grandparents, other relatives, friends and lodgers. Is there any evidence to suggest that those living at home are living in more cramped circumstances than their peers living away? Although not a strict measure of over-crowding, the number of persons per room (excluding kitchen and bathrooms) was calculated for each cohort member's household and the average for each of the three groups was compared. This has suggested the exact opposite. Those living in the parental home at 33 had more space when compared with other cohort members living away after controlling for the presence of partners and children. In other words, among those not currently living with a partner or children, those living in the parental home had more rooms per person than those living independently. This was also true for those at home with partners and children. It does not appear that by staying in the parental home these people are causing or suffering from over-crowding. These cohort members may in fact prefer to remain in their parental home where the accommodation is less cramped than in the smaller flats and starter homes occupied by their peers. Whether or not they are economizing of the housing stock depends on what their parents would have done with the space if they had moved away, but at the very least we can say that they are not causing 'housing stress' by not moving out.

Economic and Occupational Status

Table 4 shows the distribution of these three groups at 33 according to their 'current main economic activity'. The numbers in brackets are for the never-married never-cohabited population.

Table 4
Current Main Economic Activity in 1991 - %
(never-married never-cohabited population in brackets)

	Men				Women	
	Away	Returned	Still Home	<u>Away</u>	Returned	Still Home
full-time employment	91	77**	77**	35	55**	73**
	(85)	(71)**	(77)*	(82)	(66)*	(78)
part-time employment	2	2	0	33	23*	5**
	(1)	(3)	(0)	(6)	(22)**	(3)
unemployed	5	16**	13**	2	6**	3
	(8)	(22)**	(13)	(4)	(6)	(4)
perm. sick/ disabled	1 (3)	2 (0)	8** (9)**	0 (0)	3** (3)	6** (7)**
home/ family care	0	1	0	28	13**	9**
	(0)	(1)	(0)	(5)	(3)	(5)
other	1	2	2	2	0	3
	(2)	(3)	(1)	(2)	(0)	(4)
N =	4,451	165	235	4,884	97	116
	(248)	(68)	(217)	(194)	(32)	(103)

^{*} indicates statistically significant differences at the p<0.05 level when compared to those living away.

The most striking distinction between groups in relation to economic status at age 33, as shown in Table 4, is the percentage of those unemployed among men who have never-married never-cohabited. Men who have returned to the parental home are significantly more likely than their peers living away to be unemployed. Although unemployment is also higher among those who never left the difference with those living away is not as remarkable as with returners. Those still

^{**} indicates statistically significant differences at the p<0.01 level when compared to those living away.

at home, single or otherwise, are, however, most likely to be permanently sick/disabled. While this difference is statistically significant, we can also see in Table 4 that only a small fraction of those still at home at 33 are economically inactive for reasons of permanent sickness/disability.

Table 4 also shows that never-married never-cohabited women are about as likely as men in all three groups to be in full-time employment unlike among their partnered peers. This is obviously due to the difference in the percentage with children. Almost all of the women living away who describe their main economic activity as home and family care have young families. Nine of the ten women still at home with family care responsibilities have a child. Eleven of those women who have returned home and primarily look after the home and family have children. Two do not. The one man who has returned home and describes home/family care as his main economic activity does not have children. These nine cohort members may be home looking after sick or disabled parents. However, of the 1,376 men and women living away with home/family care responsibilities 34 do not have children and only one has a parent living with them. Additionally, many of those working part- or indeed full-time may also be looking after their parents. For the never-married never-cohabited returner women who are working part-time this may help to explain why they are most likely among the three groups to be employed on a part-time basis. Unfortunately, this issue of parental care cannot be directly determined from any of the questions at the fifth sweep. The age of parents is explored later on in the paper but a couple of points are worth raising here. First, young adults may live with their parents for reason of companionship as well as for reasons of care and even a direct question on looking after elderly parents would probably not fully explore this issue. Second, some of those living with elderly parents because they need looking after might for practical reasons have at least partial financial responsibility for the property they live in and would therefore not be classified as 'at home' according to our definitions.

Of those that are employed those at home are most likely to be in manual occupations. This is particularly true for the men, approximately 67% of those still at home and returners are in manual occupations compared with 47% of those living away at 33. When comparing only the never-married never-cohabited men the difference is even more striking with only 35% of those away in manual occupations compared to 54% of returners and 66% of those who never left home. The same comparison is not as useful for the women as most women are classed in non-manual jobs anyway. However, when looking at their occupational classification, we find that fewer of the women still at home at 33 are in professional or managerial positions. Among the never-married never-cohabited women there is a remarkable 27% difference between those living away and those still at home, among men there is a 20% difference between the two groups. 39% of women living independently who never-married never-cohabited are in professional and managerial occupations compared to 11% of those still at home and 24% of those who returned to their parental home.

Income and Benefits

We have seen that those men at home at 33 are less likely to be working and more likely to be in manual occupations than their peers living away. We have also seen that women living away from the parental home are most likely to be in professional and managerial positions. Table 5 shows the mean (average) income and median (50% of those in the sample are making less than this amount and 50% are making more) income for those who are working full-time.

Table 5

Mean and median income for full-time workers expressed in pounds per week

	Men	•			Women	
Those Living Away	Returners	Those Still at Home		Those Living Away	Returners	Those Still at Home
Full-time non-manual workers						
£299	£193**	£185**	Mean	£196	£173	£155*
£254	£170	£191	Median	£185	£160	£155
1,981	38	56	Total (N)	1,307	41	53
		Full-tir	ne manual w	vorkers		
£217	£180*	£163**	Mean	£133	£128	£117
£200	£160	£150	Median	£125	£127	£111
1,634	81	103	Total (N)	272	8	26

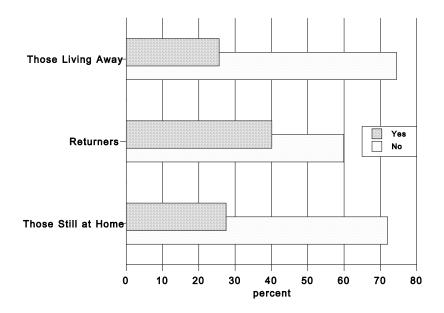
^{*} indicates statistically significant differences at the p<0.05 level when compared to those living away.

Table 5 shows not only that those in non-manual occupations earn more than those in manual occupations but also that men have higher earnings on average than women within each social class for all living arrangements. The difference between the sexes is greatest for those women who have children even though they all work full-time (figures not shown). This table also shows rather clearly that those at home at 33 earn, on average, far less than their peers living away. This is particularly true for the men and is evident for both those in manual and non-manual occupations. There is some distinction between returners and those who never left home, with those who never left earning the least, on average, of all three groups. For men, the differences between those at home and those living away are all statistically significant except for returners in full-time manual occupations. The sub-group of men who have never-married never-cohabited (figures not shown) earn, on average, less than the group as a whole (shown in Table 5) within each of the three groups. Women living away who have never-married never-cohabited earn more than other women.

^{**} indicates statistically significant differences at the p<0.01 level when compared to those living away.

The picture is not the same with regards to receipt of benefits. Figure 4 shows that of the three groups, returners (N=252) are most likely to have ever claimed Income Support. Those who have never left home (N=346) are no more or less likely than those living away (N=9,258) ever to have claimed Income Support or Supplementary Benefit (this cohort was aged 30 when the rules about non-householders under 25 were introduced and there was a shift from Supplementary Benefit to Income Support, and hence they would not have been affected by any changes). However, those still at home are significantly less likely to be currently receiving *any* state benefit. The type of benefit received is much more likely to be related to invalidity income, while those living away are more likely to be claiming benefits such as Family Credit and Housing Benefit (Child Benefit has been excluded). The figures for the type of benefit received are shown in Table 6 on the next page. When looking only at the never-married never-cohabited population, who are less likely to be claiming these 'family' benefits, we find that only 14% of those living away (N=442) claim state benefits. This is significantly lower than the 23% of returners (N=100) and 21% of those still at home (N=320) who claim state benefit.

Figure 4



Has the Cohort Member ever claimed Income Support ?

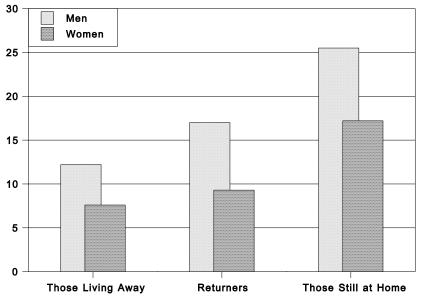
Table 6
Type of Benefit currently received (%)

	Those Living Away	Returners	Those Still at Home
% on any benefit	40%	28%	23%
Number on benefits	1,576	66	78
Type of Benefit			
Unemployment Benefit	8.4	17.0	15.4
Income Support	21.5	31.8	31.7
Unemployment & Income Support	4.8	2.3	5.8
Sickness Benefit	2.9	3.4	0.0
Invalidity Benefit	7.4	8.0	14.4
Industrial Injury Benefit	1.4	3.4	2.9
Attendance Allowance	4.5	0.0	9.6
Invalidity Pension	0.4	0.0	5.8
Mobility Allowance	3.0	2.3	3.8
Family Credit	11.2	6.8	1.9
One Parent Benefit	10.5	18.2	5.8
Maternity Allowance	3.7	0.0	0.0
Invalidity Care Allowance	3.5	1.1	1.0
Housing Benefit	13.1	1.1	1.0
Other	3.6	4.5	1.0
Total Number of Benefits Received	2,224	88	104

Adult Basic Skill Difficulties and Qualifications

The fifth sweep of NCDS collected extensive data on self-reported basic skill difficulties (reading, maths, and writing/spelling). Overall, 23% of those still at home (N=351) reported problems with one or more of the basic skills. This compares with 10% of cohort members living away (N=9,346) and 10% of returners (N=263). Figure 5 highlights some sex differences among these three groups. More men than women report skills difficulties in each of the three groups: 541 men and 371 women living away, 28 male returners and 9 female returners, and 60 men and 20 women still at home report basic skills difficulties. The vast majority of those with basic skills difficulties live independently. As for the specific nature of their skills difficulties, it is most remarkable that while 50% of those women still at home with skills difficulties had problems with all three basic skills only 5% of women (and men) living away who report having skills difficulties report having all three problems. 23% of men still at home reporting skills difficulties report trouble with reading, writing and maths.

Figure 5
Percentage of Cohort Members having one or more Basic Skills Difficulties



There are also marked differences in the level of qualification obtained by age 33 for these three groups. The percent obtaining three different levels of qualification is shown in Table 7. Figures for the never-married never-cohabited population are in brackets.

Table 7
Level of Qualifications (%)
(never-married never-cohabited in brackets)

	Those Living Away	Returners	Those Still at Home
Some or None	24	31	48
	(16)	(16)	(47)
'O' or 'A'- levels	48	45	43
	(40)	(44)	(43)
Higher/Degree +	28	24	9
	(44)	(40)	(9)
Total (N) =	9,344	263	351
	(442)	(100)	(320)

The difference in the level of qualifications obtained seems to be concentrated at the 'extremes'. Roughly similar proportions of cohort members have 'O' or 'A' -levels by age 33 but 24% more of those still at home have only some or no qualifications when compared to those living away. Conversely, 18% more of those living away have obtained qualifications above 'A' -level. When looking at the never-married never-cohabited population this difference is even greater with 35% more of those living away having qualifications of higher/degree level. Returners more closely resemble their peers living away than those still at home. There is virtually no difference between the sexes; although 50% of the never-married never-cohabited women living away have higher/degree level qualifications compared to 39% of the men. This compares favourably with the finding of Kiernan (1988) for the never-married population of the 1946 cohort. In that study it was found that those who remained single tended to include persons from both ends of the education spectrum. This study supports the finding that of those who remain single, it is those from the lower extreme of the education distribution who remain with their parents while those from the upper extreme live independently with either friends or on their own.

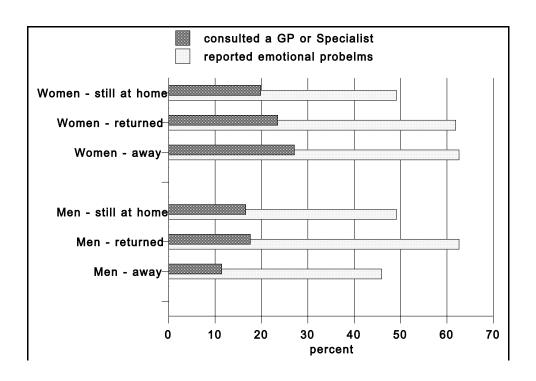
Health Status

As with the questions pertaining to basic skills, the cohort members completed a myriad of questions on self-assessed health. They were first asked to describe their health generally. Their response was analysed according to whether they were at home or were away at 33 and by sex. Although the majority of cohort members report their general health to be excellent or good, there are some small differences between the groups. Returners, both men and women, are most likely to report their health to be fair or poor, although these differences are statistically significant only for men. When looking only at those whose economic status was other than temporarily or permanently sick or disabled, 16% of returner men (N=160) and 15% of returner women (N=92) reported fair or poor health. This is compared to 11% of men living away (N=4,370) and 13% of women living away (N=4,792). Women still at home are least likely to report fair or poor health, only 9% (N=108) do so. Never partnered men who have returned reported fair or poor health in 21% of cases (N=68) compared with 9% of never partnered men living away (N=236). The picture is similar when looking at health status over the last twelve months only.

The same sort of question was posed about emotional problems. And in addition they were asked a supplemental question: whether they had ever consulted a GP or specialist for their emotional difficulties. Figure 6 shows their response to both questions by the sex of the cohort member. Women living away (N=4,888) and men returners (N=165) are most likely to report having suffered emotional problems, 63% do. Men living away (N=4,456) are the least likely, only 46% report having emotional problems. 49% of those still at home, both men and women, report having emotional problems (N=235 men and N=116 women). Generally, more women than men seek the help of a doctor for their emotional problems. Women who live away are more likely than other women to report that they have consulted a GP or specialist, although this is not significant. Returner women (N=98) report suffering emotional problems almost as

frequently as their peers living away (over 60%) and are only slightly less likely than those living away to have consulted a GP or specialist. The most notable differences for the never-married never-cohabited population are among men. 58% of the 248 never-married never-cohabited men report having suffered emotional problems as compared to 46% of men overall. This difference is significant. On the other hand, only 54% of never-married never-cohabited male returners (N=68) report having suffered emotional problems compared to 63% of all those men who have returned. This result is not statistically significant at least partly because the numbers are small. It appears from this analysis, however, that relationships have a protective effect on mental health for men living away. Additionally, relationship break down contributes to an increased risk of suffering emotional problems as well as to men returning home.

Figure 6 Self-reported Emotional Problems



How do They Feel about Life so far ...

At the interview at 33 cohort members were also asked to complete a multiple choice section on the way they felt about life so far. A series of questions were put to them about overall satisfaction as well as about how much control they felt they had over their lives. Regardless of the question asked, those men and women who had returned to the parental home and were living there at 33 were most likely to answer the question negatively. Additionally, male returners were generally less satisfied than their female counterparts. Two examples are given in Table 8. These differences between the three groups are highly significant for men (p<0.01), and although the relationship is not as strong, are also significant for women (p<0.05). Men still at home, although less satisfied than those living away, are not as unhappy with their situation as men who have returned. The pattern of answers for those who never left home is not as consistent for women. For some questions those women still at home appear more satisfied or feel more in control than their peers living away for other questions this is not the case.

Table 8Thoughts about life so far...

	<u>Men</u>			<u>Women</u>		
	Away	Returned	Still at Home	Away	Returned	Still at Home
Which of these statements do you agree with :						
I never really seem to get what I want out of life (%)	23.9	49.7	37.7	22.2	37.2	30.5
I usually get what I want out of life (%)	76.1	50.3	62.3	77.8	62.8	69.5
On a scale of 0 to 10, how satisfied are you with life:						
dissatisfied (0-3)	2.5	8.2	7.5	2.9	5.4	2.9
neither (4-6)	17.0	43.7	29.9	17.9	28.0	25.9
satisfied (7-10)	80.6	48.1	62.7	79.2	66.7	71.2

Interestingly, when comparing never-married never-cohabited male cohort members to all others, it is those living away who report being most unhappy although they also report being most in control. In response to the question 'All things considered, how happy are you?', 13% of never-married never-cohabited men living independently (N=238) said they were not very happy or not at all happy. Among all men living away (N=4267), most of whom have or have had a partner, only 5% report being not very happy or not at all happy. This difference is highly significant. This compares with approximately 11% of returner men and 8% of men who never left home who report being unhappy. Similarly to the analysis of emotional problems, this analysis suggests that relationships have a protective effect on the well-being of men. Men living away claim to be more happy than their counterparts living in the parental home when they are or have been living in a co-resident relationship. This same relationship is not observed for women.

Plans for the Future

Do those living in the parental home at 33 plan to remain there? When asked whether they were actually moving in the near future only 18.1% of those still at home (N=348) said they had plans to leave. Among the majority who were planning to remain in the parental home (N=209), 82.3% were expecting to stay indefinitely. This figure was higher among women (N=73), 90.4% expect to stay indefinitely while only 75.5% of men (N=136) do. Among the minority who had plans for the near future to leave (N=64), 35.8% said they wanted a place of their own, the number one reason for moving. More returners reported that they were moving in the near future. 39.5% (N=261) said they had plans to move. Approximately a third planned to leave in the three months following the interview and another third hoped to go within the year. 53.9% of those planning to move (N=102) said they wanted a place of their own. Of those returners who had no plans to move (N=122), 63.9% planned to stay at their current address indefinitely.

Childhood Characteristics

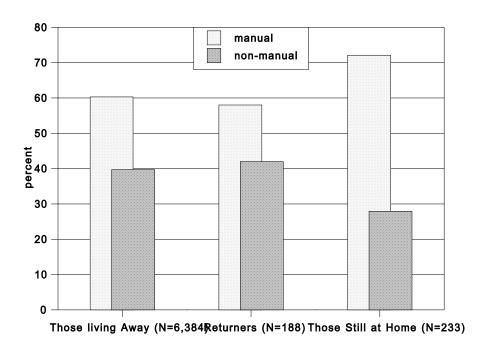
So far in this paper we have explored the situation at age 33 of those living in the parental home versus those living independently. We have also seen that, at least in the near future, the majority of adults living at home have no plans to leave their parent's home. What about their childhood and family of origin characteristics?

As discussed in the paper by Ermisch and Di Salvo (1995), the timing of leaving the parental home was at least partially explained by personal and familial characteristics of the cohort member as measured at age 16. The social class of the cohort member's father, whether or not the family lived in owner occupied accommodation, family income (particularly in the case of young men), and scores obtained on specially administered tests all had an impact on the timing of leaving home. The age of leaving full-time continuous education as measured at age 23 was also an important factor. Here we explore whether these characteristics have an influence on *if* they leave the parental home.

Economic Characteristics of the Family of Origin

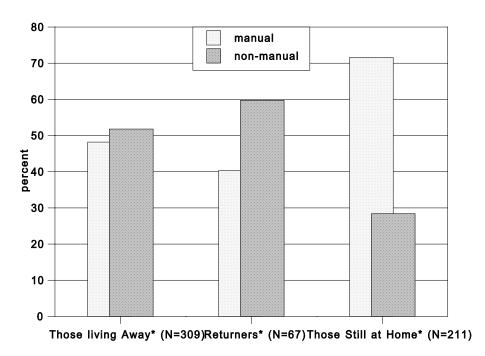
Figures 7(a) and 7(b) shows that although the majority of family backgrounds in NCDS are described as manual, more of those still at home at 33 (12% more) come from a family of manual social class. Returners closely resemble their peers living away in terms of father's social class. When looking at the subgroup of never-married never-cohabited cohort members, the differences become even more striking. Nearly three-quarters of those still at home at 33 are from manual backgrounds as compared to just less than half of those living away who have never had a partner. Returners who have never-married never-cohabited are least likely to be from a manual

Figure 7(a)



Father's Social Class (cohort member age 16)

Figure 7(b)
Father's Social Class (cohort member age 16)
* never-married never cohabited population only



background out of the three groups, only 40% are. This same sort of difference can be seen when looking at the tenure of accommodation the cohort members were residing in with their parents at 16, although the overall percentage difference between groups is not as pronounced as with social class.

Family income measured when the cohort member was aged 16 was not deemed to be an accurate estimate of earnings at the time of the interviews in 1974 as this was during the coal miners strike when many people were working a three day week. Nevertheless, an analysis of family income at the time when the cohort members was age 16 is consistent with the findings that many more of these cohort members were from a manual social class. As would be expected, those who were still at home at 33 were from the families who had the lowest mean income in 1974. These families were bring home about £38 per week (95% confidence intervals of £35.75 to £40.50 per week) while those who were living away at 33 came from families where the mean income was £44 per week (95% confidence intervals of £43.80 to £45 per week). Returners families most closely resembled the families of those living away with respect to income

Region of residence at 16 was also compared for the three groups. Both men and women still at home at 33 are more likely to have come from the Greater London area than those who had left and were away at 33. 12.3% of those still at home lived in Greater London at age 16 as opposed to just under 9% of those living away. Returners, on the other hand, are more likely to have come from the West Midlands than their peers living away. 14.1% of returners lived in the West Midlands when they were 16 while only 9.4% of those living away lived there. The numbers involved are unfortunately too small to draw any conclusion from this. In the earlier work done on leaving home some of these regional variations were found to be due to time- and region-varying unemployment rates and house prices (Ermisch and Di Salvo, 1995).

Household Characteristics of the Family of Origin

The discussion earlier in this paper on economic status at 33 it was suggested that perhaps those at home at 33 are more likely to be in their parental home because they are caring for or acting as a companion to their parents. Perhaps the parents need or want their child(ren) to remain in the parental home. Table 9 highlights some of the characteristics of the cohort members' families which have been used to test this hypothesis. Not all of the measures shown were available at all sweeps of NCDS and interpretation of some of these findings is problematic in terms of temporality. There are very few differences between the sexes for these variables.

Table 9 Family Characteristics

Taining Characteristics						
	All (Cohort Memb	oers	Neve	r Partnered	Only
	Those Living Away	Returners	Those Still at Home	Those Living Away	Returners	Those Still at Home
Age of Mother at Birth of CM - 28+	46% (N=8902	51% (N=249)	56%** (N=340)	56% (N=425)	63% (N=98)	56% (N=312)
Father not living when CM was 23	9% (N=8026)	13%* (N=228)	13%** (N=301)	10% (N=395)	11% (N=91)	11% (N=272)
Chronic Illness in Household	13% (N=6820)	16% (N=199)	17% (N=247)	13% (N=324)	9% (N=69)	16% (N=221)
Parents separated or divorced	15% (N=9245)	11% (N=261)	9%** (N=349)	11% (N=440)	4%* (N=99)	8% (N=318)
CM Only Child in Family	7% (N=6883	10% (N=207)	12%** (N=251)	6% (N=326)	10% (N=73)	12%* (N=225)
CM Eldest Child in Family	33% (N=6883	27%* (N=207)	27%* (N=251)	32% (N=326)	29% (N=73)	27% (N=225)
CM kept off school to help at home	10% (N=6965)	9% (N=207)	11% (N=250)	6% (N=329)	4% (N=73)	11%* (N=225)

^{*} indicates statistically significant differences at the p<0.05 level when compared to those living away.

Table 9 shows that more of those still at home and returners have mothers who had them over the median age of 27 and who would therefore, in 1991, be over pensionable age. This relationship virtually disappears when looking only at the never-married never-cohabited population. An older age of mother at the birth of the cohort member probably reflects then a later age at marriage of the never-partnered population's parents. Comparing the never-partnered with other

^{**} indicates statistically significant differences at the p<0.01 level when compared to those living away.

cohort members demonstrates the propensity for young adults to marry later in life if their parents had done so. Those at home at 33, therefore, do not differ from their never-married never-cohabited peers in this respect. There is no evidence then that their parents are particularly elderly.

As there is no substantial evidence that those at home at 33 are there looking after elderly parents, a number of other variables have been explored to see if perhaps their parents were sick or otherwise in need of companionship. Information was readily available at the sweep at age 23 in 1981 on whether the cohort members' parents were living. Over 95% of cohort members' mothers were living in 1981 at the time of the interview and there was no real variation among the three groups. By 1981, though, a larger proportion of cohort members had lost their fathers. This did vary among the three groups, with those at home more likely to report that their father had died by the time they were age 23. In other words, about 13% of cohort members living in the parental home at 33 were living with a widowed mother. Interestingly, those still at home at 33 were less likely to report (at age 33) that their parents had ever been separated or divorced. This result was not expected in light of the previous finding on widowed parents as divorce might also contribute to remaining home to keep a lone parent company.

At age 16 cohort members' parents were asked if the cohort member was living in a household where another member of the family was suffering from chronic illness. Table 9 shows that those at home at 33 were not significantly more likely that their peers living away to have come from such a household. This suggests that those still at home at 33 did not stay there in order to look after a sick relative, at least not early in their young adult years.

We have also explored whether only children or youngest children are more likely to remain in the parental home. Household composition, with regards to order of siblings is reported at each of the interviews, in Table 9 results are reported for age 16, although all ages show roughly

similar differences. At age 16, 12% of cohort members still at home are only children while 7% of those living away are only children. A small but highly significant difference. This result is consistent among the never-partnered population as well. It is also interesting that those still at home and returners are least likely of the three groups to have been first children, although this result is not significant among the never-married never-cohabited.

Table 9 also shows that among the never-married never-cohabited population nearly twice as many of those still at home at 33 had ever been kept off school as a child in order to help at home. 11% of the parents of those still at home at 33 reported at the sweep at age 16 that they had kept the child home from school while only 5.5% of those living away had.

Past experience of moving house also shows interesting differences for the three groups. 30% of those who had never left (N=252) had never moved during their childhood, while only 22% of those who no longer live with their parents at 33 (N=6,935) had the same experience. This may suggest that some of those still at home at 33 were more attached to their home and surroundings, providing less momentum to want to leave. Returners (N=207) again fall in the middle with 24% having never moved they were 16.

Personal Characteristics

A number of ability measures and personality tests were administered to the cohort members at ages 7, 11, 16 and 23. At 16 they were given reading comprehension and mathematics tests specially designed by the National Foundation for Education Research. The scores on these two tests were combined in order to given some measure of overall academic ability of the cohort member. These test scores for those still at home at 33 were significantly lower than for those living away. The mean (average) for those living away (N= 7,118) was 40 while the mean for those still at home (N=243) was 34. Another way of expressing this is that while 49% of those away fell below the average test score of 40,65% of those still at home did. Those who returned did not have significantly lower test scores than their peers living away. This difference is even more remarkable among the never-married never-cohabited population. Only 36% of those living independently who had never had a partner (N=321) had below average test scores while 64% of those still at home (N=217) did.

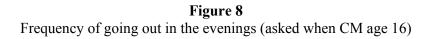
Age at completing full-time continuous education was also lower for those still at home. Table 10 shows the percentages in each group who remained in continuous full-time education post-16 and post-18. Of those still at home at 33 (N=301) only 8%, or less than half as many, continued on in education after the age of 18 as among those who were living away (N=8,056). On the other hand, at least as many returners (N=229) stayed on in education post-18 as those living away. The results are similar when looking at education post-16 and are more striking among the never-married never-cohabited population, as would be expected from previous analyses. These differences for all educational variables are highly significant at the p<0.001 level.

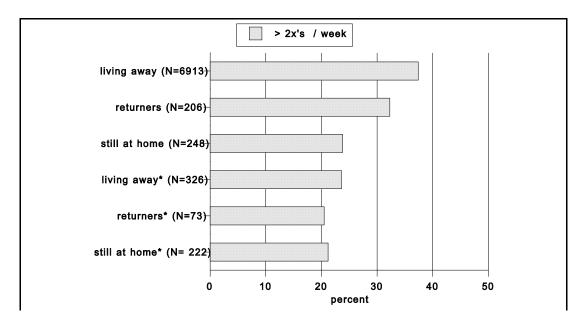
Table 10Remaining in full-time continuous Education

	All Cohort Members			Never-Partnered Only		
	Those Living Away	Returners	Those Still at Home	Those Living Away	Returners	Those Still at Home
Post 16? Yes	43%	41%	29%	65%	58%	30%
Post -18? Yes	17%	18%	8%	33%	33%	9%
Total (N)	8056	229	301	392	93	272

Some other individual characteristics of the cohort members as teenagers, beyond academic achievements and abilities, were examined in order to gauge the cohort members' involvement in teenage social life and their own ideas about their future. Figure 8 shows an example of some of the results. For both men and women, those who had never left the parental home were much less likely when asked at age 16 to have said that they went out frequently in the evenings. This difference is quite substantial with 18% more of those who had left having gone out at least 2 evenings a week when they were 16. Returners appear to fall between those living away and those still at home. However, those living in the parental home at 33 are no less likely than their never-married never-cohabited peers living independently to have gone out in the evenings at the age of 16.

Similarly, those who have left the parental and were away at 33 were more likely to have a spare job in the evenings or on weekends than those who were at home at 33. 51% of both men and women who were away at 33 (N=7136) had a spare job compared with 39% of those who had never left (N=240). 46% of returners did (N=189). This difference is considerably smaller among the never-partnered population and becomes statistically insignificant.





Cohort members still at home at 33 are also significantly less likely than those living away and returners to have been smoking at the age of 16. Again, however, when compared only to their never-married never-cohabited peers this difference disappears.

Cohort members were not asked what age they thought was best to leave their parent's home. They were asked, however, what age they thought was best to get married and as partnership formation is so closely linked to leaving home, this variable was explored. The vast majority of cohort members said it was best to get married between the ages of 20 and 30. However, significantly more of those still at home said it was best to get married over the age of 30 or not to get married at all. 7% of those still at home (N=216) said it was best not to get married while only 3% of those living away (N=6712) did. Among the never-married never-cohabited population 8% of those still at home (N=191) said no to marriage while 4% of those living away (N=286) said it was best not to marry. These differences are small but nevertheless statistically significant.

Personality Traits

In the work done by Kiernan on the 1946 cohort, personality characteristics were compared for single and ever-married men and women using the short form Maudsley Personality Inventory. This same measure was not available for the 1958 NCDS cohort. Instead, the results of the Rutter questionnaire (Rutter, 1967), filled in by teachers, are used to discriminate *behavioural or emotional disorders* in these groups when they were 16. Table 11 shows the results for each of the three groups by sex. Any cohort member scoring nine or more out of 26 questions is described as having some disorder. "Neurotic" and "Anti-social" sub-scores were then calculated according to which sub-set of questions the cohort member scored highest on. A copy of the Rutter inventory and how it is scored appears in Appendix 1.

Table 11Results of the Rutter Scale as assessed by Teachers

	Men		Women			
	Those Living Away	Returner s	Those Still at Home	Those Living Away	Returners	Those Still at Home
Scored less than 9 on Rutter scale	85%	79%	77%	88%	88%	85%
Scored 9 or more on Rutter scale ('disorder')	15%	21%	24%	12%	12%	15%
of which:						
Undifferentiated	10%	8%	8%	11%	25%	18%
Neurotic	28%	40%	56%	45%	38%	64%
Anti-social	62%	52%	36%	44%	38%	18%
Total (N)	3240	119	166	3609	67	76

Men at home at 33 are slightly more likely than their peers living away to have scored 9 or more points on the Rutter scale. For women the difference between groups is negligible. However, when we see which sub-set those still at home scored higher on, both the men and women are far more likely to have scored high on the neuroticism score while those living away and returners generally scored highest on the anti-social scale (anti-social in the sense of destructive, nonconformist behaviour). Men were more likely to score high on the anti-social scale than women for all three groups. This result is similar to that for the 1946 cohort for men but is quite different for women. Kiernan (1988) found that single women scored lower on the Maudsley Personality neuroticism score than their ever-married peers. However, this difference was not found when comparing the never-married never-cohabited women living away with their peers who had partners in NCDS. As the numbers are quite small for the never-partnered population in NCDS it is difficult to draw any statistically significant conclusions but this would suggest that the difference in neuroticism scores is not between those who are single and those who are not but is between those living away and those still living in the parental home. Kiernan also found those who were single scored lower on the extraversion scale. Although there is no comparable measure in the 1958 cohort, the fact that all the never-married never-cohabited went out less frequently at age 16 probably denotes similar results in NCDS with little difference according to living arrangement. The Maudsley scale contained no measure of anti-social behaviour.

Childhood Disability

Kiernan (1988) found in her study of the never-married in the 1946 cohort that an important minority of single men and women were 'handicapped' ie. had received special education as children. The issue of special education and/or handicap has proved to be a difficult issue to confront in NCDS. The interviews at ages 7, 11 and 16 all contained questions on 'handicap', 'disability' and special education. They were posed to a variety of 'officials' such as school medical officers and health visitors as well as to the parents of cohort members. These questions were not necessarily phrased in the same way on all three sweeps nor were they necessarily

meant to collect comparable information on special needs from all types of respondents. Also, the concepts of handicap and disability have changed, perhaps eliciting different responses over time. This is all in addition to the fact that the 'state' of having a disability is not necessarily a fixed one. Therefore, looking at the information provided on these three sweeps produces sometimes conflicting and inconclusive evidence on the presence or absence of childhood disability².

As a means of focusing the work done in this context, the WHO recommended terminology for disability research, which has been adopted for this paper, is explained in the boxes below. Although some of this terminology was used over the years in NCDS, we must bear in mind that it may not have held the same meaning. Also explained are some of the terms used in NCDS which are no longer considered acceptable today. Outdated terminology will appear in single quotes throughout this paper.

Impairment: Any loss or abnormality of psychological, physiological or anatomical structure or function.

Disability: Any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.

² This work on disability in NCDS was carried out by a student at City University, Jennifer Reynolds, for her dissertation 'Disability and Disadvantage in the 1958 Cohort', submitted in partial fulfilment of the requirements of the M.Sc in Social Research Methods and Statistics (1995).

Handicap: A disadvantage for a given individual, resulting from an impairment or disability, that limits or prevents the fulfilment of a role (depending on age, sex and social and cultural factors) for that individual.

SET: Special Educational Treatment. Answered by the Local Authority Medical Officer, the questions on SET refer to a decision being made by the Local Education Authority and does not include those who receive 'remedial' teaching.

ESN: Educationally Sub-Normal. Reported reason for receiving SET.

SSN: Severely Sub-Normal. Reason reported for receiving SET.

For a first approximation of prevalence of handicap among the 1958 cohort during their childhood years, we turn to the data collected on SET collected at all three sweeps. We have chosen here to focus on SET rather than 'disability' as reported by either the parent or the doctor in order to develop an idea of the severity of the impairment, ie. the Local Education Authority deemed that the child's need was great enough to provide special schooling. Of those cohort members labelled as 'disabled' by either the parent or the doctor (not necessarily both) at NCDS1 only 29% were also considered 'disabled' at NCDS2, while of those receiving SET at NCDS1 59% were still receiving SET at NCDS2.

Table 12 shows the numbers and percentages of those who had received SET at either age 7, 11 or 16 (or at two ages or all three). Those who are still at home are much more likely than their peers who are living away or those who have returned to have received SET sometime during childhood.

Table 12
Special Educational Treatment

#

	Away at 33		Reti	urned	Home at 33	
	<u>Men</u>	Women	<u>Men</u>	Women	<u>Men</u>	Women
Received SET ?	108 (3%)	72 (2%)	8 (5%)	2 (2%)	33 (14%)	16 (14%)
N (100%)	4332	4708	159	97	230	113

This table on SET could be thought of as a minimum number of cohort members experiencing a disadvantage resulting from an impairment, or handicap, in childhood ie. they were not able to receive mainstream schooling. Conversely, we can look at the maximum number of cohort members who may have been affected by an impairment during childhood. Table 13 shows the percentage of cohort members who were at any sweep by any of the 'officials' or their parents ever labelled as having a 'disability'. As previously discussed this perspective is fraught with inconsistencies in NCDS but will certainly provide an absolute maximum criteria.

Table 13 Any report of having a disability?

	Away at 33		Returned		Home at 33	
	Men	Women	<u>Men</u>	Women	<u>Men</u>	Women
Disability reported by doctor, health visitor or parent at 7, 11 or 16.	375 (8%)	298 (6%)	22 (13%)	7 (7%)	55 (23%)	20 (17%)
N (100%)	4456	4888	165	98	235	116

Examining the presence of handicap in childhood has revealed two things. Firstly, the vast majority of those at home at 33 had no experience of disability before their 16th birthday. At most just less than a fifth of those still at home could be said to have had experienced a disability or illness during childhood. Only 10% of returners had been described by their parents or a medical professional as having had an impairment in childhood. Even fewer of both these groups had received SET. Secondly, there are more men and women who had a childhood disability living away from the parental home at 33 than not. Perhaps there is a difference in the nature of their disabilities as reflected in the reported reason for receiving special education. Table 14 shows all those living away or at home who had a reported reason for receiving SET at 7, 11 or 16. Men and women are presented together as the numbers are so small.

Table 14Type of Disability

	Away at 33	Returned	Still Home at 33	
Physical Disability	45 (31%)	2 (22%)	5 (11%)	
Educational/Emotional Difficulties	99 (69%)	7 (78%)	41 (89%)	
'ESN'	79	6	23	
'SSN'	1	0	15	
'Maladjusted'	19	1	3	
Total (N)	144	9	46	

For all three groups the most common reason for receiving SET is for learning or psychological difficulties, although those still at home are less likely than their peers to have a physical disability, 11% compared with 31%. However, within this group of young people who had received SET for emotional or educational difficulties the most striking difference between those still home and those living away is revealed. 37% of those still home who had received SET for emotional or educational reasons were classified as 'SSN' as compared with less than 1% of those living away at 33. Although the meaning of the terms 'ESN' and 'SSN' are not entirely made clear in the interview schedules, there is some indication that those classified as the later group are more likely to have severe learning disabilities. Children classified as slightly or moderately 'mentally retarded' in doctor's health interviews were usually receiving SET as 'ESN'.

Conclusions

Not very many 33 year olds live with their parents. The few who do are not all the same. Returners are quite different from their peers who never left, although both groups are primarily made up of men. Nothing we have found 'explains' the sex differential in who's at home, although this is partly be due to greater proportion of men remaining single after the age of 33. However, even among the population of cohort members who had never lived with a partner, married or not, more men are living at home at 33 than women. This sex difference does reflect part of a general tendency for men to linger longer in the parental home, evident at earlier ages (Di Salvo, Ermisch and Joshi, 1995). Perhaps this suggests than men have a greater dependence on domestic support from mothers than women. Additionally, very few of those living at home at 33 appear to be exclusively looking after sick or elderly parents. For both returners and those who never left the majority are at least partially economically dependent on their parents and not vice versa.

Still at Home at 33

Still living in the parental home at age 33 is closely linked with never having had a live-in relationship. Some comparisons with the group of those living away effectively highlight differences between the groups in the propensity to form partnerships. For example, those still at home at were much less likely have gone out frequently in the evenings at the age of 16 when compared to their partnered peers living away. However, when compared only to the population of never-partnered cohort members living independently this difference is not as evident. Many other differences remain, however, whether looking only at the never-partnered or the entire group of those living away. Of those who are still at home a fraction are permanently sick or disabled in 1991 and nearly 3 in 20 had received SET as children. On average the men, in particular, appear to be over-represented by those in the manual classes, the unemployed, low

wage earners, those with no qualifications and those with literacy and numeracy problems. The women still at home, although more full-time employed than their partnered peers living away, are no more so than those never-partnered women living independently. Like the men, they earn less on average than those living away and are more likely to have no qualifications and/or literacy and numeracy difficulties, although these differences are not as great as with their male contemporaries. Women still at home also seem to be slightly more healthy, particularly emotionally, and are most likely to remain in their parental home for some time. Questions on whether or not the cohort member is happy with their living arrangements were not posed as such. However, it appears that most of those still at home are content with (or resigned to) their circumstances and have no plans to move. As teenagers those who never left were more likely to be living in families of manual social class, on low income, and in council tenancies. They are most likely of the three groups to have been only children and were also most likely to have been kept off school to help at home. When compared to their peers living independently those still at home score high on the neuroticism factors in the Rutter scale as measured at age 16. Amongst those still at home at 33 some appear to be rather dependent on their parents but for others the relationship is one of co-dependency.

Returned and Living at Home at 33

In 1991 returners were most likely of the three groups to have experienced relationship breakdown and not to have formed a new relationship by the time of the interview. Unemployment was a significant feature in many of their lives in 1991. Male returners who were employed earned less than those living independently. Women did not. Returners were also most likely ever to have claimed Income Support. Their level of qualifications was quite similar to their peers living away, about a quarter had higher/degree level qualifications. Those who had experienced relationship breakdown appeared to be least emotionally healthy. Returners were more likely than those who never left to have plans to leave the parental home

again and overall they seem the least satisfied with life when compared to other cohort members.

Returning home can most closely be described as a reaction to adverse circumstances which have made independent living difficult.

Implications for Social and Housing Policy

On the one hand, a doubling-up of the generations means less demand for housing than normally expected per head of adult population as well as better utilisation of housing resources which may otherwise go unused. Multi-generational living also provides an opportunity for intergenerational pooling of resources and services normally assumed not to take place. Relative to their contemporaries, these cohort members can earn less while generally being better housed, at least in terms of space. Also, the substantial minority of cohort members who are mentally/ physically handicapped are able to receive care as well as material support from their family of origin. The parents may well also benefit from the arrangement in terms of companionship and an additional pair of hands at home. Conversely, the parental home may act as the only safety net for the younger generation helping them through employment, financial and marital crises as well as providing 'care in the community' for those who are mentally physically handicapped. What is unknown from this study is if this is a preferred or last resort destination for the more vulnerable or less socially adept young adults in society. The wishes and desires of their parents regarding the cohort members' future living arrangements would be interesting to explore, particularly for those cohort members who may have no other options. One part of this picture is that care for the 'severely' mentally handicapped adult child is largely born by their parents. What will happen as they become too old to care for their children any longer? Clearly, this is an important issue that needs to be addressed. Finally, for some, multi-generational living provides an acceptable if different way of life.

Although NCDS collects more data than usual on this minority arrangement, it has not specifically asked about it. Hence, there is a lack of information on parents health, income, tenure in 1991 and views, as well as the views of the cohort member about their living arrangements. Data of a more qualitative nature may be able to answer some of the unanswered questions about sex differentials and the wishes of these cohort members and their parents. However, the current study has shown that the group of young adults living in the parental home is a varied one though generally less economically successful than those living independently.

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Appendix 1 Rutter's behaviour questionnaire for completion by Teachers

	statement	doesn't apply (0 pts.)	applies somewhat (1 pt.)	certainly applies (2 pts.)
	1) Very restless. Often running about or jumping up and down. Hardly ever still.			
	2) Truants from school.			
	3) Squirmy, fidgety child.			
*	4) Often destroys own or others' belongings.			
*	5) Frequently fights with other children.			
	6) Not much liked by other children.			
☆	7) Often worried, worries about many things.			
	8) Tends to do things on his own - rather			
	litary.			
	9) Irritable. Is quick to 'fly off the handle'.			
☆	10) Often appears miserable, unhappy, tearful or distressed.			
	11) Has twitches, mannerisms or tics of the face or body.			
	12) Frequently sucks thumb or finger.			
	13) Frequently bites nails or fingers.			
	14) Tends to be absent from school for trivial reasons.			
*	15) Is often disobedient.			
	16) Has poor concentration or short attention span.			
☆	17) Tends to fight or be fearful or afraid of new things or new situations.			

	18) Fussy or over-particular child.		
	19) Often tells lies.		
*	20) Has stolen things on one or more occasion.		
	21) Has wet or soiled self at school this year.		
	22) Often complains of aches or pains.		
☆	23) Has tears on arrival at school or has refused to come into the building this year.		
	24) Has a stutter or stammer.		
	25) Has other speech difficulty.		
*	26) Bullies other children.		

- ★ sub-score of anti-social behaviour.
- ☆ sub-score of neurotic behaviour .