Insights: Boomerang Movers

Series 3, Episode 5 with Prof. Emily Grundy and Toby Murray

Catherine McDonald 0:04

Hello, and welcome to the third series of Insights - the podcast from Understanding Society. Understanding Society is a longitudinal survey that captures life in the UK in the 21st century. Every year, we ask each member of thousands of the same households across the UK about different aspects of their life. Each episode of Insights explores how our data has been used in a key area, we look at what we found, and what we can learn from it. I'm Catherine McDonald, your host for this episode where we'll be looking at the issue of boomerang movers. That is when young adults return to live at their parents' home. Here to discuss this with me are Emily Grundy, a professor of population science at the University of Essex, and Toby Murray, Senior Research Officer at the Money and Mental Health Policy Institute. Emily, if I could start with you, now you used Understanding Society data to look at these so-called Boomerang moves, and the effects they had on the mental wellbeing of the young adults involved. So, before we dive into actually what you found, can you explain how Understanding Society enabled you to do this?

Emily Grundy 1:14

Well, we used Understanding Society because we wanted to look at a specific group that is young people between 21 and 35. So we needed a big sample. And then we needed longitudinal data. Because what we were interested in is both the people who made a change of household type - moved back to their parents, or in some cases, move back and out and back again. And also, we wanted to look at change in mental health, using differences between measures collected for the same individuals at different time points. So, we used information from 11 rounds of Understanding Society, from 2009 to 2020. So that was a reason why the sample was particularly useful for us because large size and a quite a long follow up, as well as including some measures of mental health and other factors that we wanted to look at.

Catherine McDonald 2:21

And just for the sake of clarity, it's interesting what you say there, how are you defining boomerang moves? So obviously, I've talked about it up to this point, as you know, someone moving back to their parents' home, but actually, to qualify as a boomerang mover. Do you have to go back and forth and back and forth more than once?

Emily Grundy 2:39

No, we included people who made just one move back. But we had sort of different directions, we counted several people, we counted, for example, there was some people who first time we've observed them, they were living with their parents, and then they moved. At some later point, they weren't with their parents, and then they've gone back again. And then we had some people who the first time we found them, if you like, they were living independently. But then they went back to their parents. And we had some people who made multiple moves in and out. Altogether, about 15% of the young adults we looked at had made one or more boomerang moves. So quite a high proportion, I think, actually, but they were, you know, a range of things. So, some of them left parents and returned, some of them joined parents and stayed, some of them joined parents and left again, and some of them moved in and out. So you know, it was a range of categories.

Catherine McDonald 3:05

And does that represent an increase on previous years that 15%? Are we to understand that this is a growing trend?

Emily Grundy 3:57

In our study, we were just looking at, we were interested in changes in the lives of these individuals, and particularly changes in their mental health. And so this study design, and in fact, probably this type of study isn't the ideal one to look at changes in the proportion of people who, who have made a move or living with parents. But we do know from quite a lot of other data sources, that the age at which young people leave the parental home to start off with has increased and the proportion who are living with parents, including boomerang moves, has also increased. So for example, even taking results from the census and so forth show that quite big changes. And some of that is probably to do with you know, more people going to university or delayed transitions to adulthood as we say, but in the UK, I think an important feature is the extreme difficulties young people, younger households have in accessing affordable housing.

Catherine McDonald 5:06

Absolutely. And in fact, we did a whole episode from this series on housing. That was our first episode. And yes, absolutely, that that resonates with me as having chaired that discussion. In the course of your research, did you come to understand what these moves were associated with these boomerang moves? Or what motivated them? What circumstances might have led to them?

Emily Grundy 5:30

Well, we looked at certain types of things which might have triggered such a move, these included, you know, losing your job, or partnership breakdown. Those were the main sort of triggers we looked at. And then we also looked at people's or took account of individual's characteristics, such as their level of education, whether they had got a partner or had previously had a partner income, physical health, whether they had a child, a biological child, housing tenure, and we also looked at whether they lived in a rural area or something. So we took account of several of those characteristics. And as you might expect, we did find that, for example, partnership breaking up was associated with a sort of increased chances of returning to the parental home and things like that.

Catherine McDonald 6:26

Was that the sort of the top reason?

Emily Grundy 6:29

Well, because we were looking at people moving in and out and back, the proportion who had a partnership breakdown was kind of smaller than some of the other groups. But we did find that, you know, that that definitely increased the risk of returning. And some of the other characteristics, we couldn't always measure them. But yes, it was, as we kind of rather expected, losing a job, partnership breakdown was strong influences on returning home.

Catherine McDonald 7:00

And did you note any influences that came from the parent as opposed to the child, although obviously, we're obviously appreciate we're talking about adults. So I guess I'm thinking of scenarios where failing health in a parent might require that child to move back. Did you sense anything like that happening?

Emily Grundy 7:20

No. I mean, one limitation of our design was because we had to look at people who, on at least one occasion were living independently and not with their parents. And on another occasion were with their parents - a change. And some of those people the first time we found them, they were living independently, and then they move back to their parents and some of the other way round. We couldn't take account of some things, which I think would probably be very important and worth looking at in other studies. Things like whether the parents were both their natural parents, or one parent and a new partner stepparent, size of the parental home, that those kinds of factors that are very important, we couldn't look at. In terms of whether they were going back to provide care, I think, really this group are probably a bit young for that to have been a major influence, because we only looked at people up to age 35. So in general, most cases, their parents would be probably, you know, under 65, 70, if not, under 75. And it would be less likely that they were moving to meet the needs of the parent.

Catherine McDonald 8:40

Yes, absolutely. So, what did you find then, in terms of the mental health of those that had returned to the parental home?

Emily Grundy 8:50

Yeah. So well, this is very interesting, because there have been rather few previous studies of this topic, which have used the kind of method we did, which looks at individual changes. So other studies, which have just say, compare the mental health of people living independently, and the mental health of young people of the same age living with their parents. Have found that the people living with their parents had much worse mental health if you just do a sort of cross-sectional comparison, and a few studies from America and Germany, which have looked at returnees perhaps not controlling in exactly the same way. Have also tended to find kind of rather negative influences, but they haven't been able to take account of the fact that sometimes the young people who go back might have had existing health problems or, you know, other issues. So if anything, we expected that the returnees would perhaps have worse mental health than the people who didn't make that move. But in fact, we found the reverse. We found some indication of a slight improvement in their mental health on returning home. And I think the method we used makes that quite a robust finding. So yes, so it wasn't quite what we were expecting. But it suggested that those who did return to the parental home, if anything, their mental health got a bit better. And we think possibly one reason might be that, increasingly, now, for young people living independently, their only option is to live in, you know, rather poor quality and insecure, privately rented housing. And it may be that going back to live with your parents relieves that kind of stress, as well as of course, getting the support from your family and so forth.

Catherine McDonald 10:47

And following on from that, if somebody's mental health improved when they moved back in to the parental home, as you say, and then they moved out again, were you able to track whether the mental health then took a hit when they moved back out again?

Emily Grundy 11:01

Well, we didn't do the analysis like that we looked at episodes, as it were, in theory, we could do that we'd have a much smaller group. But we haven't looked at that in this study.

Catherine McDonald 11:13

So if we to conclude then that in some cases returning home is good for your mental health? How do we reconcile that with the idea that one of the perceived markers of successful adulthood is residential independence?

Emily Grundy 11:28

Well, I think there's been a lot of sort of reconsideration of that idea really, partly because the whole process of transition to adulthood, you know, at one time, most people were in the labour market by 16, certain periods, quite a lot of women were, you know, married, and with children by the age of

21. So, all of those things have got much, much later. And the whole process of sort of getting into your, the labour market, and everything is also changed. So everything is much more fluid. And we did find not in our study, but there are some European sort of studies of attitudes, which suggests that in the UK, the kind of markers that people think of as being important for transition to adulthood, are less focused on residential independence than they are in some other countries. So I think that that is shifting. But of course, it it may partly be to that it's just becoming so difficult for some people to kind of achieve that in a reasonable way that our whole ideas of what the right things are, as it were, have changed a bit. Yes.

Catherine McDonald 12:47

Toby, if I could bring you in now. So in a recent blog, you talked about your career and spending it at the intersection of the money and mental health divide. Can you tell us a bit more about that, and what you meant by that?

Toby Murray 13:00

Of course, and in many ways, this topic is a perfect example of that intersection between money and mental health. So my previous work has touched on things like homelessness and young people's economic security, and now particularly at Money and Mental Health, I'm focusing on the psychological harms, that being in debt and being behind on debt payments, causes. And all of those are really like acute products of or exacerbate rather, the vicious cycle of money and mental health and how those domains interact. And Money and Mental health has done loads of research on this, but it's also reflected in the academic literature. But there is a clear link between those two different parts of our lives. And I think they may be very clear. So the ways in which our financial health impacts on our mental health is probably familiar to all of us and to anyone listening. But the stress and anxiety that come with money problems are things that I think we've all probably experienced at some point, but maybe less clear is the way in which our mental health interacts on our financial health. So having mental health problems can make it harder to manage money, it can lead to increased spending, it can make it harder to hold down, well-paid full-time employment, which leads to a kind of gap in earnings, and also navigating complex management systems, which I think is increasingly I think we all have to deal with is also tricky with poor mental health. And I think we'll probably touch on this a bit in a second. But already lots of the kind of factors that Emily's discussed behind the boomerang moves, I think are really tied up in in that intersection.

Catherine McDonald 14:29

And do you get a sense that this is all getting worse that this sort of correlation between money and mental health and financial insecurity and mental health is a new phenomena and it's just getting worse?

Toby Murray 14:42

That is, that's an excellent and very difficult question to answer. I don't necessarily have the research in front of me to suggest that and I think it is very tricky to say either way. I certainly think we are seeing a real prevalence of mental health problems at the moment. Think that's all over the news, particularly for young people. But there is a, there's a real high percentage of young people living with mental health problems. And I think that is spreading. And there is some debate around what's causing that. But I certainly think since 2008, lots of the kind of collective security systems that we've enjoyed or previous generations might have enjoyed, has been kind of rolled back. And I think that is causing increased financial stress in particular parts of the population. So my uninformed opinion would be yes, that these things are worse.

Emily Grundy 15:33

I'm very interested, I think that's a very good point you make about the increasing complexity of accessing housing and so forth. You know, there, there used to be a time when you I don't know could look in the local newspaper, or a friend would tell you something, or you could go to a letting agency, or you actually were able to get a hard to let cancel housing within, you know, the living memory. Whereas now you hear of people having to look up multiple websites, sign up with multiple agencies, it is almost being a full-time job. You know, first of all, one could imagine that might be really very stressful, but also that people who are not, you know, absolutely 100%, well organised and everything else may find it even harder.

Toby Murray 16:25

I completely agree, Emily. Yeah, I think there's two sides to this. I think there's, there's one side, which is exactly that our relationship with housing has completely shifted. And it's not exclusively a young person problem. It's mostly a renters' problem. But young people are overwhelmingly represented in that rental, renters' population. I spoke to people through our research, who were going along to house viewings to rent the property and 15, 20, 25 people, were also there viewing that flat to rent. And they would have to try and beat out that competition by putting down increased deposit, or bidding to pay a rent above that kind of asking rent the landlord was putting out there. And I think, exactly as you said, Emily, that if you are coping with increased stress in your life anyway, that is just another stressor, which is probably impossible to deal with, and makes it even harder to navigate. And then I think the other side of it is the financial side. And the ways in which if you are fortunate enough to be able to own a property, it comes with a with a huge mortgage price tag attached to it that requires you to navigate lots of very complicated processes. And similarly, with debt and credit card debt, I think that is even it's ever increasingly entwined in our lives. And it becomes impossible to kind of navigate without access to that they're not simple or straightforward things. And even if it's as simple as pressing, buy now pay later at the end of the checkout online, that is still something that has a lot of complexity that is obscured by that very simple action. And I think a lot of people find themselves on the wrong side of that.

Catherine McDonald 17:57

So Toby, how would you react specifically to Emily's research findings. So just take it back to those for a moment.

Toby Murray 18:05

The kind of first thing that really stands out to me is, as I said, this, this is a classic money and mental health problem. And the research recognises, as you were saying kind of many of the triggers that cause young person to move home as being both financial ones and emotional ones. So the breakdown of a relationship, a significant change in your housing situation, precarious employment. Those are all things that change our financial state, but also our emotional state, and actively reinforce each other. And I think I was surprised when I first heard you talk and first, read the research to see that it had this net positive impact moving home with your parents, that had a net positive impact. But actually, when you think about it, it makes sense, because I guess it is accessing a break on that vicious cycle. If your mental health is deteriorating because of a breakdown in your relationship, then moving home with your parents is likely to stop or may go some way to mitigating that having a much worse impact on your finances, which decreases your mental health again, and begins that real spiral. So I think first of all, I think that's really interesting and fascinating. And I guess as we've already touched on, there is a real crisis in young people's mental health. And as our research at Money and Mental health has found. And similarly, my research at the RSA found young people are more likely than older age groups to feel really anxious about their financial situation. So about 49% of young people were described as financially precarious in our work at the RSA, but I think what's really interesting is when you combine that emotional stress and that financial stress, about 63% of young people with a mental health problem, are anxious about their finances. It's something that we found at Money and Mental health. So I think that intersection is really, really important, as well. And that's a very real anxiety as well. It's not just in people's emotional states. They are as Emily's already touched on, that they're like to be earning less than their older peers and certainly less likely to be earning less than that then they're healthier peers. They're less likely to be employed, they're less likely to be debt free, even if we exclude student loans. So that is there's a real kind of financial reality behind those worries.

Catherine McDonald 20:09

You know, something that strikes me, I would say, almost in every episode of Insights, when I'm sitting here listening is I just want to say, how did we get here?

Emily Grundy 20:20

Yes.

Catherine McDonald 20:20

I don't know what you would both say to that?

Emily Grundy 20:22

Well, I mean, I think Toby mentioned 2008. And I think austerity just put such a strain on all those services that kind of pick people up or Buffer things, that that's really difficult. But there is also a housing crisis in that, you know, we sold off most of the local authority council housing, and we didn't rebuild anything to replace it. So and housing, you know, both psychologically, emotionally, and in terms of comfort and security is so important that it seems to me that that, really eroding that and increasing unaffordability of homeownership and so forth, you know, that may well underlie really quite a lot of these problems. I don't know, though, why, why there has been such a increase in the proportion of young people with both emotional problems and other types of health issues. I think, at the beginning of the century, in 1999, we did a comparison of two national disability surveys, and found that rates of disability which were measured in using a whole load of rather complicated and comprehensive scales had increased among younger people, and the Department of Social Security Research office who we'd done this analysis for, didn't want to publish it. They just said, "No, we're all getting healthier. This can't be true". But I think, I think, unfortunately, it was true. And we have gotten in terrible state, and it's going to take quite a bit of time to try and, you know, build things up again, we did mention in in connection with our work that possibly that the really most disadvantaged group we can't see, or those who, for various reasons, haven't got that safety net of a parental home to go back to even if they'd wanted to. So there's a kind of intergenerational gradient in the kind of family resources people have, as well as the other types of resources.

Catherine McDonald 22:40

Absolutely and Toby, would you echo some of what Emily said there?

Toby Murray 22:44

I was just about to come in and say, I completely agree with all of that Emily. One of the key findings that we got, through the RSA's work, we did this process of diary search where we followed 12 young people over the course of a year. And we got them to talk about their general lives and their hopes for the futures, but also to kind of dig into specific challenges that they might be facing as well. So talking about their housing, talking about their employment, about their mental health, and something that came through really strongly. And it was it was a tricky concept to kind of wrap our hands around. But it was this sense of what we called atomization, which was this systemic breaking of the bonds between people and society as a whole, which leaves those individuals isolated and vulnerable. And I think lots of what Emily's spoken about, about poor-quality housing stems from that we've seen a real rolling back of our collective security net, certainly something that other generations might have enjoyed more of, like the two areas that we looked at were housing, but was also work. And we saw that young people were, as we were discussing, really reliant on the private, private rented sector. But if you needed support from the state, that provision was minimal. So young people receive less in housing benefit. If you're, if you're under 35 years old you receive a less than housing benefit than someone who's older. And that would only be enough to cover the rent for a single room in a shared house or a bedsit. Whereas if you're over 35, you're more likely to have an allowance that meets your actual housing needs. And similarly, for things like universal credits, there's a lower rate of Universal Credit for anyone under 25. And your wages are protected at lower rates as well. So from 2024, I think this has changed now so that the national living wage applies from age 21 and over. But that is, that's a new thing. And previously, you would be you'd be paid a much lower rate at 21 to 23. And then a lower rate again at 18 to 20. And then a lower rate, again, for 16+. And those the research we did the RSA shows that both wage protections increased at a lower rate than the kind of full adult living wage. So I think we have seen quite a lot of policy decisions that have deprioritized young people's collective security. And I think there is a psychological element to that as well. Lots of young people we spoke to through that research, really emphasised how they were trying to sort that problem out themselves, and this was the atomization element, is young people are very well versed in structural dynamics. And they're very good at that language of anti-capitalism and anti-racism. But when it came to their own problems, they would really only identify what they could do about that situation. And as Emily said, for young people that are more fortunate and can move back into the family home, that's a really great social security net to have. But if you are someone who doesn't have that access, then your opportunities are a lot more limited, and you probably are going to find yourself working in worst quality work or living in worst quality housing. And that comes with real risks for mental health and fiscal health.

Catherine McDonald 25:37

What would you say to that, Emily?

Emily Grundy 25:38

Well, I think I would agree this is all very gloomy, isn't it? I wish I could think of something a bit more positive. But a lot of my research has been about older people. And we're also life course influences. But really, I think now we do, although of course there are lots of older people with many problems and so forth, in terms of some of these issues like precarity, and particularly access to reasonable housing. This does seem to be now particularly issue for more recent cohorts. So the people who are young now, some of these issues that Toby has been talking about, too, I think, you know, it's sort of can't be separated from the fact that older people are much more likely to vote. And you know, maybe politicians are much more likely to pay some attention. So we do need to get back to trying to think about a society of all ages for all people, rather than, you know, particular groups that politicians or other people may want to kind of impress.

Toby Murray 26:43

Absolutely and I think one of the things that really stood out to us in that research at the RSA as well, was the lack of engagement young people had in those political structures. So as Emily said, they don't vote as much, but also aren't involved in things like trade unions as much, or housing unions, and those more collective approaches to securing better outcomes. So I think there is there's something missing there. From how young people engage in in that more collective security, I guess.

Catherine McDonald 27:11

So leading on from that, with the general election on the horizon, what would you both like to see from the next government, whoever they may be? And also taking it back to boomerang moves - are we just going to accept that this is not a problem? And that, you know, it's something to neither be discouraged or encouraged? It's just a symptom of where we're at? Are we just going to accept that sort of a whole question really, about the future and what you think needs to be done? Emily, can I come to you first on that?

Emily Grundy 27:44

Well right, well, first of all, I don't think boomerang moves in themselves are a problem, as we saw in our study, that the people who made such moves, if anything, their mental health improved a bit, and I think we want, we all benefit if there's strong intergenerational ties, and people support each other through the family connections, as well as other connections. What we don't want, though, is for if you like a kind of forced situation like that, you know, when there aren't any other alternatives. So it's a mixture of the how much of its push and how much of its pull. I don't think we want a situation where renters have to pay vast amounts of their earnings or other income for inadequate housing, and having no sort of fallback if they have any kind of upset except in the case of young people returning home. So I certainly think we need to pay much more attention to better quality, affordable housing. UK has got the oldest housing in Europe. And we've had quite rapid population growth with not equivalent increase in housing. And we have very weak controls on the private rented sector. I mean, even these no-fault evictions, which this current government said they were going to end they haven't done that yet. So I think we need a really big attention to this and so many things, for younger people, and also for older people, the quality of the home, you know, whether you can heat it properly. It's adapted if you've got any disabilities makes such a difference that I think it's a really false economy to have very poor-quality housing. So I hope that that will be an important issue for whichever government comes next.

Catherine McDonald 29:45

And Toby, what about you?

Toby Murray 29:47

Yeah, I mean, so very boring Catherine, but I'm gonna agree with basically everything Emily said. I think when Emily talks about it's been a very gloomy conversation, I think, I think the core and the nice thing is exactly the finding of the research that moving back in with your parents is not a negative, which I think some parents will be very happy to hear. But certainly I had experienced through my research of people talking about how it was nice to move in with your parents and to develop that relationship and like for them to get to know you as an adult, and for that relationship to have a slightly different dimension to it. And I think probably, I didn't do this but if I had to guess, it's probably nice for parents as well to get to know their children as adults. So I think there is, there's something really nice about the boomerang move, I think. But I completely agree with Emily, it's probably all about the control behind it, if you are forced to do it, and you didn't want to move home, then that is probably something very difficult to manage. And, again, who is excluded from making that move. We spoke to someone in our research, a young woman who had a really horrible time at university when she moved out for her first year. So had to leave her course halfway through and move back and try and start again. But she wasn't able to move back home, because her mum's child benefit had been stopped. And so she wasn't able to afford to have to have her move home again. So there are all those ways in which that control is taken away from young people. And that introduces real precarity into their lives. So boomerang moves, good. But who can access them, I guess, is the real challenge and making sure that it's their own decision. And in terms of what it'd be great to see with the general election on the horizon, I think just a renewal. Everything Emily has said and I think that sits under the general heading of a renewal of our social security system. So at the RSA, we called for more investment in social housing, we called for uprating of benefits across the board, but specifically for young people, and then also ensuring that young people have proper levels of employment support. And that's things like as Money and Mental health have done lots of research on allowing statutory sick pay to be claimed flexibly. Up rating our rates of statutory sick pay, we have one of the lowest provisions, I think, at least in Europe, and that was a real problem through COVID. So it'd be great to see some movement on that. And then also just better mental health support as well. I don't have the stat right in front of me but young people have a really high prevalence of mental health, mental ill health, and it'd be great to see increases in how we're supporting them, particularly as more and more of them are becoming economically inactive. Like how we support people's health alongside that work. Oh, and finally, if I can, and that I will stop something that I think just I don't think it's going to make anyone's manifesto but I think it's so important is the data that we have on young people is so patchy. And it's brilliant that Emily has done this work pulling on Understanding Society, but I think general ONS data on young people is, is so, so underrepresented. We don't ask questions that are relevant to young people's lives. So I'd love to see some emphasis on how we better capture young people's experience.

Catherine McDonald 32:49

My thanks to Professor Emily Grundy and to Toby Murray. You can find out more about how the data from Understanding Society is changing practice and informing policy by visiting the website understandingsociety.ac.uk. And following us on social media. This was a Research Podcast production. Thank you for listening, and remember to subscribe wherever you receive your podcasts.