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THE LIVING ARRANGEMENTS OF JUST-MARRIED YOUNG ADULTS IN TAIWAN

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Introduction

In many contemporary societies the co-residence of parents and their adult children seems to be far from uncommon although leaving home is also an important stage in the children's transition to adulthood. In Taiwan, as in other Chinese societies, traditional filial piety has been critical for the living arrangements and welfare of the elderly, in which living with adult children has been the main type of living arrangement (Yan *et al.* 2003; Yi and Chu 1993). In other words, young adults may still co-reside with their parents when they get married, as traditional Chinese culture favors the elderly living with children (Hermalin *et al.* 1990; DaVanzo and Chan 1994), and the elderly are supposed to be taken care of by the younger generation.

Nevertheless, Taiwan has experienced a dramatic industrialization process over the last 40 years, in which the family structure along with other social institutions has changed significantly. With the growth of the nuclear family, the household structure has been transformed dramatically. When the younger generation gets married, the culture whereby they are supposed to live with their parents is no longer as strong. On the other hand, with the changing economic structure under the modernization process, employment and economic conditions seemingly foster the independence of the youngsters, so that they are free from the traditional rules regarding living arrangements.

Previous research has indicated that marriage or entering into a strong commitment with a partner has been one of the major determinants of parental home leaving (Flatau *et al.* 2007), but the evidence in Taiwan reveals a reverse development. The traditional agricultural multi-household family appears to remain popular in the now highly urbanized Taiwanese society. Thus, this chapter seeks to examine the following research questions:

1. What is the extent of co-residence of parents and married children?
2. What factors are related to the co-residence of those parents and married children?
3. What does this reveal in terms of the nature of current housing access in Taiwan?

A brief literature review on young adults leaving the nest and on their housing arrangements will be provided. This will be followed by an empirical analysis of the living arrangements of young adults in Taiwan when they get married. A birth cohort dataset related to the young adults' current living arrangements will be examined to show and explain the nature of housing access for young adults. First, information regarding the housing and the living arrangements of young adults will be briefly given.

Housing and young people in Taiwan: a brief account

Table 5.1 provides a snapshot of the housing stock based on tenure in Taiwan. As previous studies have revealed, unlike those countries with highly state-regulated housing provision, it is the market that has been the major provider. The role of the state in housing has been minimal. Home ownership has been a predominant feature of housing tenure. The percentage of homeowners increased from less than 80 percent in 1990 to 83 percent in 2000. On the other hand, the private rental sector has been in decline. The government's social provision of rented housing is nearly non-existent as the state favors a fiscal policy such as an interest rate subsidy to support the housing market (Chen and Li 2012).

As has been indicated, financial resources constitute one of the most important factors in being a homeowner (Blaauboer 2010; Dieleman and Everaers 1994), and the market for home ownership is subject to households' financial ability. Thus, as younger adults have relatively limited resources, the rate of home ownership among them is lower than for those in their 40s, 50s and 60s or older. On the contrary, rented accommodation and other informal living arrangements are very popular among young adults.

It was not long ago that the traditional Chinese family system was the dominant form, in which a married son, especially the eldest son, was supposed to live with

TABLE 5.1 Housing stock by tenure.

	<i>Percentage of households</i>		
	<i>Own</i>	<i>Rent</i>	<i>Other</i>
1990	79	13	8
2000	83	10	7

Source: 1990, 2000 Population and Housing Census, DGBAS, Executive Yuan

TABLE 5.2 Housing situation of newly wedded couples from two birth cohorts.

<i>Housing</i>	<i>Birth cohort (%)</i>	
	<i>1953–63</i>	<i>1964–76</i>
Parents/relatives	51	61
Rent	29	16
Parents bought	5	8
Buy	10	12
Other	5	3

Source: PSFD

the parents in an agricultural society. The rapid process of industrialization since the 1950s has, however, had a major impact on household structures and the nuclear family has become the main household type. Nevertheless, the changing household structure does not denote the non-existence of a traditional legacy. Table 5.2 shows the different types of living arrangements for newly married couples in two birth cohorts. For both cohorts, Taiwan was already an industrial society when they got married. However, as can be seen, living with parents was still the main type of living arrangement. Over half of the 1953–63 birth cohort lived with parents and/or relatives when they got married. About 40 percent of the cohort formed their own family by living independently from parents. Among them, most looked for housing in the rental sector, and only 10 percent went straight into home ownership.

The 1964–76 birth cohort shows an interesting trend in terms of living arrangements. Unlike modernization theory, which would suggest that the nuclear family would be popular and would be the substitute for the traditional agricultural multigenerational family type, the proportion of young married couples living with parents and being supported by their parents in respect of housing has actually been increasing. Over 61 percent were living with and being supported by parents and close relatives. Less than 20 percent of those in the cohort were renting and living independently from the parental home and 8 percent did not live with parents but lived in houses provided by their parents. Although 12 percent became homeowners, the majority of those young couples received family support with regard to housing when they got married. This has become much more common among those in the younger birth cohort.

Living with parents or relatives seems to be a popular alternative for young married couples, and further, it is not at all a temporary housing arrangement. Table 5.3 records how long those married couples lived with their parents. Among the 1964–76 birth cohort, those living with parents for more than 4 years comprised 47 percent of the total when the data were collected in 2003. In other words, for young married couples in Taiwan, living with parents appears to have become one of the major kinds of living arrangement. Clearly, it has been shown that

TABLE 5.3 Time spent living with parents and relatives among newly wedded couples.

<i>Time living with parents or relatives</i>	<i>Cohort (%)</i>	
	<i>1953–63</i>	<i>1964–76</i>
0–2 years	22	36
2–4 years	11	17
4+ years	67	47

Source: PSFD

while home ownership within the housing stock continues to increase, there has been a decrease among those young adults living independently when they get married.

The literature reveals that the desire for autonomy, privacy and independence stemming from marriage is the main reason why a young adult leaves home (Jacob and Kleinert 2008). The findings above, however, provide the main question for this chapter, namely: Who are those young married couples living with parents? Why do they do so? Finally, and most importantly, what relationship does this arrangement have with the characteristics of access to housing in Taiwan’s society?

Literature review

As the nuclear family has been a dominant household type in Western societies, the patterns and factors related to young adults leaving home have been clearly documented (see, for example, Goldscheider and Goldscheider 1989). Several theoretical perspectives and frameworks have been provided in explaining the reasons for leaving home. The life course perspective assumes leaving home as being inevitable in order to build a new family life cycle stage. However, exchange theory focuses on decisions to move made by family members as depending on cost and benefit considerations (White 1994). Based on this perspective, this section will focus on the literature regarding costs and resources in relation to leaving home and living arrangements.

The resources available to young adults are closely related to living arrangements, which are in turn related to the economic characteristics of young married couples. There will, for instance, be a relatively higher cost associated with living independently or entering home ownership than there is with living with parents. Thus, those who marry at an earlier age with lower levels of education will have fewer resources for living independently. On the other hand, the timing of leaving home also seems to be related to constraints imposed by the wider social and economic context, such as a high unemployment rate among young adults (Aassve *et al.* 2002). Glick and Lin (1986) show how the economic situation, divorce and college enrollment have contributed to the increase in young adults living with parents. Murphy and Wang (1998) also found that the economic situation had

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contributed to the pattern of young adults leaving home. Recently, a tendency to delay leaving home has been found among European countries by Ward *et al.* (2006). Although the timing of leaving home continues to differ considerably among European countries, it has been observed that young couples are leaving home later compared to their counterparts a few decades ago. It has been suggested that the economic and wider social context, such as employment, education, housing prospects and parental support, are all factors related to these contemporary trends in leaving home.

As far as the resources of the parents are concerned, it has been shown that family structure and the socioeconomic characteristics of the family are related to young adults' leaving home (Aquilino 1990; Buck and Scott 1993). In addition, the residential relocation of young adults is related to the accessibility of family support. It has also been suggested that stress resulting from the parental homes being crowded, as indicated by the number of siblings, is a reason for moving out (Goldscheider and DaVanzo 1989). All of this shows that family resources are related to the pattern of young adults leaving home.

The provision of housing, as well as public policy, has also contributed to the living arrangements of young adults. Ineichen (1981) examined young married couples' living arrangements in Britain in the 1970s. He found that, under the structure of British housing provision at that time, there was a clear social class division between those entering the owner-occupied sector and those entering the council housing sector. The factors that differed between these two groups included fertility, the age of getting married, income, occupational status and the wife's occupation. Berrington and Murphy (1994) also examined the factors related to young adults' living arrangements in Britain. Using the Labour Force Survey, they found that there was an increasing tendency for young adults to live outside the parental home, which was certainly closely related to the options available for young adults. Higher social class young adults were more likely to live independently than those from the lower social classes.

Ermisch (1999) used panel data from the first half of the 1990s to examine the patterns of young adults' departure from and return to the parental home in the UK. Various factors such as house prices and the economic resources, both of the young adults and their parents, contributed to the living arrangements of young adults. Clark and Mulder (2000) also found that factors such as the structure of the housing market, regional factors and resources, especially those of the young adults, are closely related to their level of access to housing. More recently, Newman (2008) showed how emergent flexible employment in the recent labor market reforms combined with high levels of owner-occupied housing has contributed to the delay in young adults leaving parental homes.

Nevertheless, among Asian societies as elsewhere, leaving the parental nest has also been related to cultural norms regarding living arrangements. Traditionally, the elderly in East Asian societies have resided with their married sons, since the son is responsible for caring for the elderly (Kono 2000; Ng *et al.* 2002; Kim and Rhee 1997; Kamo and Zhou 1994). As various scholars have argued, staying with the

parents has been a culturally preferred norm and the family bond a distinctive characteristic of East Asian societies (Goodman *et al.* 1998). However, amidst the rapid socio-economic changes taking place, family relationships are being modified among the East Asian societies. Recent studies of elderly care have indicated that the intergenerational familial bond has not been as strong as that presumed to exist in traditional culture.

A growing literature regarding the failures of the East Asian familial welfare model reveals the erosion of cultural norms in supporting parents (Cheung and Kwan 2009). Although several scholars have discussed the characteristics of the familial welfare system in South East Asian society (see, for example, Aspalter 2006), this system has been undergoing dramatic change. Young people nowadays are much freer to leave home. For instance, in China, there is evidence of increasing poverty among the elderly as the role of the younger generation in supporting old people declines (Saunders and Lujun 2006). In Hong Kong, Ng, Phillips and Lee (2002) found that the traditional role of the family in caring for parents ('filial piety') has been weakening in a rapidly modernizing society. Some elderly people living alone and some of those not living with children were found to be receiving less support, both emotionally and financially, from their adult children (Chou and Chi 2000), and they needed to keep working to support themselves (La Grange and Lock 2002).

For those among the younger generation who are living with the elderly, the status and power relations between the two generations do not involve, as culturally presumed, the youngsters' subordination to the elderly. The young have a more equal status, as the ideal culturally privileged status of the elderly has been in decline. In Singapore, seniors in the family have been found to provide services in exchange for financial support from the younger generation (Verbrugge and Chan 2008). In Japan, the traditional preference of the elderly for living with their children has also recently begun to be shaken (Kono 2000). Living with their children has become a strategy of the elderly whereby they will leave housing assets to cohabiting children in exchange for nursing care (Izuhara 2002).

Clearly, the current living pattern of young couples cannot be adequately interpreted based simply on a cultural perspective. Living with parents is in decline. In Taiwan, it was not long ago (1973) that 83 percent of parents lived with at least one married son (Freedman *et al.* 1994). By 2000, this percentage had fallen to below 60 percent, alongside the growth of various other living arrangements. Hsu *et al.* (2001) used cross-sectional data collected in 1984, 1990 and 1995 to examine the changes in attitudes toward supporting parents in Taiwan. It was found that supporting parents through co-residence has been in decline. Married children are now less likely than before to live with their parents. The recent increase in the population of elderly people living alone in Taiwan also reveals that fewer children would like to have their elderly parents living with them. The domestic role of the elderly in supporting the household has become a critical reason for their living with their children's family – rather than a traditional culture in which the elderly are supposed to be supported by their children – a similar trend to those revealed in

other Asian societies. Elderly females are more likely to live with their children's family (Yeh and Lo 2004). This may partly be because elderly females are likely to have fewer resources, and also because elderly females are much more functional in providing domestic household services. The bond of filial piety among the younger generation in Taiwan has also recently been weakening. Lin *et al.* (2011) found elderly women to be heavily dependent on emotional support from their children. Nevertheless, for those not living with their children, less support has been provided by children, either emotionally or financially.

It was not long ago, in 1989, that the Senior Citizen Condition survey (SCC) revealed that over 58 percent of the elderly relied mainly on their children for financial support. The percentage of elderly receiving support from their children had fallen to 47 percent in 2005 (those in the sample without children were excluded). The other 37 percent of the total elderly population were reported to be self-supporting, and another 15 percent were supported through the government's public assistance program. It is thus evident that the support provided by children to the elderly has been in sharp decline (Ministry of Interior 2006).

From this review of the literature on leaving home and young adults' living arrangements, we can conclude that various factors are closely related to their living arrangements. First, those factors involved in young adults becoming independent are important in relation to their leaving home. Second, the resources available for co-residence with parents also affect living arrangements. In terms of housing, the number of siblings will be related to the living space available for newly married young couples who choose to stay in the parents' home. Finally, the social and economic context, especially in regard to the housing market, will affect young adults' living arrangements.

Culturally speaking, young married couples were not supposed to leave the parents' house, as the extended family formed by two generations or more has traditionally been a popular living arrangement. However, if, as a growing literature suggests, there is a weakening of filial piety this would seem to suggest that the younger generation is less likely to be bound by cultural tradition in living arrangements. With a growing number of married couples from the younger age cohort living with parents when they get married, an interesting question thus arises: Why are these young, just-married couples living with their parents, and who are they? Is this a culturally related decision?

Data, research design and variables

The Panel Study of Family Dynamics (PSFD) dataset compiled by Academia Sinica in Taiwan provides a unique opportunity to examine young, newly married adults' living arrangements. The PSFD is a large-scale panel survey which was first conducted in 1999, with several follow-up surveys conducted separately to collect different birth cohort data. For the purposes of this chapter, the data on those born between 1964 and 1976 are used for the analysis. The survey of the first wave, of the 1964–74 birth cohort, was conducted in 2003 and contains a wide variety of

information about the family background of the respondents, their housing situation and the household resources when they got married.

Research variables

According to the literature mentioned above, four dimensions are examined in relation to young adults' living arrangements when getting married: the social and economic characteristics of the young adults, parental resources, the housing market and cultural norms regarding living arrangements when getting married. The dependent variable is their living arrangements when they are married. In terms of the social and economic characteristics of young adults, age, education and the job category of both husband and wife when they got married are included in the dataset. These are important variables in relation to the young couple's resources. Regarding living arrangements, the PSFD collects detailed information about young adults' living arrangements by using the recall question: *Where did you live when you got married?*

The dataset also provides valuable information about the parents of the young adults, such as ethnicity, education and the employment of the interviewees' (and their spouses') fathers, which is also included in the analysis. In terms of the housing situation, the number of siblings is taken into account as the previous literature has indicated that housing space is related to living arrangements.

The third dimension relates to the general economic context when the young couple got married. Two variables were created: first, the unemployment rate in the year in which the young couple married; second, the annual rent price index, which is used as an indicator for house prices.

The PSFD also provides information about cultural attitudes in relation to living arrangements. One question has been picked out: *Do you think it is important that a married son should live with his parents?* The answer is given on a continuous scale from 1 (very unimportant) to 5 (very important).

The general demographic characteristics of young adults are listed in Table 5.4. A total of 724 cases in the birth cohort for 1964–76 are examined. General information about the social and economic characteristics of the husband and wife are provided, along with information about their fathers. In terms of living arrangements, over 61 percent of the sample is living with parents or relatives, 8 percent had their house bought by their parents, 12 percent bought their own houses and 16 percent of young couples rented in the private sector. Clearly, the majority of newly wedded young adults enjoyed family support in regard to their housing.

Research design

A key aim of this chapter is to examine the factors related to young adults' living patterns with special reference to those who received parental support for their housing. Thus, answers to the question *Where did you live when you got married?* have

TABLE 5.4 Summary of research variables in the sample ($N = 724$).

<i>Variable</i>	<i>1964–76 cohort (%)</i>
Husband's job type	
Professional	19.8
Semi-professional	7.6
Sales, service or white collar	31.1
Skilled or non-skilled worker	40.4
Not in labor market	1.1
Wife's job type	
Professional	16.3
Semi-professional	32.8
Sales, service or white collar	25.8
Skilled or non-skilled worker	19.4
Not in labor market	5.7
Living arrangements	
Parents/relatives	61.2
Rent	16.1
Parents bought	7.5
Buy	12.4
Other	2.8
Husband's father	
Taiwanese	76.5
Hakka	9.7
Mainlander	10.8
Other	3.0
Wife's father	
Taiwanese	71.3
Hakka	11.0
Mainlander	10.0
Other	7.7
Husband's father's job	
Professional	11.0
Semi-professional	7.7
Sales, service or white collar	21.6
Skilled or non-skilled worker	57.9
Not in labor market	1.8
Wife's father's job	
Professional	8.8
Semi-professional	4.4
Sales, service or white collar	22.8
Skilled or non-skilled worker	62.6
Not in labor market	1.4

Source: PSFD

TABLE 5.5 Comparison of couples living with parents with others, 1964–76 birth cohort.

	<i>Chi-square tests between two groups</i>
Husband's education**	15.928, 4 <i>df</i> , <i>p</i> = .003
Wife's education**	14.561, 4 <i>df</i> , <i>p</i> = .006
Husband's job type**	19.687, 4 <i>df</i> , <i>p</i> = .001
Wife's job type	6.069, 4 <i>df</i> , <i>p</i> = .194
Husband's father's ethnic category	0.833, 3 <i>df</i> , <i>p</i> = .842
Wife's father's ethnic category*	6.399, 3 <i>df</i> , <i>p</i> = .094
Husband's father's education	5.189, 4 <i>df</i> , <i>p</i> = .268
Wife's father's education	11.091, 4 <i>df</i> , <i>p</i> = .26
Husband's father's job	4.198, 4 <i>df</i> , <i>p</i> = .380
Wife's father's job	4.450, 4 <i>df</i> , <i>p</i> = .348
Husband's siblings	5.332, 4 <i>df</i> , <i>p</i> = .255
Wife's siblings	6.932, 4 <i>df</i> , <i>p</i> = .140

Source: compiled from PSFD * *p* < 0.1, ** *p* < 0.01

been recoded into two groups. One consists of those living with parents (those living with close relatives, parents-in-law and those living in a house bought by parents), and the other group includes those who rent or buy houses when they get married.

Table 5.5 provides information on the young couples, comparing those living with parents and those living independently. The results show that there are statistical differences between the two groups in terms of the husband's education, wife's education, the husband's job type, and the wife's father's ethnic category.

For those living with parents, the level of educational qualifications is more likely to be lower, for both husband and wife. In addition, the husband's occupation is more likely to be that of skilled or non-skilled worker. In terms of parental resources, neither the education nor the employment of the husband's or the wife's fathers are statistically significant in relation to young couples' living arrangements. It is the resources of young couples which seem to be critical to the living arrangements. Young couples with comparatively limited resources are more likely to live with the parental family.

The results appear therefore to support the previous findings that the resources of young adults are critical for their living arrangements when they get married. The more highly educated are more likely to live independently. In terms of parental resources, the statistics reveal that the resources of the wife's father's side of the family differ between these two groups. Due to the patriarchal arrangements in Taiwanese society the married couple is traditionally supposed to live with the husband's family. This result seems to support the view that the wife's resources, including those from her family, are important to the living arrangements. This issue can be further explored by applying logit models.

Logistic results and discussion

To understand the factors contributing to the living arrangements of young adults, a number of logit models were applied. Independent variables for the models were chosen based on the young adults' and their parents' social and economic characteristics. Several models were provided to examine these factors in predicting living arrangements and these are presented in Table 5.6. Model 1 reveals that the

TABLE 5.6 Bivariate logit analysis of the differences between living with parents and other arrangements (living with parents = 1, others = 0), 1964–76 birth cohort.

<i>Explanatory variables</i>	<i>Model 1</i>	<i>Model 2</i>	<i>Model 3</i>	<i>Model 4</i>
	<i>Exp(B)</i>	<i>Exp(B)</i>	<i>Exp(B)</i>	<i>Exp(B)</i>
Husband's age	0.961	0.931**	0.924**	0.931**
Wife's age	0.930**	0.936**	0.927**	0.930**
Husband's job type				
Professional (r)	—	—	—	—
Semi-professional	1.57	1.962*	2.024*	2.109*
Sales, service or white collar	1.386	1.346	1.376	1.388
Skilled or non-skilled	1.942**	1.863**	1.934**	1.900**
Not in labor market	3.326	958816628.031	885253900.972	964312245.309
Wife's job type				
Professional (r)	—	—	—	—
Semi-professional	0.787	0.669	0.691	0.665
Sales, service or white collar	0.887	0.897	0.897	0.881
Skilled or non-skilled	0.834	0.648	0.659	0.68
Not in labor market	0.932	0.527	0.509	0.484
Husband's father				
Taiwanese (r)	—	—	—	—
Hakka	—	1.268	1.27	1.272
Mainlander	—	1.358	1.365	1.487
Other	—	1.145	1.225	1.314
Wife's father				
Taiwanese (r)	—	—	—	—
Hakka	—	1.001	1.007	0.909
Mainlander	—	1.04	1.067	1.028
Other	—	5.191**	4.919**	3.66
Husband's father's job				
Professional (r)	—	—	—	—
Semi-professional	—	1.538	1.513	1.357
Sales, service or white collar	—	1.365	1.388	1.298

(continued)

TABLE 5.6 (continued)

Explanatory variables	Model 1	Model 2	Model 3	Model 4
	Exp(B)	Exp(B)	Exp(B)	Exp(B)
Skilled or non-skilled	—	1.084	1.072	0.984
Not in labor market	—	1.063	1.05	0.769
Wife's father's job				
Professional (r)	—	—	—	—
Semi-professional	—	0.717	0.75	0.735
Sales, service or white collar	—	0.669	0.68	0.636
Skilled or non-skilled	—	0.96	0.99	0.917
Not in labor market	—	0.667	0.667	0.656
Unemployment	—	—	1.134	1.114
Rent price	—	—	—	0.998
Living preference	—	—	—	1.321**
Constant B	3.407	4.183	4.247	3.551
Sample N	724	724	724	724
−2 Log Likelihood	798.293	666.45	664.749	651.906
Nagelkerke R ²	0.076	0.125	0.129	0.157

Source: SCC (r) – reference category, * $p < 0.1$, ** $p < 0.05$

wife's age when getting married is negatively related to living with parents when only the social and economic characteristics of young couples are considered in the model. Further, those males with professional jobs when getting married are less likely to live with their parents compared with their counterparts who consist of skilled and manual workers. In Model 2, when parental resources are included in the equation, it is shown that those getting married at a younger age are more likely to live with their parents in the cases of both males and females. In addition, those males with better employment, such as those who are professionals when they get married, are more likely to live independently compared to those who are blue-collar workers. The wife's father's ethnicity is also related to living arrangements.

In Model 3, when the unemployment rate is included in the model, the results seem quite similar. The ages of the young couple and the husband's job are related to the decision regarding living arrangements. In Model 4, when the housing rent price and the cultural attitudes toward living with parents are added to the model, the results show that the ages of getting married for both husbands and wives are related to living arrangements, which is similar to the previous model's results. Nevertheless, the cultural attitude of young couples regarding whether it is important to live with parents is related to their living arrangements. Those with a positive answer to the statement that a married son should live with his parents are more likely to live with parents.

How do we explain the results? They present quite a complicated picture compared to the previous findings. These results seem to suggest that living with parents is closely related to both the resources of young adults and traditional cultural norms. Younger couples with fewer resources are more likely to live with parents, and those who prefer to live with parents are also more likely to live with parents. Nevertheless, it is difficult to believe that, among these couples, the traditional Chinese culture of living with parents is still a dominant value, given its weakening influence in Chinese societies (Logan and Bian 1999; Cheung and Kwan 2009).

I would argue that those young couples who choose to live with their parents do not do so based on traditional culture, but rather based on the resources available to them from living with parents. Various types of resources are made available in this way: parents provide a variety of nonmaterial assistance and financial support for their adult children (Goldscheider, Thornton, and Yang 2001). In Taiwanese society, some parents work for their adult children for no return by providing domestic services, including babysitting the grandchildren. Emotional closeness to children through co-residing with children has been an important element in life satisfaction among the Taiwanese elderly (Lin, Chang, and Huang 2011). For the young married couple, it seems reasonable to stay with the parents, as there is not a great deal of familial obligation, cost or contribution required in this arrangement.

More importantly, housing plays an important role, as living independently without parental support is becoming more difficult for young couples due to rising house prices. Along with the rising cost of housing, housing price-to-income ratios in Taiwan between 2005 and 2011 have risen from 6.29 to 9, meaning that house prices have risen from 6.29 to 9 times the average household income. The price-to-income ratio is even higher in Taipei city; in 2011, it was 16 times the average household income. Although a significant amount of mortgage subsidy is provided by the government for first-time buyers, the cost of buying is high. For these young couples, it seems clear that they would be better off living with parents than living independently in the rental sector, as the cost of housing is well beyond their means.

Conclusion

There has been little discussion in previous research about the living arrangements for young adults in Taiwan, and the factors that produce variations in their living arrangements when they get married have not been examined in the recent literature. Still less attention has been paid to the housing decisions of young adults within the current social and economic context. In this chapter, several factors, including housing and cultural influences, as well as the resources of young adults and their parents, have been taken into account. These have been drawn together to examine the living arrangements of young adults in Taiwan.

Unlike previous findings, in which marriage has featured as a critical factor for young adults leaving the parental home, the young adult cohort data reveal a reverse

pattern of living arrangements, with more young people dependent on their parents compared to the older birth cohort. The results from examining the factors related to living with parents show that the resources of young adults are closely related to living independently. Those getting married at an older age and those with higher economic status are more likely to live outside the parental home. Those living with parents are more likely to receive parental support than those living independently, and benefitting from parental support is the main reason why young adults live with parents when they get married.

More importantly, this chapter has found that the housing market does play an important role in the living arrangements of young adults. Associated with the growth of home ownership, more young adults are choosing to live with their parents rather than to live independently. Sharing housing with parents has become a major living arrangement for young people when they get married. The family has thus become a major provider of accommodation for young adults in the current housing situation in Taiwan.

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