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During the Great Recession, More Young Adults Lived with Parents

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Summary

Leaving home marks the transition from dependence to autonomy and signals the end of adolescence, but this life change is far from uniform. Some young people quickly and smoothly make the shift; others take more time; still others leave, but later return home.

In recent years, the latter two scenarios have become more and more common, due to delays in marriage and most of all, the Great Recession, which has led to economic and personal instability for America's 20-to-34-year-olds.

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During The Great Recession, More Young Adults Lived with Parents

Meet Tripp. He's in his mid-30s, has never married, and still lives with his parents. This character from the 2006 comedy "Failure to Launch" has become an American archetype.

In previous decades, young people in the U.S. were eager to leave home to attend college, work full time, or start families of their own. But more recently, the transition to adulthood has been extended; it is a period of "emerging adulthood" (Arnett 2004), marked by personal instability, as young people try on new identities as they enter and exit college, work, and romantic relationships.

Compared with previous generations, they stay in their parental homes longer or return home after a stint of independent living (Goldscheider and Goldscheider 1999). The causes include delays in marriage and increased cohabitation, but most of all, the Great Recession, which has led to economic and personal instability for America's 20-to-34-year-olds.

Summary of major findings:

- Among young adults in the 20-34 age range, 17 percent lived with parents in 1980, rising to 24 percent in the 2007-2009 years of the Great Recession. The rise was greatest for those under 25, jumping from 32 percent in 1980 to 43 percent in the latest period. Levels of co-residence are also much higher for men than for women, for minorities than for whites, and for persons with lower education.
- Recent delays in marriage have increased the likelihood of co-residence with parents. Between 1980 and 2009, the U.S. median age at first marriage increased from 24.7 to 28.1 among men and from 22.0 to 25.9 among women (U.S. Census Bureau 2011). In 2007-09, only 38 percent of men and 47 percent of women aged 25-29 were married, a sharp decline from 1980 (59 percent

and 65 percent, respectively). The movie character Tripp falls into this category; he enjoys the comforts of his parents' home (despite their consternation about his presence).

- Emerging adults often experience great uncertainty and instability as they map out alternative life courses. In college, they explore different classes and majors; some drop in and out of school for various reasons. As a result, less than one-third of 25- to 29- year-old Americans have completed a four-year degree (Arnett 2004). Meanwhile, they explore work options – the average American holds seven to eight different jobs between the ages of 18 and 30 (Arnett 2004). Frequent job changes may connote difficulties in finding stable or suitable employment, often exacerbated during periods of economic recession (Goldscheider and Goldscheider 1999), as occurred in the 1990s and at the present time.
- The late 2000s Great Recession was very large in duration, scale, and impact. Virtually every demographic segment of the U.S. population was affected. From May 2007 to October 2009, 7.5 million people lost jobs and the unemployment rate increased from 4.4 percent to 10.1 percent (Grusky, Western, and Wimer 2011). The job loss during the Great Recession was severe by historical standards and the average duration of unemployment was the longest in recent memory. The recession hit young adults the hardest because they were often “last hired, first fired.” Job losses during the recession spread beyond historically disadvantaged groups, such as racial and ethnic minorities and immigrants; they also were experienced among college-educated workers (Hout et al. 2011). Many young adults find it comforting to return home – to double up with their parents when times are tough.
- These effects for individuals cumulate to affect whole metropolitan regions. The metropolitan areas with proportionately more economically disadvantaged, more unmarried, and more racial/ethnic minority young adults have high levels of co-residence with parents. Meanwhile,

more young adults in large high-cost metropolitan areas such as New York and Los Angeles live with parents because doubling up saves money. As the recession hit in 2007-2009, 30 percent of young adults aged 25 to 29 in the New York region lived with their parents; in Los Angeles, the figure was 28 percent.

Introduction

In this research brief, I present possible living arrangements among young adults including marriage, cohabitation, and living alone, and show that the percent living with parents is on the rise, peaking during the Great Recession and possibly still rising due to its effects. I highlight key differences in co-residence with parents by gender, marital status, employment, race/ethnicity, and education. In addition, I identify U.S. metropolitan areas with the most and fewest young people living with parents and investigate whether spatial patterns reflect local-area differences in wages, unemployment and labor force participation.

This research brief draws on data from the decennial censuses of 1980, 1990, and 2000 and American Community Survey of 2007, 2008, and 2009.¹ A young adult is considered to be living with at least one parent if he or she is listed as a child or child-in-law of the householder. By this definition, I include in my analysis people aged 20-24, 25-29, and 30-34. I do not include young adults who are householders even if their parents live with them; rather I focus on young adults who are more likely to be dependent on their parents for financial security.

¹ Census data do not capture the recessions that occurred in the 1980s and 1990s. Current Population Survey data released by the U. S, Census Bureau (2011) show that the increase in percent of adults aged 25-34 who are children of the householder was much smaller in previous recessions than in the Great Recession.

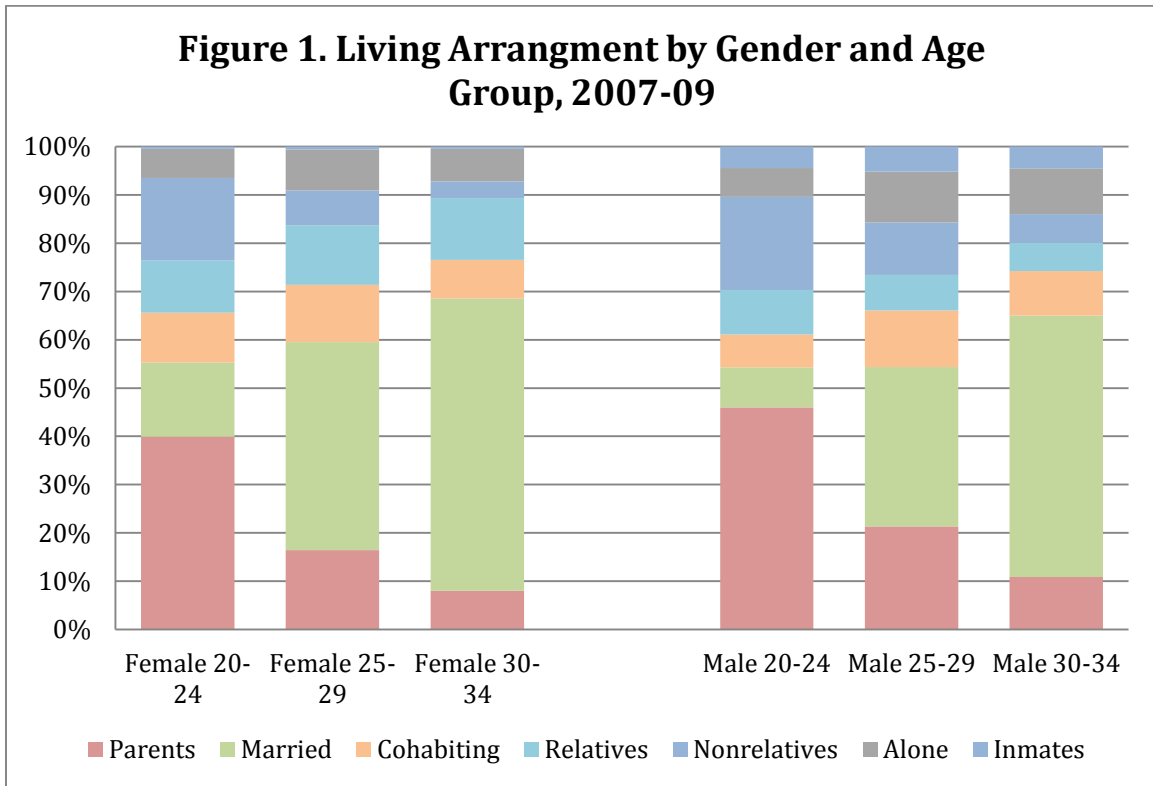
Young Adults' Living Arrangements

Before I focus on young adults' co-residence with parents, I examine the alternatives for young adults based on data from 2007-2009. Figure 1 provides type of living arrangement, including marriage, cohabitation, living alone, and living with others (both relatives and nonrelatives). Among women aged 20-24, about one in four lived with an opposite sex partner; 15 percent were married and 10 percent were in cohabiting relationships. Indeed, men and women increasingly delay marriage but often live together prior to marriage. Other studies indicate that the first co-residential union among most young adults is cohabitation rather than marriage (Bumpass and Lu 2000). And most young people cohabit before marriage, often more than once (Lichter and Qian 2008). Many individuals who end their cohabiting relationships move to other types of living arrangements, including returning to the parental home. Interestingly, nearly 11 percent of women aged 20-24 lived with other relatives, including siblings and grandparents. More than 17 percent of them lived with roommates or institutional non-inmates (mostly in college dorms) and another 6 percent lived alone.

Among women aged 25-29, a significantly higher share were married (43 percent), with a small uptick in percent cohabiting (12 percent). And among women aged 30-34, 61 percent were married and 8 percent were in cohabiting relationships, which indicates that seven out of 10 women in this age group were either married or cohabiting. About 12 percent of women aged 25-29 and 13 percent aged 30-34 lived with other relatives.

In 2007-09, men aged 20 to 24 had a much lower percentage than women living in married or cohabiting households. Nearly 20 percent of them lived with roommates or as non-inmates (in college or the military). As we saw with women, the share of men who were married or cohabiting increased with age. That is, relative to 20-24-year-old men, more 25-29-year-old men (33 percent and 12 percent, respectively) and even more 30-34-year-old men (54 percent and 9 percent, respectively) were married

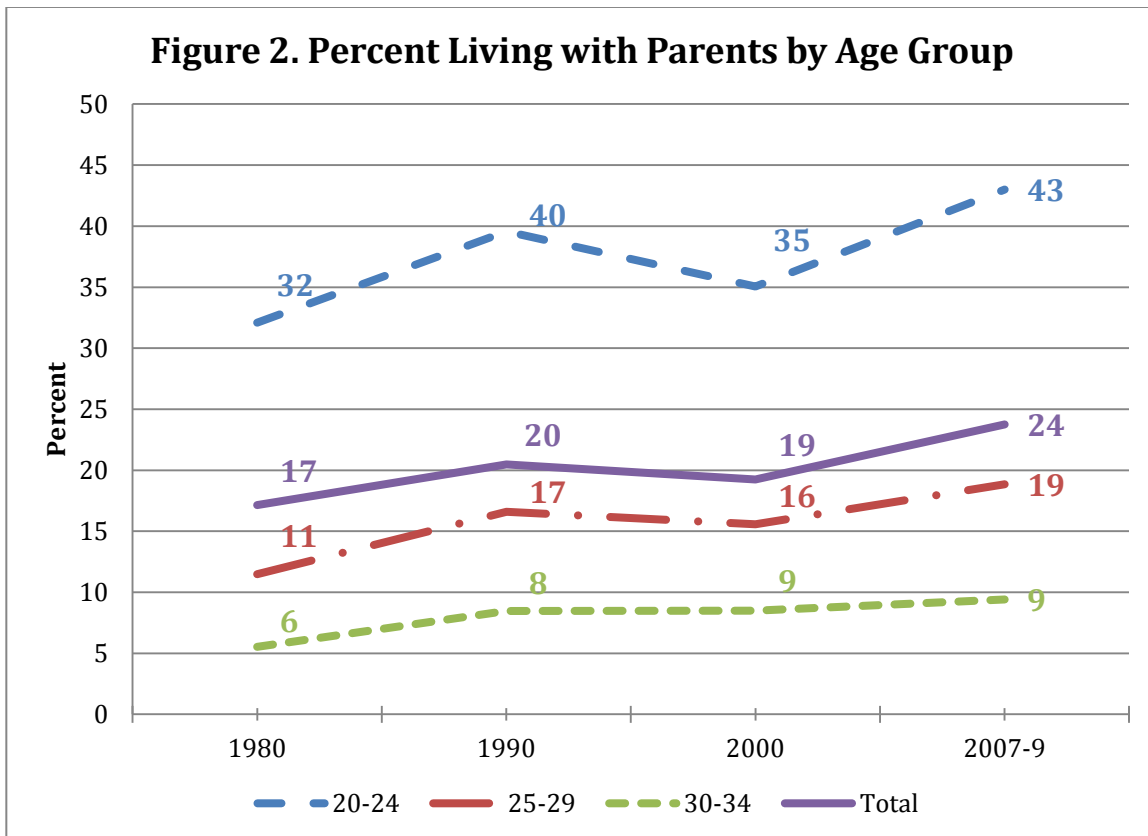
or cohabiting. More men than women lived with parents, while fewer lived with other relatives. It is possible that during the Great Recession, young women may tend to double up with other relatives while young men may find it easier to live with parents.



Living with Parents, 1980 to 2007-09

Figure 2 presents the percent of young adults living with parents by age group in 1980, 1990, 2000, and 2007-09. There have been ups and downs over the last three decades. After rising in the 1990s, the percent living with parents fell markedly during the 1990s, especially for 20-24-year-olds. At the tail end of the longest economic growth in American history, young adults likely had more resources for independent living. But currently, young adults are more likely than in the past to live with their parents. Overall, among 20-34-year-olds, the percentage living at home increased from 17 percent to 24 percent between 1980 and 2007-09. The percentage point increase was especially large among 20-24-

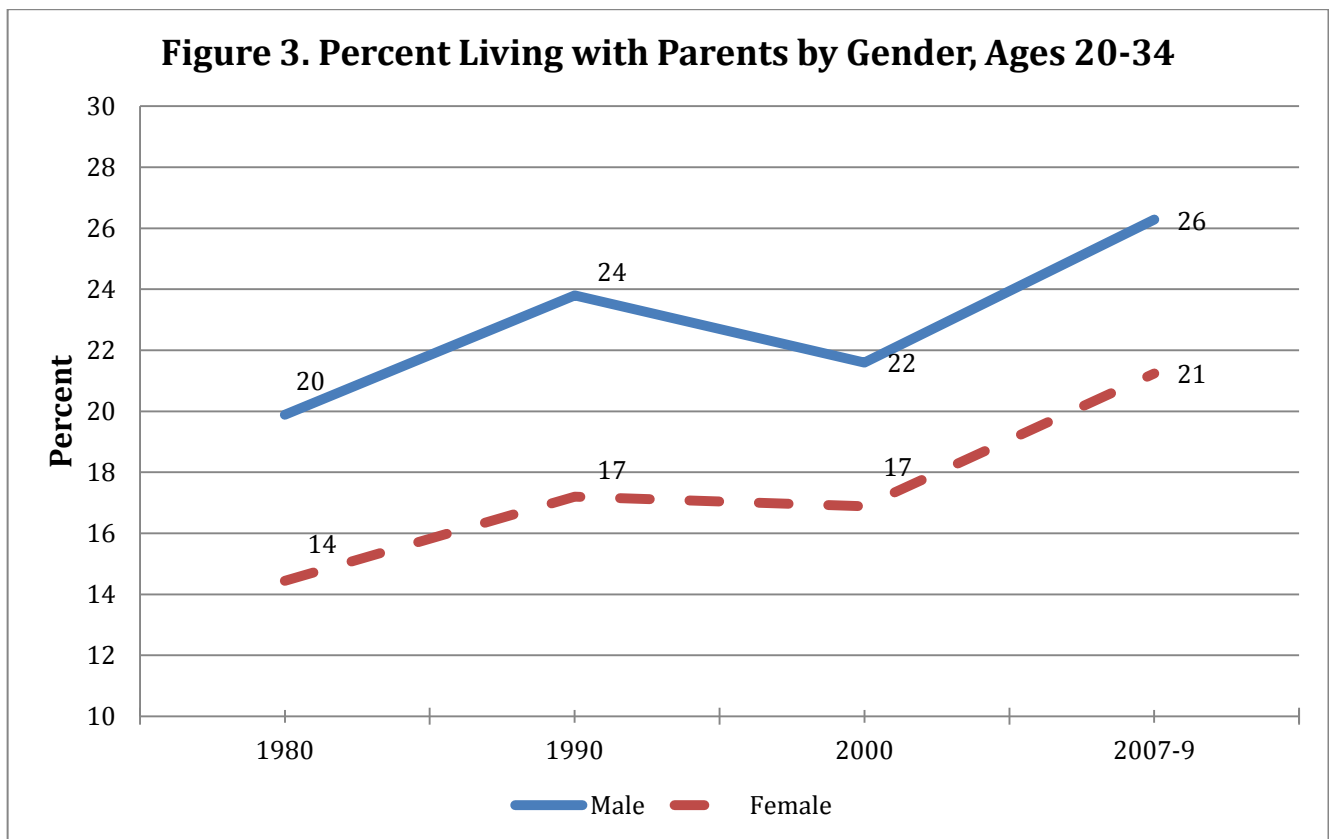
year-olds, growing from 32 percent to 43 percent over this period. This is not a surprise given that 20-24-year-olds today are often in school and/or not married and may find it much easier to live or move back home when needs arise. This compares with increases from 11 percent to 19 percent among 25-29-year-olds, many of whom should have completed education by then, and 6 percent to 9 percent among 30-34-year-olds, among whom a large proportion are married.



Evidently, living with parents reached a new high in 2007-09 during the Great Recession, especially those aged 20 to 24. Even among 30-34-year-old adults, nearly one in 10 lived with parents. Although census data do not distinguish between young adults who never left home from those who return home, it is plausible that many older young adults may have returned home after a stint of independent living, especially during the Great Recession.

Men or Women: Who Live with Parents More Often?

Gender differences in those living with parents are indeed large, as shown in previous literature (Goldscheider and Goldscheider 1999). Figure 3 shows that men and women aged 20 to 34 followed the same temporal pattern, but men were consistently more likely to live with parents than were women. Gender differences, at least in part, reflect that young men get married at later ages than their female counterparts — husbands are on average two years older than their spouses (U.S. Census Bureau 2012). Yet, later marriage age is not the only reason for men’s higher percentage of co-residence with parents. Compared with daughters, sons have fewer domestic responsibilities – such as cleaning and cooking – when they live at home with parents (Goldscheider and Goldscheider 1999).



Race, Ethnicity, and Co-residence with Parents

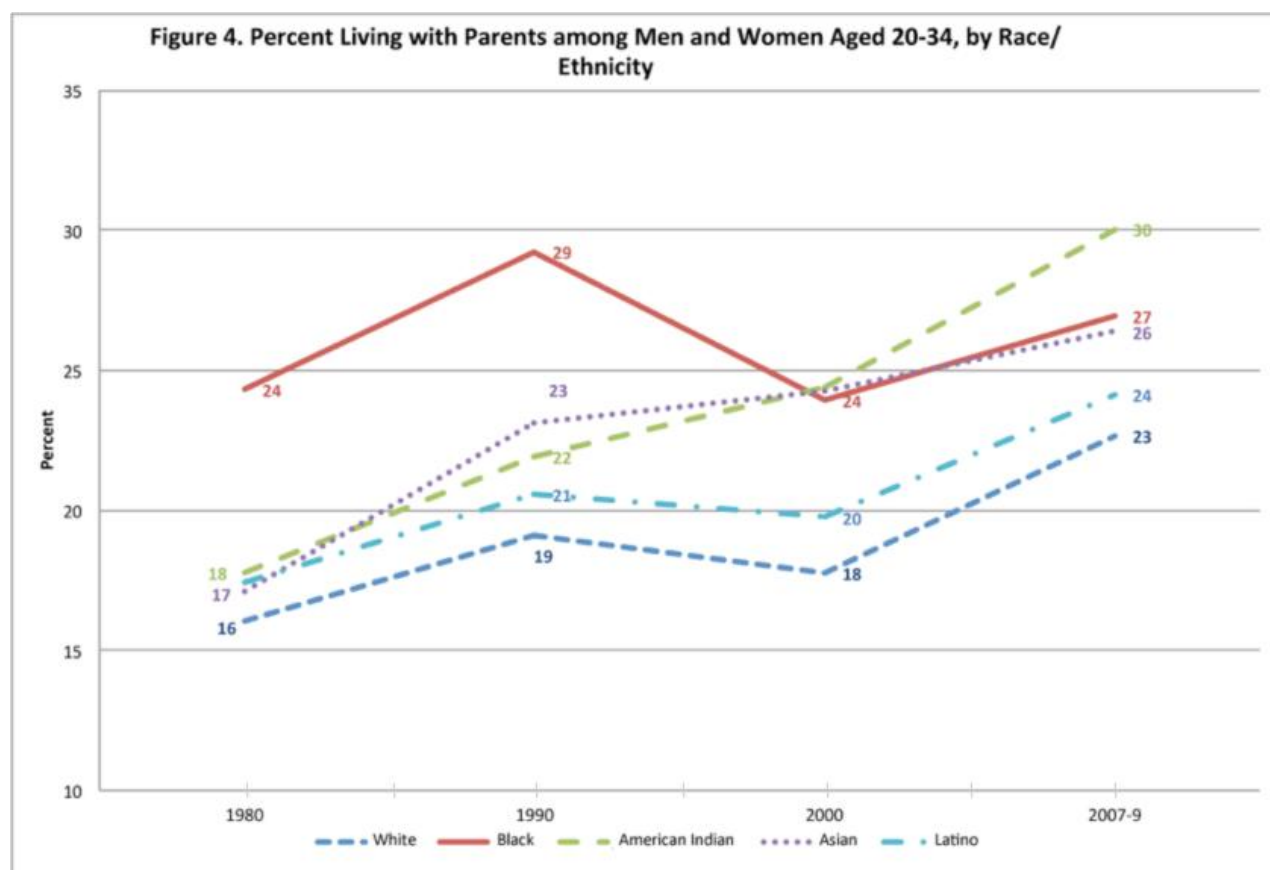
Strong kinship ties among African Americans, normative patterns of extended family living among Latinos, and intergenerational family obligations among Asian Americans may also give rise to co-residence with parents, especially when compared with their white peers. Although conventional wisdom may predict that more Latino and Asian-American young adults are immigrants with traditional family norms and thus more would live with parents, the rise in co-residence with parents among these two groups is not because of immigration. In fact, 25 percent of the U.S.-born aged 20 to 34 but only 17 percent of their immigrant counterparts lived with parents in 2007-09. The reason is simple — many parents of the foreign-born do not reside in the United States.

Figure 4 presents changes in living with parents among 20-34-year-old individuals of various racial/ethnic groups. Whites had the lowest percent living with their parents for every time point. Yet, all racial/ethnic groups of young adults except African Americans now show record-high percentages of living with parents.

African Americans had the highest percent living with parents in 1980 (24 percent), but American Indians moved to the top at 30 percent in 2007-09. For African Americans, a greater proportion grew up in single-parent families in recent years and parents' lack of financial resources may have discouraged adult children from living with parents during financial difficulties (Goldscheider and Goldscheider 1999). American Indians, nevertheless, had a steady increase in percent living with parents, often in tribal areas where they grew up.²

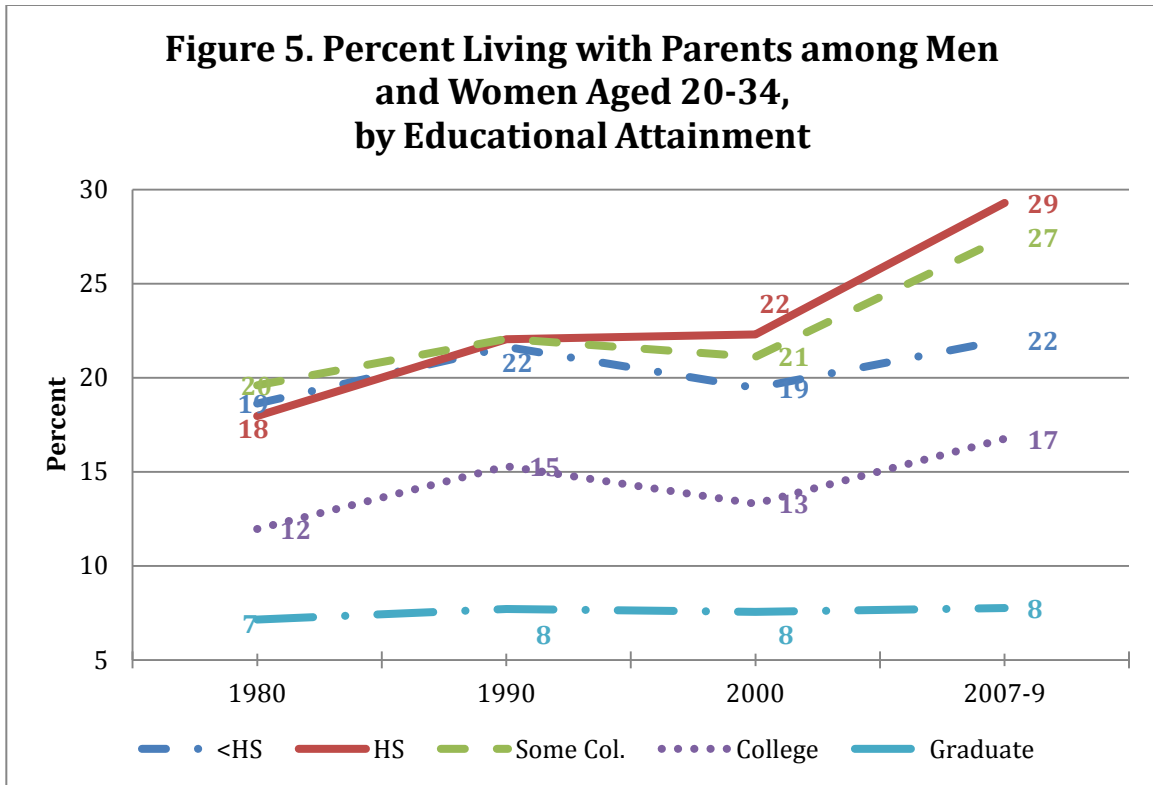
² For this research brief, I only include individuals who mark one racial category in census or ACS questionnaires. This practice does not affect Latinos because they include people of all races, has a small impact on blacks and Asian Americans at the group level because few identify two or more races, but has a large impact on American Indians because about half of them are multiracial (Qian and Lichter 2007). Multiracial American Indians differ from single race American Indians because the former tend to live in metropolitan areas and have higher socioeconomic status.

Asian Americans had a sharp increase in percent living with parents between 1980 and 2007-09, from 17 percent to 26 percent, which places Asian Americans nearly on top among all racial/ethnic groups. Two reasons are plausible: Asian Americans get married at later ages compared with other racial/ethnic groups; and Asian Americans are most likely to live in large metropolitan areas where the cost of living typically is high. In addition, strong family cohesion and an emphasis on extended-family co-residence may encourage higher rates of parental co-residence (Xie and Goyette 2004). Significantly, Latinos were less likely than Asian Americans but slightly more likely than whites to live with parents, especially in recent years. While cultural traditions and a strong likelihood of living in extended families should explain more doubling up with parents among Latinos, younger age at marriage may tip the percent living with parents in the opposite direction. After all, married young adults are far less likely to live with parents than single young adults, regardless of race/ethnicity.



Education and Living with Parents

Educational attainment, which is associated with later age at marriage and higher socioeconomic status, very strongly affects parental co-residence. Figure 5 presents changes by educational attainment among 20-34-year-old individuals. In 1980, educational differences in percent living with parents were small, the lowest (7 percent) among people with a graduate-level education and the highest (20 percent) among those with some college, many of whom live at home while in college. Over time, educational gaps increased in co-residence, largely because of increases in doubling up among the less-educated. For example, the percent of high-school graduates living with parents increased from 18 percent in 1980 to 29 percent in 2007-09. The percentage of college graduates living with parents also increased, but from 12 percent to 17 percent, just 5 percentage points. And the percent living with parents remained about the same over time among those with graduate level education. While marriage delay, non-marriage, or relationship instability makes it easier for young adults to stay at or move back to their parents' homes, the Great Recession in 2007-09 clearly was associated with living with parents, especially among the least-educated youth.



Age Group Differences in Co-residence with Parents

These figures (Figures 3, 4, and 5) include all 20-34 year olds. This age range represents an important life course stage where work, school, and relationship transitions are commonplace. As a result, age group differences in co-residence with parents are large as illustrated in Figure 2. Appendix Table 1 provides additional information on co-residence with parents among 20-24, 25-29, and 30-34-year-olds, by gender, race/ethnicity, and educational attainment. Here are several highlights:

- The percent living with parents increased the most among women aged 20-24, from 28 percent in 1980 to 40 percent in 2007-09, which clearly resulted from a marriage delay among young women. Gender differences in co-residence were otherwise stable among the three age groups over time.

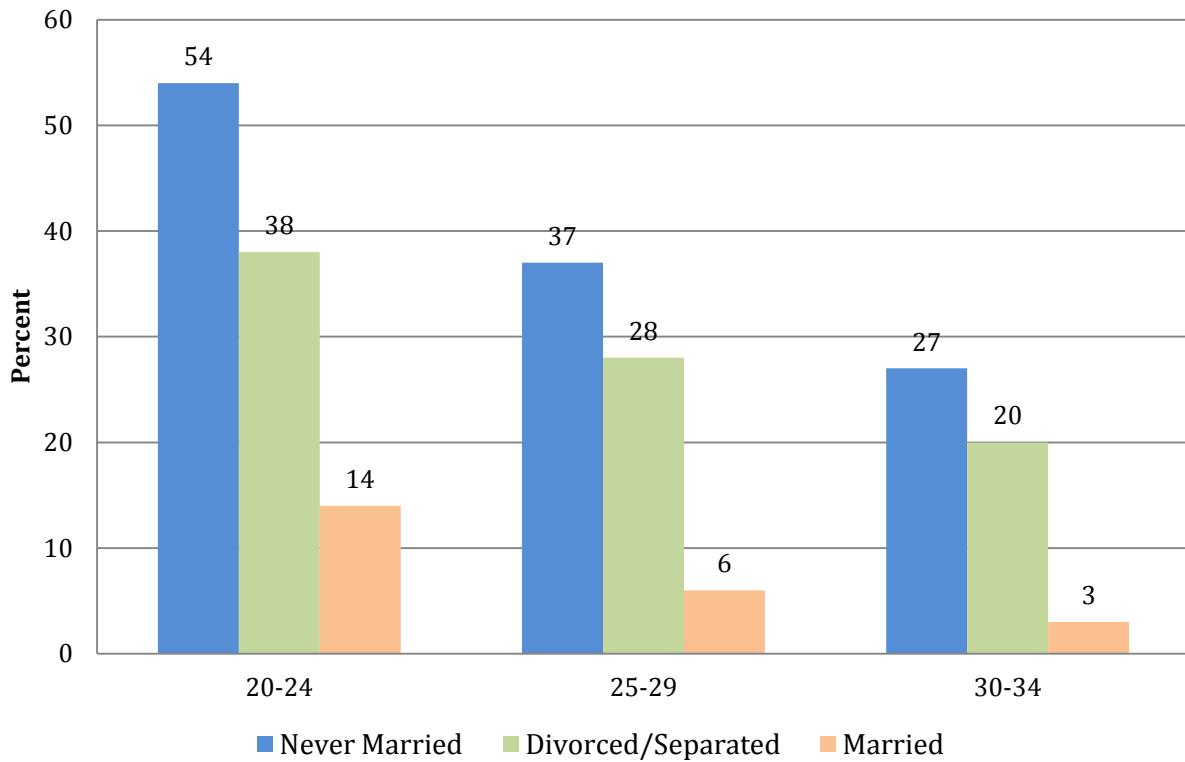
- More than 40 percent of the 20-24-year-olds lived with parents in 2007-09, which represents a very large increase compared to earlier years for every racial/ethnic group except African Americans. Nearly half of 20-24-year-old Asian Americans lived with parents in 2007-09, but the percent became much smaller among 30-34-year-olds.
- Among those with some college education, 20-24-year-olds were likely in school and had a higher percent living with parents, similar to those with high school education, and the differences between those with high school and some college became much stronger among 25-29- and 30-34-year-olds. Yet, those with some college (few were still in college after age 25) consistently had higher percentages living with parents compared with those with completed college education.

Why Live with Parents during the Great Recession?

Why do young adults live with their parents? The first factor is marital status: Singles are most flexible in terms of moving in and out of their parents' home regardless of their economic conditions. The other factor is economic — unemployment or low income makes independent living difficult, so doubling up with parents becomes a feasible option. Of course, young adults with disadvantaged economic status usually have poor marriage prospects (Cherlin 2004; Lichter, Qian, and Mellott 2006), which further increase the likelihood of co-residence with their parents.

Figure 6 presents breakdowns in percent living with parents by marital status for each of the three age groups in 2007-09.

Figure 6. Percent Living with Parents by Marital Status and Age Group, 2007-09



It is no surprise that never-married individuals had the highest percentage living with parents – about 54 percent of the 20-24-year-olds, 37 percent of the 25-29-year-olds, and 27 percent of the 30-34-year-olds lived with their parents. What is surprising is the high percentage at older ages when they are expected to have reached independence. More than one-fourth of 30something adults never left home or moved back to their parents’ homes.

Divorced/separated individuals were not far behind: One-fifth of divorced 30-34-year-olds lived with parents. Given that only 3 percent of the married in this age group lived with parents, we can say with confidence that a large proportion of the divorced/separated moved back home after divorce or separation. Parents have provided them with much-needed emotional support during a personal crisis.

Of course, the Great Recession hit divorced or separated young adults hard, especially those with young children, because they were no longer part of a two-paycheck family that insulated them from a job loss.

Appendix Table 2 offers a more complete breakdown of differences in co-residence by marital status, and this allows us to parse out more clearly the effects of sex, race/ethnicity, and educational attainment. Compared to overall gender differences as shown in Figure 1, gender differences in co-residence with parents were much smaller within categories of marital status because singles are more likely to live with parents than non-singles and proportionately more men than women are single (and at greater risk of returning home). Gender differences were relatively small among the youngest single adults (aged 20-24) but larger among their older counterparts. Gender norms about household responsibilities may explain that more single sons than daughters live home with parents. Yet the small gender differences among the youngest age group may suggest a temporal shift toward a less gendered response to economic hardship or personal crises.

Parental co-residence also varies by marital status for each racial/ethnic group (Appendix Table 2). The percentage of never-married African Americans living with parents was lower than their same-aged minority or white counterparts. For example, 47 percent of African Americans aged 20-24 lived with their parents in 2007-09, compared with 55 percent of both whites and Latinos. This may be attributable to the disadvantaged economic conditions of black parents, many of whom were single when they raised their children. Economic incentives to doubling up may be low among African Americans.

Differences between whites and non-black minorities, interestingly, originate from the differences among the married. Married Latino, American-Indian and Asian-American young adults each exhibited higher percentage of co-residence than their white counterparts, which suggests cultural differences among racial/ethnic groups. In other words, co-residence with parents among never-married

or divorced individuals may be of economic necessity, but co-residence with parents among married young adults may well be a choice, one more culturally acceptable among minority families.

As also shown in Appendix Table 2, percent living with parents is much lower among single and divorced/separated young adults with no high-school diploma than among the counterparts with a high-school diploma (37 versus 51 percent among singles and 26 versus 30 percent among divorced or separated individuals aged 20 to 34). Yet among married individuals, those with no high-school diploma had one of the highest percentages living with parents (the same as those with high-school education). This means that for some married young adults with no high-school diploma, doubling-up with parents becomes an option, at the level equivalent to that for their high-school-educated counterparts. In general, the relationship between educational attainment and co-residence with parents was negative for each marital status group. The economic independence associated with more education has made young adults less likely to live with parents compared with those with lower levels of educational attainment.

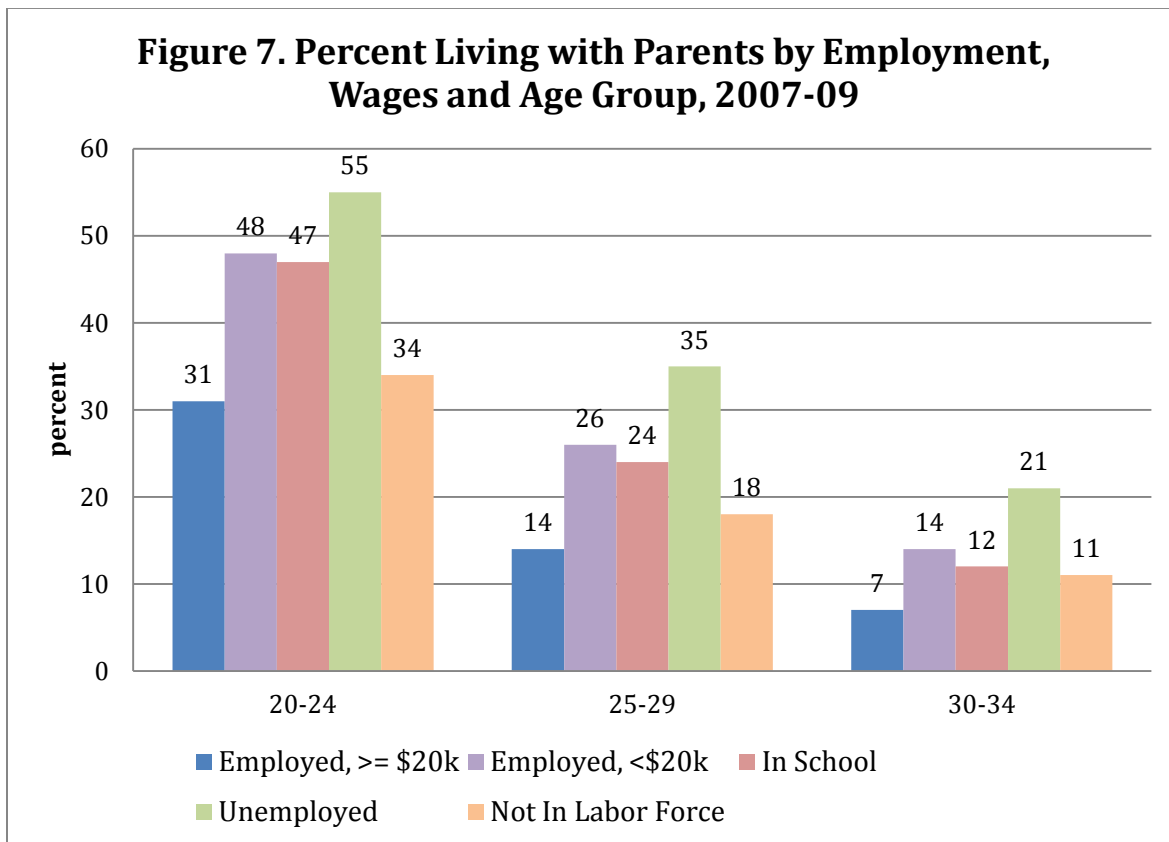
Employment, Wages and Living with Parents

Economic status is a powerful indicator of co-residence with parents. Young adults who had low income or were unemployed during the Great Recession were most likely to live with their parents. Meanwhile, racial/ethnic differences in co-residence also reveal different cultural practices. Racial/ethnic differences in co-residence were much smaller among the economically disadvantaged. Yet, among persons with higher incomes (and presumably with greater residential choice about living arrangements), whites had the smallest percent and Asians had the largest percent living with parents.

Figure 7 shows how economic circumstances of young adults aged 20 to 34 were directly related to co-residence with parents during the Great Recession. Economic circumstances are classified into five categories: employed with personal income above \$20,000 (in 2009 dollars), employed with personal

income below \$20,000 (in 2009 dollars), in school (not in the labor force), unemployed, and not in the labor force. An annual income of \$20,000 or less may not be easy for a young adult to live on, but is nearly twice the poverty threshold level set for one individual in 2008 (\$10,400) by the U.S. Census Bureau.

Among young adults, unemployed individuals had the highest percentage living with parents, followed by those with annual incomes of less than \$20,000. Among 20-24-year-olds, 55 percent of the unemployed and 48 percent of those with annual incomes of less than \$20,000 lived with parents. These two percentages were much lower among 30-34-year-olds, and yet, as high as one-fifth of unemployed 30-34-year-olds lived with parents. Income evidently matters in co-residence with parents. Young adults with an annual income greater than \$20,000 had the lowest percent living with parents.



Appendix Table 3 provides more information on economic circumstances by gender, race/ethnicity, and educational attainment. Compared to gender differences by marital status, gender differences were very large among unemployed and low-income individuals. For example, 62 percent of unemployed men aged 20-24, but only 47 percent of their female counterparts, lived with parents; one-third of low-income men aged 25-29 but only one-fifth of their female peers lived with parents. Clearly, young men with economic hardships were far more likely to count on their parents' help than their female peers. Female peers may rely more on husbands or partners to weather economic difficulties, which is consistent with the finding shown in Appendix Table 2 that only divorced/separated women aged 20-24 had a higher percentage living with parents compared with their male peers.

Racial/ethnic differences were much greater among individuals with an annual income of more than \$20,000 than among their unemployed or low-income counterparts. Arguably, living with parents represents a personal choice among many individuals with higher income. If so, at higher incomes, racial/ethnic variation in living at home is an indicator of cultural differences. Among higher income individuals, whites had the lowest percentage living with parents (29 percent for age group 20-24, 12 percent for age group 25-29, and 5 percent for age group 30-34) while Asian Americans had the highest percent (40 percent for age group 20-24, 23 percent for age group 25-29, and 9 percent for age group 30-34). Overall, among individuals with incomes greater than \$20,000, other racial/ethnic minorities were closer to Asian Americans in co-residence with parents than to whites.

Not surprising, racial differences in parental co-residence were much smaller among young adults who did not do well economically (i.e., less than \$20,000). Among 20-24-year-old whites, only 29 percent of those with an annual income of more than \$20,000 lived with parents but nearly half of those with an annual income of less than \$20,000 and 56 percent of those who were unemployed lived with parents. The differences were equally sharp among whites aged 25-29 and 30-34. Clearly,

compared with racial minorities, whites appear to have a strong preference of independent living for young adults, but co-residence with parents would increase sharply if young adults are in need of economic support.

Metropolitan Areas with Most and Fewest Young Adults Living with Parents

The poor economic prospects facing many young adults during the Great Recession clearly affected their living arrangements. Metropolitan areas hit the hardest by the recent economic downturn also had proportionately more young adults living with parents; individual people's problems add up to patterns for whole communities. Compared with those in smaller metropolitan areas, young adults may be more likely to live with parents in large ones because of their higher cost of living. In addition, higher minority concentration also contributes to greater co-residence with parents in large metropolitan areas.

The top 100 metropolitan areas are identified based on the 2009 population. From the list, Table 1 shows the top 10 and the bottom 10 metropolitan areas by percentage living with parents among young adults aged 25-29. Other metropolitan level information is included in Appendix Table 5. Ages 25-29 are selected because, as shown above, they are expected to have completed education and transitioned to independent living.

Table 1. Metropolitan Areas by Percent Living With Parents, among Young Adults Aged 25-29, 2007-09

Top 10	%	Bottom 10	%
1. Bridgeport-Stamford-Norwalk, CT	34	100. Des Moines-West Des Moines, IA	8
2. Honolulu, HI	32	99. Raleigh-Cary, NC	9
3. McAllen-Edinburg-Mission, TX	31	98. Boise City-Nampa, ID	9
4. Miami-Fort Lauderdale-Pompano Beach, FL	31	97. Austin-Round Rock, TX	10
5. New York-Northern New Jersey-Long Island, NY-NJ-PA	30	96. Madison, WI	10
6. Oxnard-Thousand Oaks-Ventura, CA	28	95. Columbus, OH	11
7. Los Angeles-Long Beach-Santa Ana, CA	28	94. Omaha-Council Bluffs, NE-IA	12
8. El Paso, TX	28	93. Oklahoma City, OK	12
9. Scranton-Wilkes-Barre, PA	27	92. Colorado Springs, CO	12
10. Riverside-San Bernardino-Ontario, CA	26	91. Provo-Orem, UT	12

Bridgeport-Stamford-Norwalk, Connecticut, was home to the highest percentage living with parents (34 percent). It had one of the lowest percent married (only 29 percent) and one of the highest percent unemployed (8 percent) among the 25-29-year-olds. Its median income was not among the lowest but the living cost there is likely to be high because of its proximity to New York City. An examination of the 10 metropolitan areas with the highest percentage living with parents reveals several things in common: high unemployment rates (ranging from 5.2 percent to 8.3 percent based on average monthly unemployment rates in 2008, except for Honolulu); low marriage rates; low median income; more young adults with a high-school education or less and fewer with a college education or more; and a larger share who are either Latino or Asian. Clearly as predicted, a metropolitan area's economic conditions and marital prevalence are associated with co-residence with parents. In addition, racial/ethnic diversity increases the likelihood of young adults' co-residence with parents.

Unsurprisingly, more young adults in large cities double up with their parents to reduce the cost of schooling and housing (Goldscheider and Goldscheider 1999). For example, 30 percent and 28 percent of young adults aged 25 to 29 in New York and Los Angeles, respectively, lived with parents.

Metropolitan areas with the lowest percentages living with parents were typically small in population size. Several of them are college towns and it is not a surprise the percentage with at least college education is high (ranging from 40 to 50 in Des Moines, Raleigh, Austin, Madison, Columbus, and Omaha). Another common factor is a low percentage of unemployment among the 25-29-year-olds, ranging from 3 percent to 6 percent. These metropolitan areas also exhibit higher median income, except for Provo-Orem, where median income was very low (\$17,238). Of course, Provo-Orem, with its significant Mormon population, has one of the highest percentages of marriage (72 percent) among the 25-29 years olds, as well as one of the lowest unemployment rates (3.7 percent).

Conclusion

Marriage, children, and families are no longer individual achievements that young people rush to pursue (Thornton 1989; Thornton and Young-DeMarco 2001). After high school, today's young adults have ample time and opportunities to explore various career and family paths. They do not marry right away, and yet are in romantic or cohabiting relationships; they attend colleges and some drop in and out of school; they explore work options and many move from one job to another. For young adults, various transitions and uncertainties often make the parental home as a safe haven. Indeed, the percentage of young adults living with parents increased in the past three decades and reached the peak in 2007-09, regardless of gender, race/ethnicity, and educational level. This pattern may in part be explained by youthful exploration of relationships, schools, and jobs, as well as cultural differences among

racial/ethnic groups; but importantly, by economic dislocations caused by the late 2000s Great Recession.

Clearly, delay in marriage or non-marriage among young adults has made it possible that young adults live at home at a higher rate. A young adult who does not have the obligations of being a spouse or a parent is free to explore possibilities of schools and work. And yes, they can stay at parental homes or move back with their parents when things do not go as well as planned, such as ending a cohabiting relationship, dropping out of college, or loss of a job. This is the period of emerging adulthood. At what ages emerging adulthood ends and adulthood starts depend on individuals. Becoming an adult means taking responsibility for oneself, making independent decisions, and becoming financially independent (Arnett 2004). Although these definitions do not preclude a young man or woman from becoming an adult if he or she lives home with parents, a transition to marriage for many young people, to say the least, is one strong signal for the beginning of adulthood. Transition to marriage is not only about finding the right match, but also is a marker of prestige, a status that includes steady employment or a sense of financial stability (Cherlin 2001). As a result, we have witnessed a large increase in co-residence with parents among the never married. Many of them do not have adequate financial resources (low income or unemployed) and are not quite ready for the transition to adulthood.

The Great Recession that began in late 2007 has been exceptional for its duration and severity. It was an important reason that co-residence with parents reached the highest levels in recent decades. Almost every racial/ethnic, educational, and gender category examined in this research brief was affected. Even college-educated young adults were not immune to the Great Recession, as evidenced by 17 percent of them aged 20 to 34 living with parents. Yet, in the end, financial independence is truly a litmus test of whether a young adult has made a transition to adulthood. Among those living with parents,

disproportionately more were unemployed, low income, and less-educated young adults, who must double up with parents during tough economic times.

Delayed marriage, rise of emerging adulthood, and delayed adulthood have kept many young Americans dependent on their families. More young people live with parents, receive financial and emotional support, and take time to explore options with their lives. Along the way, their parents have become more connected with their adult children and are involved in their adult children's lives with regard to relationships, schools, and jobs. This may be healthy for young adults, as they now receive advice and help from parents rather than from naïve peers (Fingerman and Furstenberg 2012). And yet, for many parents, taking in adult children back home is a financial burden. Staying home or returning home among economically disadvantaged young adults may be the only option for making ends meet; not everyone, like Tripp, can choose to fail to launch.

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Appendix Table 1. Percent Living With Parents by Sex, Race/Ethnicity, and Educational Attainment, Age Group and Year

	% Living with parents by Age Group and Year															
	Ages 20-24				Ages 25-29				Ages 30-34				Total			
	1980	1990	2000	2007-9	1980	1990	2000	2007-9	1980	1990	2000	2007-9	1980	1990	2000	2007-9
Total	32	40	35	43	11	17	16	19	6	8	9	9	17	20	19	24
<u>Sex</u>																
Male	37	44	38	46	14	20	18	21	6	10	10	11	20	24	22	26
Female	28	35	32	40	9	13	13	16	5	7	7	8	14	17	17	21
<u>Race</u>																
White	31	39	34	43	10	15	14	17	5	7	7	8	16	19	18	23
Black	41	46	38	42	18	26	20	23	9	16	14	14	24	29	24	27
American Indian	30	38	38	44	13	19	21	26	7	10	14	17	18	22	24	30
Asian American	36	44	42	48	13	20	23	25	5	9	11	10	17	23	24	26
Latino	31	35	34	43	12	17	16	20	6	9	8	10	17	21	20	24
<u>Educational Attainment</u>																
Less than high school	30	35	32	35	14	19	16	19	8	12	10	12	19	22	19	22
High school	32	41	38	46	12	18	18	24	6	10	11	14	18	22	22	29
Some college	35	42	36	45	11	16	16	20	5	7	8	9	20	22	21	27
College	27	36	29	37	10	15	13	15	4	6	6	6	12	15	13	17
Graduate	21	28	25	30	9	11	10	11	3	4	4	4	7	8	8	8

Appendix Table 2. Percent Living With Parents by Marital Status and Age Group, Sex, Race/Ethnicity, and Educational Attainment, 2007-09

	% Living with parents by Marital Status											
	Ages 20-24			Ages 25-29			Ages 30-34			Total		
	Never Married	Separated or Divorced	Married	Never Married	Separated or Divorced	Married	Never Married	Separated or Divorced	Married	Never Married	Separated or Divorced	Married
Total (%)	54	38	14	37	28	6	27	20	3	45	25	5
<u>Sex</u>												
Male	54	36	15	38	30	6	29	23	3	45	27	6
Female	53	39	13	35	27	5	24	17	3	43	23	5
<u>Race</u>												
White	55	39	10	37	29	4	29	21	2	46	26	4
Black	47	27	17	32	21	7	23	16	4	37	19	7
American Indian	55	38	25	45	29	12	37	25	7	48	28	12
Asian American	53	45	23	40	32	11	28	19	5	45	25	8
Latino	55	39	20	37	28	8	25	18	4	44	25	8
<u>Educational Attainment</u>												
Less than high school	45	35	18	32	27	9	26	21	5	37	26	8
High school	59	41	17	44	34	8	35	25	5	51	30	8
Some college	55	37	12	41	26	6	29	18	3	49	23	5
College	47	34	6	31	22	3	21	14	2	36	18	3
Graduate	40	26	8	23	17	2	13	9	1	22	11	2

Appendix Table 3. Percent Living With Parents by Labor Force Participation, Sex, Race/Ethnicity, and Educational Attainment, 2007-09

	% Living with Parents by Labor Force Participation									
	Ages 20-24					Ages 25-29				
	Employed, ≥20k	Employed, <20	In School	Un- employed	NILF*	Employed, ≥20k	Employed, <20	In School	Un- employed	NILF*
Total	31	48	47	55	34	14	26	24	35	18
<u>Sex</u>										
Male	33	53	48	62	37	15	32	27	42	25
Female	27	44	46	47	31	13	21	21	26	14
<u>Race</u>										
White	29	49	45	56	36	12	27	22	35	19
Black	33	46	45	53	31	19	28	25	37	19
American Indian	32	44	51	54	44	19	29	31	37	29
Asian American	40	52	48	61	41	23	31	27	40	18
Latino	35	47	58	55	30	18	22	27	31	15
<u>Educational Attainment</u>										
Less than high school	29	37	50	49	28	15	19	22	31	18
High school	36	51	58	58	38	18	29	28	37	22
Some college	31	50	46	54	34	15	27	27	34	16
College	25	44	41	62	40	12	26	19	37	13
Graduate	21	37	39	50	18	8	18	18	32	9

*Not In Labor Force

Appendix Table 3. Percent Living With Parents by Labor Force Participation, Sex, Race/Ethnicity, and Educational Attainment, 2007-09

	% Living with Parents by Labor Force Participation (cont'd)									
	Ages 30-34					All				
	Employed, ≥20k	Employed, <20	In School	Un- employed	NILF*	Employed, ≥20k	Employed, <20	In School	Un- employed	NILF*
Total	7	14	12	21	11	14	24	39	41	20
<u>Sex</u>										
Male	7	20	14	28	19	14	41	41	48	27
Female	6	11	10	15	7	13	30	36	32	15
<u>Race</u>										
White	5	15	11	22	11	12	37	38	41	20
Black	10	18	13	24	14	17	35	39	41	21
American Indian	10	23	18	32	20	17	35	42	43	32
Asian American	9	15	11	21	8	18	38	40	46	17
Latino	9	11	12	17	8	18	30	44	38	17
<u>Educational Attainment</u>										
Less than high school	9	11	9	21	12	15	23	36	37	19
High school	10	18	14	26	15	19	38	49	44	25
Some college	7	14	13	19	9	15	39	41	40	17
College	5	12	10	19	5	11	32	30	41	11
Graduate	3	9	7	15	3	6	18	20	23	5

*Not In Labor Force

Appendix Table 4. Metropolitan Areas with Highest and Lowest Percents Living with Parents, among Young Adults Aged 25-29, 2007-09

	% Living with Parents	Population (in million)	Average Monthly Unemp. Rate	% Married	% Unempl.	Median Income (in thou)	% High School or Less	% College or More	% White	Race/Ethnicity % Black % Asian % Latino		
10 metropolitan areas with the highest coresidence												
Bridgeport-Stamford-Norwalk, CT	34	0.90	5.2	29	8	28	37	34	54	15	4	27
Honolulu, HI	32	0.91	3.6	41	4	25	31	30	32	3	53	12
McAllen-Edinburg-Mission, TX	31	0.74	7.3	52	8	10	53	18	6	1	1	93
Miami-Fort Lauderdale-Pompano Beach, FL	31	5.55	6.1	34	7	20	37	33	18	18	2	62
New York-Northeastern Jersey-Long Island, NY-NJ-PA	30	19.07	5.3	30	7	28	29	48	48	15	13	24
Oxnard-Thousand Oaks-Ventura, CA	28	0.80	6.3	41	7	23	38	27	42	2	8	48
Los Angeles-Long Beach-Santa Ana, CA	28	12.87	6.9	32	7	21	37	35	31	5	16	48
El Paso, TX	28	0.75	6.3	48	7	14	40	20	15	3	1	82
Scranton-Wilkes-Barre, PA	27	0.55	6.1	36	6	21	40	30	90	3	1	6
Riverside-San Bernardino-Ontario, CA	26	4.14	8.3	45	9	18	46	20	34	6	7	52
10 metropolitan areas with the lowest coresidence												
Des Moines-West Des Moines, IA	8	0.56	4.1	53	3	30	25	43	86	3	4	7
Raleigh-Cary, NC	9	1.13	5.0	45	5	25	26	53	64	17	6	14
Boise City-Nampa, ID	9	0.61	5.0	54	5	21	36	27	84	0	2	14
Austin-Round Rock, TX	10	1.71	4.5	41	5	25	28	44	60	5	6	29
Madison, WI	10	0.57	3.7	38	3	29	18	56	86	4	6	4
Columbus, OH	11	1.80	5.6	41	5	27	27	44	80	12	4	4
Omaha-Council Bluffs, NE-IA	12	0.85	3.6	49	3	28	24	45	80	7	3	10
Oklahoma City, OK	12	1.23	3.7	51	5	21	33	33	70	10	3	13
Colorado Springs, CO	12	0.63	5.7	55	6	23	33	29	73	6	4	17
Provo-Orem, UT	12	0.56	3.7	72	4	17	21	32	91	0	2	7

