

# The Changing Economics and Demographics of Young Adulthood: 1975–2016

## Population Characteristics

### Current Population Reports

By Jonathan Vespa

Issued April 2017

P20-579

#### INTRODUCTION

What does it mean to be a young adult? In prior generations, young adults were expected to have finished school, found a job, and set up their own household during their 20s—most often with their spouse and with a child soon to follow. Today's young adults take longer to experience these milestones. What was once ubiquitous during their 20s is now not commonplace until their 30s. Some demographers believe the delays represent a new period of the life course between childhood and adulthood, a period of “emerging adulthood” when young people experience traditional events at different times and in a different order than their parents did.<sup>1</sup> What is clear is that today's young adults look different from prior generations in almost every regard: how much education they have, their work experiences, when they start a family, and even who they live with while growing up. It comes as no surprise that when parents recall stories of their youth, they are remembering how different their experiences were.

This report looks at changes in young adulthood over the last 40 years. It focuses on how the experiences of today's young adults differ, in timing and degree, from what young adults experienced in the 1970s—how

much longer they wait to start a family, how many have gone to college, and who are able to live independently of their parents. This report looks at a snapshot of the young adult population, defined here as 18 to 34 years old, and focuses on two periods: 1975 and today (using data covering 2012 to 2016 to reflect the contemporary period). Many of the milestones of young adulthood are reflected in the living arrangements of young people: when they move out of their parents' home and when they form families. Because these milestones are tied to young adults' economic security, the report also focuses on how education and work experience vary across young adult living arrangements.

#### HIGHLIGHTS

- Most of today's Americans believe that educational and economic accomplishments are extremely important milestones of adulthood. In contrast, marriage and parenthood rank low: over half of Americans believe that marrying and having children are not very important in order to become an adult.
- Young people are delaying marriage, but most still eventually tie the knot. In the 1970s, 8 in 10 people married by the time they turned 30. Today, not until the age of 45 have 8 in 10 people married.
- More young people today live in their parents' home than in any other arrangement: 1 in 3 young

<sup>1</sup> F. Furstenberg, Jr., “On a New Schedule: Transitions to Adulthood and Family Change,” *The Future of Children*, Vol. 20, 2010, pp. 67–87. See also, F. Furstenberg, Jr., et al., “Growing Up Is Harder To Do,” *Contexts*, Vol. 3, 2004, pp. 33–41, and J. Arnett, *Emerging Adulthood: The Winding Road From the Late Teens Through the Twenties*, Oxford University Press, New York, 2014.

people, or about 24 million 18- to 34-year-olds, lived in their parents' home in 2015.

- In 2005, the majority of young adults lived independently in their own household, which was the predominant living arrangement in 35 states. A decade later, by 2015, the number of states where the majority of young people lived independently fell to just six.
- More young men are falling to the bottom of the income ladder. In 1975, only 25 percent of men, aged 25 to 34, had incomes of less than \$30,000 per year. By 2016, that share rose to 41 percent of young men. (Incomes for both years are in 2015 dollars.)
- Between 1975 and 2016, the share of young women who were homemakers fell from 43 percent to 14 percent of all women aged 25 to 34.
- Of young people living in their parents' home, 1 in 4 are idle, that is they neither go to school nor work. This figure represents about 2.2 million 25- to 34-year-olds.

### About the Data

This report uses two surveys from the U.S. Census Bureau to look at the demographic and economic characteristics of young adults: the American Community Survey (ACS) and the Current Population Survey (CPS). It uses a third data source, the General Social Survey (GSS), to look at beliefs, attitudes, and values that Americans have about adulthood.

The ACS provides statistics on the country's people, housing, and economy at various geographic levels, including the nation, states, and counties. It uses a series of monthly samples to produce annually updated estimates for small geographic areas. In 2015, the ACS sampled about 3.5 million households. This report uses 2005 and 2015 ACS data to look at state-level changes in young adult living arrangements. For more information about the survey, see [www.census.gov/programs-surveys/acs/](http://www.census.gov/programs-surveys/acs/). For more information about sample design and methodology, see [www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html](http://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html).

The CPS collects information about the economic and employment characteristics of the civilian, noninstitutionalized population. This report uses the survey's 1975 and 2016 Annual Social and Economic Supplement, which has data on marriage and family, employment patterns, work hours, earnings, and occupation. It also uses the 1976 and 2014 June supplement to the survey, which collects data on women's fertility. The CPS counts college students living in dormitories as if they were living in their parents' home. As a result, the number of young adults residing in their parents' home is higher than it would be otherwise, especially for 18- to 24-year-olds, who are more likely to be living in college housing. For more information about the CPS, see [www.census.gov/programs-surveys/cps.html](http://www.census.gov/programs-surveys/cps.html).

Since 1972, the GSS has collected data on Americans' opinions and attitudes about a variety of topics. Because of its long-running collection, researchers can use the survey to study changes in Americans' attitudes and beliefs. The survey is administered by the National Opinion Research Center at the University of Chicago, with support from the National Science Foundation.<sup>1</sup> The module on the milestones of adulthood comes from the 2012 GSS, the most recent year available, and was developed by the MacArthur Foundation Research Network on Transitions to Adulthood.

<sup>1</sup> T. Smith, P. Marsden, M. Hout, and J. Kim, *General Social Surveys 1972–2012*, sponsored by the National Science Foundation (NORC ed.), Chicago: National Opinion Research Center, Storrs, CT: The Roper Center for Public Opinion Research, University of Connecticut, 2013.

## Defining Young Adults

*Young Adults.* This report looks at the population of 18- to 34-year-olds at two time periods, in 1975 and today, covering the years 2012 to 2016. For some parts of the analysis, this report looks at a subsection of this population, the group of 25- to 34-year-olds. Throughout this report, the terms young adult and young people are used interchangeably to refer to these age groups.

*Generations and cohorts.* The population of 18- to 34-year-olds is a cohort, which is a group of people that share a common demographic experience or characteristic (in this case, age). By comparing cohorts at two different time periods, researchers can study how the experiences of a group of people have collectively changed over time. The cohort of 18- to 34-year-olds in 2016 includes people born between 1982 and 1998, which roughly corresponds to the millennial generation. There is no official start and end date for when millennials were born. The cohort of 18- to 34-year-olds in 1975 includes people born between 1941 and 1957, encompassing members of the silent generation (born 1928 to 1945) as well as some baby boomers (born 1946 to 1964).

*Adulthood.* There are many ways to define adulthood, whether physically, emotionally, or psychologically. This report looks at adulthood as a period of the life course defined by a set of common experiences, events, and transitions. It focuses on demographic and economic events including schooling, marriage and parenthood, and work. This is by no means an exhaustive list, but represents one possible set of common experiences that people have as they age.

## WHAT DOES IT MEAN TO BE AN ADULT TODAY?

### Americans Rank Educational and Economic Accomplishments as the Most Important Milestones of Adulthood

To say that young adults delay marriage and put off having children describes behaviors that are reflected in demographic trends for the population as a whole. To put these experiences in context, though, it helps to look at what adults think about them. Do people believe that waiting later to marry or have children is a normal part of adulthood today?

The 2012 General Social Survey asked Americans aged 18 and older

about how important a variety of experiences are to becoming an adult. Over half of Americans say that getting married or having children are not important to becoming an adult, and only a third think they are somewhat important (Figure 1). These trends align with research showing that less than 10 percent of men and women think that people need to have children to be very happy in life.<sup>2</sup>

Instead, the highest ranked milestones are educational and economic. Finishing school ranks the highest, with more than 60 percent

<sup>2</sup> J. Daugherty and C. Copen, "Trends in Attitudes About Marriage, Childbearing, and Sexual Behavior: United States, 2002, 2006–2010, and 2011–2013," *National Health Statistics Reports*, No. 92, National Center for Health Statistics, Hyattsville, MD, 2016.

of people saying that doing so is extremely important to becoming an adult. The emphasis on education underlies the rising student debt that many young people carry. In 2013, 41 percent of young families had student debt, up from 17 percent in 1989.<sup>3</sup> Not only do more young families have student debt, they are deeper in debt too. The amount owed on student loans nearly tripled, rising from a median of \$6,000 to \$17,300 across the same period (in 2013 dollars).<sup>4</sup>

Economic security ranks second in the transition to adulthood. About half of adults believe that having a full-time job and being able to financially support a family are extremely important to becoming an adult (Figure 1). Despite the prominence given to economic security, only a quarter of Americans think that moving out of the parents' home is a very important part of adulthood. Given the attention paid to the "boomerang generation" that has "failed to launch," it is surprising that Americans do not rate living independently as a more important step toward adulthood.<sup>5</sup> Yet in a study by the Pew Research Center, most parents with coresidential adult children are just as satisfied with their living arrangements as parents whose adult children live elsewhere. Similarly, more than 2 in 3 young adults who live at home are very happy with their family life.<sup>6</sup>

<sup>3</sup> Young families are those headed by someone under the age of 35. Survey of Consumer Finance, "Table 13: Family Holdings of Debt, by Selected Characteristics of Families and Type of Debt, 1989–2013 Surveys," Board of Governors of the Federal Reserve System, Washington, DC, 2013.

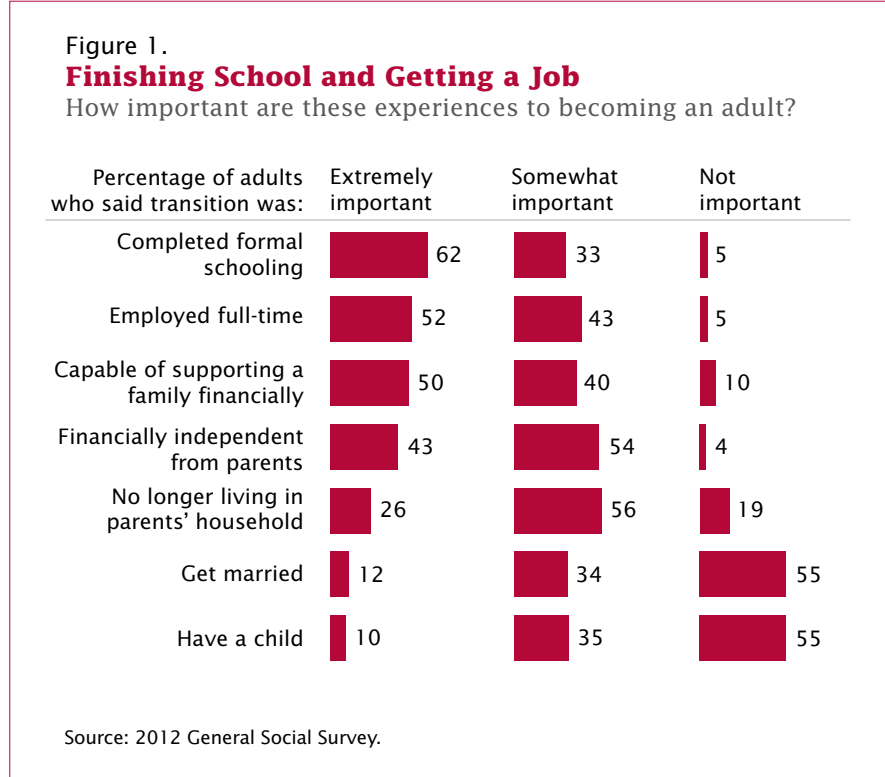
<sup>4</sup> *ibid.*

<sup>5</sup> K. Parker, "The Boomerang Generation," *Pew Social and Demographic Trends Report*, Pew Research Center, Washington, DC, 2012.

<sup>6</sup> *ibid.*

## Most Americans Believe Young People Should Be Economically Secure Before Settling Down

The majority of Americans believe education and economic security are extremely important for becoming an adult. What they think about the timing of these milestones is revealing. When asked when people should normally finish school and have a full-time job, the median age was just 22 (Table 1). Ironically, the median age when most Americans believe that people should be financially independent of their parents is just 21, a year earlier than the ideal age for finishing school and working full-time. The contradiction shows that it is not always clear when and in what order young people should experience these milestones. What is clear is that most Americans believe young people should accomplish economic milestones before starting a family. Americans reported that the ideal age for getting married and having



children is 25, the same age when most Americans believe a young person should be capable of supporting a family (Table 1).

### Do as I Say, Not as I Do

Believing that young people should be done with school, gainfully employed, and capable of

Table 1.  
**Milestones of Adulthood**

How important are these experiences to becoming an adult?

Milestones	Percentage of adults who said transition was:			Ideal age for completing milestone	Percent with completed milestone by the ideal age
	Extremely important	Somewhat important	Not important		
Completed formal schooling . . . . .	61.5	33.3	5.2	22	<sup>1</sup> 51.8
Employed full-time . . . . .	51.5	43.1	5.4	22	36.7
Capable of supporting a family financially . . . . .	50.0	40.3	9.7	25	<sup>2</sup> 42.1
Financially independent from parents/guardians. . . . .	42.8	53.7	3.5	21	<sup>3</sup> 28.9
No longer living in parents' household. . . . .	25.8	55.8	18.5	21	47.1
Get married . . . . .	11.5	33.9	54.6	25	23.5
Have a child. . . . .	10.4	34.6	55.1	25	<sup>4</sup> 38.0

<sup>1</sup> Has a high school diploma or college degree, and has not been enrolled in school in the last 3 months.

<sup>2</sup> Personal income at least 150 percent of poverty level for a family of three.

<sup>3</sup> Personal income at least 150 percent of poverty level for one person.

<sup>4</sup> Women only.

Note: "Somewhat important" includes respondents who said quite or somewhat important, whereas "Not important" includes respondents who said not too important or not at all important. The ideal age is the median age when respondents think the transition should normally happen. It is asked only of those who said the transition was at least "Somewhat important." Data on the importance of milestones and ideal age for completing milestones come from the 2012 General Social Survey. Data on getting married, employed full-time, and being capable of supporting a family financially or financially independent from parents come from the 2016 Current Population Survey Annual Social and Economic Supplement. Data on having a child come from the 2014 Current Population Survey, June Supplement. And data on completed formal schooling and no longer living in parents' household come from the 2015 American Community Survey.

Source: 2012 General Social Survey; U.S. Census Bureau, 2016 Current Population Survey Annual Social and Economic Supplement; 2014 Current Population Survey, June Supplement; 2015 American Community Survey.

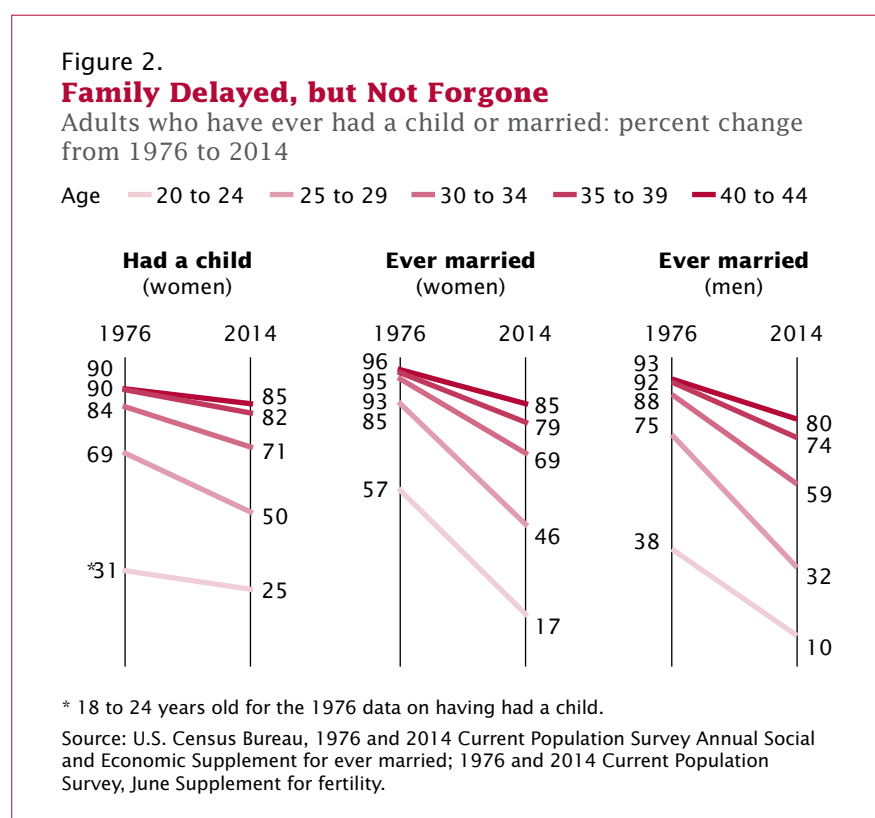
supporting a family by the age of 25 says little about who actually meets these milestones. Many young people fall short of reaching them by the time most Americans believe that they normally should. For example, most Americans believe young people should ideally finish school by the age of 22, but only 52 percent of young people have done so by this age, counting those who have a high school diploma or college degree, and are no longer enrolled (Table 1). Moreover, only 37 percent of 22-year-olds are employed full-time.

Far more young adults miss the bar set for financial independence: less than 1 in 3 were financially independent of their parents by the age of 21 (when measured by the proportion of 21-year-olds whose income was at least 150 percent of the poverty threshold) (Table 1). The true proportion that is financially independent is probably lower because young people may omit the financial help from their parents, such as a down payment for a mortgage or help paying the rent or other bills, when reporting their income. This kind of help should not be underestimated. About 1 in 3 of all 18- to 34-year-olds rely on their parents for financial assistance.<sup>7</sup>

### Family Delayed, but Not Forgone

Although most Americans think that the ideal age people should marry is 25, only about a quarter of adults (around 24 percent) have actually done so by that age (Table 1). Many people do go on to

<sup>7</sup> R. Schoeni and K. Ross, "Material Assistance From Families During the Transition to Adulthood," *On the Frontier of Adulthood: Theory, Research, and Public Policy*, pp. 396–416, R. Settersten, F. Furstenberg, Jr., and R. Rumbaut, eds., University of Chicago Press, Chicago, IL, 2005.



marry and have children, just not as young adults. In 1995, women had a 59 percent chance of marrying by the age of 25. As of 2010, they had a 44 percent chance, a decline of 15 percentage points in just 15 years. Nonetheless, their chances of marrying by the age of 40 barely budged across the same period, from an 86 percent chance to an 84 percent chance.<sup>8</sup> Thus over the long-term, women's chances of marrying are nearly as high as they were 20 years ago, but their chances of marrying as young adults have fallen sharply.

In other words, many Americans put off starting a family until they are older. The trends show up in

<sup>8</sup> These probabilities represent the average likelihood of an event happening by the specified age. C. Copen et al., "First Marriages in the United States: Data From the 2006–2010 National Survey of Family Growth," *National Health Statistics Reports No. 49*, National Center for Health Statistics: Hyattsville, MD, 2012.

historical data going back to 1976, which illustrate a retreat from marriage and childbearing at younger ages (Figure 2). Among women in their early 20s, the proportion who ever gave birth fell from 31 percent to 25 percent between 1976 and 2014.<sup>9</sup> The decline in marriage was even steeper, falling from 57 percent to just 17 percent among women aged 20 to 24 years old over the same period (Figure 2). As a result, parenthood now precedes marriage for many women. Nearly 40 percent of all births in the United States are to unmarried women.<sup>10</sup>

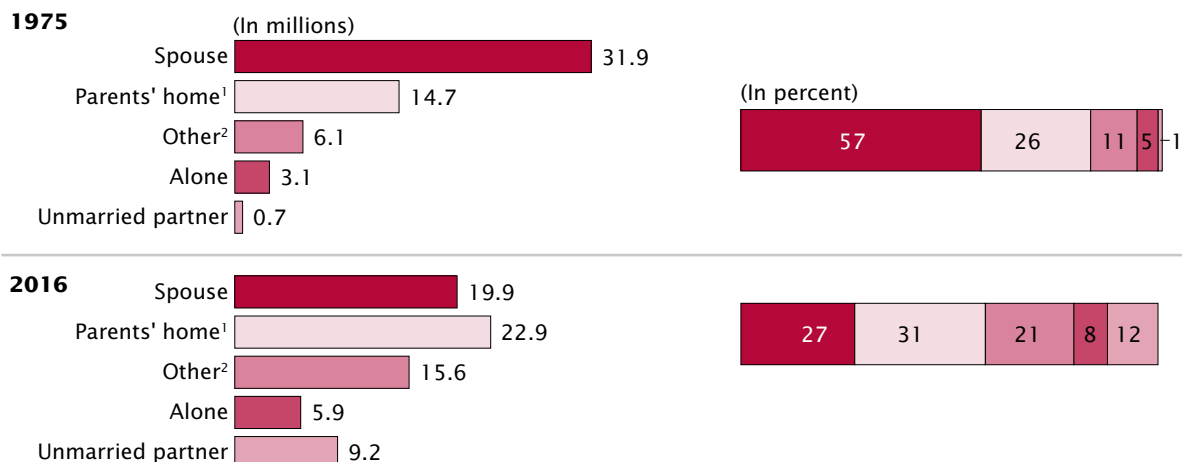
<sup>9</sup> U.S. Census Bureau, Historical Table 1, "Percent Childless and Births per 1,000 Women in the Last 12 Months: Selected Years, 1976 to 2014," Current Population Survey, June Fertility Supplement, Washington, DC, 2014, <[www.census.gov/hhes/fertility/files/cps/historical/H1.xlsx](http://www.census.gov/hhes/fertility/files/cps/historical/H1.xlsx)>.

<sup>10</sup> B. Hamilton et al., "Births: Final Data for 2014," *National Vital Statistics Report*, 64(12), National Center for Health Statistics, Hyattsville, MD, 2015.

Figure 3.

### More Young Adults Lived With Parents Than a Spouse in 2016

Living arrangements among adults aged 18 to 34: 1975 and 2016



<sup>1</sup> College students who are living in dormitories are counted as living in the parents' home.

<sup>2</sup> "Other" includes people who are living with relatives besides a spouse, such as siblings or grandparents, and nonrelatives such as roommates.

Source: U.S. Census Bureau, 1975 and 2016 Current Population Survey Annual Social and Economic Supplement.

For the most part, we can still find the same high levels of marriage and parenthood from the 1970s, we just have to look at older ages today. In 1976, over two-thirds of women, some 69 percent, were mothers by the time they were 25 to 29 years old (Figure 2). To find that same proportion today we have to look among women who are aged 30 to 34. The retreat is far more pronounced for marriage. In 1976, some 85 percent of women and 75 percent of men were married by the time they were 29 years old. To find at least that same proportion today, we have to look among people in their early 40s.

What these trends indicate is that young adults are not necessarily giving up on marriage. They are waiting longer. And, if Americans' attitudes are any indication, they expect young people to be done with school and economically secure before marrying (Table 1). In this case, our behaviors reflect

our attitudes. People with a college degree are the most likely to marry and stay married. Research from the National Center for Health Statistics shows that a woman with a college degree is less likely to be married by the age of 25 than one with only a high school diploma.<sup>11</sup> By the age of 35, the pattern has reversed: the college-educated woman has a greater chance of being married and staying married than women with any other educational background. A college-educated woman has a 78 percent chance of still being married by her twentieth anniversary. A woman with only a high school diploma has a 41 percent chance.<sup>12</sup>

#### Delaying Marriage, but Still Living Together

Although young people are delaying marriage, they are not putting off romantic relationships. Over the last 40 years, the number of young

people living with a boyfriend or girlfriend has increased more than 12 times, making it the fastest growing living arrangement among young adults (Figure 3). Not only are they living together without being married, they are doing so at the same age that earlier generations were settling down to marry. Since the 1980s, the age when people start their first coresidential relationship has stayed consistently around 22, whereas the age when they first marry has risen from 22 to 27 for women.<sup>13, 14</sup> In other words, young adults are still starting relationships at the same age that their parents did, but they are trading marriage for cohabitation.

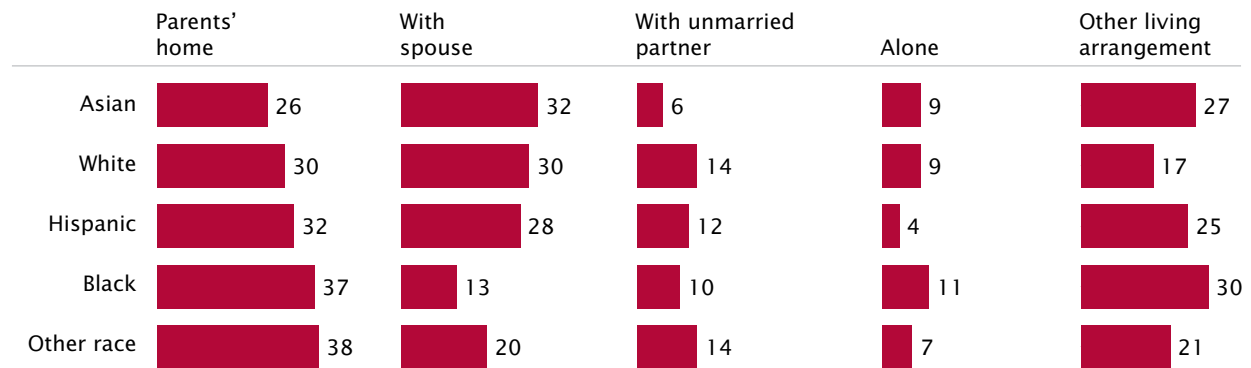
<sup>13</sup> W.D. Manning, S.L. Brown, and K.L. Payne, "Two Decades of Stability and Change in Age at First Union Formation," *Journal of Marriage and Family*, Vol. 76, No. 2, 2014, pp. 247-260.

<sup>14</sup> U.S. Census Bureau, Table MS-2 Estimated Median Age at First Marriage by Sex, 1890 to 2015, 2015, <[www.census.gov/hhes/families/files/ms2.xls](http://www.census.gov/hhes/families/files/ms2.xls)>.

<sup>11</sup> See footnote 8.

<sup>12</sup> See footnote 8.

Figure 4.  
**Who's at Home?**  
 Living arrangements of young adults aged 18 to 34: 2016  
 (In percent)



Note: Asian, White, and Black include young adults who reported only that race and were not Hispanic. Other race includes young adults who were not Hispanic, and reported multiple race groups, or were American Indian or Alaska Native alone or Native Hawaiian or Other Pacific Islander alone.

Source: U.S. Census Bureau, 2016 Current Population Survey Annual Social and Economic Supplement.

Alongside the rise of living together without being married, there are more young adults today who are choosing to live alone, move in with roommates, stay in their parents' home, or live with other family members such as siblings (Figure 3). There are now more young people living with their parents than in any other arrangement. What is more, almost 9 in 10 young people who were living in their parents' home a year ago are still living there today, making it the most stable living arrangement for young adults (Tables 4 and 5). The growth in all of these living arrangements has come at the expense of marriage. Over the last 40 years the proportion of young people who were living with a spouse fell by half, from 57 percent to 27 percent (Figure 3). The result is that young people are living in more diverse arrangements than at any point in the last 40 years.

### Racial and Ethnic Differences in Young Adult Living Arrangements

More young adults live in their parents' home than in any other living arrangement today (Figure 3). This trend is not the same for all young people. For Hispanics, Blacks, and other race groups, a greater share of young people live at home than in any other arrangement (Figure 4). For Whites, as many live in their parents' home as live with a spouse, while for Asians, living with a spouse is actually the most common arrangement for young people.

If we consider living with a spouse or unmarried partner as one group, then White young adults are the most likely to be living as couples, some 44 percent, while Blacks have the smallest share at 23 percent. Almost half of these Black couples are unmarried, which reflects their relatively low probability of marrying. Blacks have a less than 50 percent chance of marrying by the age of 30, compared with an almost 75 percent chance for Whites and Asians.<sup>1</sup>

<sup>1</sup> C. Copen et al., "First Marriages in the United States: Data From the 2006–2010 National Survey of Family Growth," *National Health Statistics Reports*, No. 49, National Center for Health Statistics, Hyattsville, MD, 2012.

## The Delay in Marriage and Parenthood Reflect the Growing Complexity of Young Adult Experiences

For decades, researchers have looked at a set of common experiences that signify the transition to adulthood: leaving home, working, marrying, and becoming a parent.<sup>15</sup> To get a better sense of how the transition to adulthood has changed over time, we can look at the most common combination of these four experiences in 1975 (regardless of the order in which young adults completed them). Is this combination of experiences still the most common today?

The most common combination in 1975 was having all four milestones. Close to half (45 percent) of all 25- to 34-year-olds lived away from parents, were ever married, lived with a child, and were in the labor force (Figure 5). The second most common set, another 22 percent, had all of those milestones except they did not work (many of these people were married mothers who, in 1975, were not working outside the home). In other words, there was a good deal of uniformity in what people experienced by their early 30s: the two most common sets of milestones described the experiences of two-thirds of all 25- to 34-year-olds in 1975.

Today, the experiences are more diverse. The most common arrangement is still having all four milestones, but that combination applies to a much smaller proportion of 25- to 34-year-olds: only 24 percent, compared with 45 percent

<sup>15</sup> M. Shanahan et al., "Subjective Age Identity and the Transition to Adulthood: When Do Adolescents Become Adults?" *On The Frontier of Adulthood: Theory, Research, and Public Policy*, pp. 225–255, R. Settersten Jr., F. Furstenberg, Jr., and R. Rumbaut, eds., University of Chicago Press, Chicago, IL, 2005.

in 1975 (Figure 5). The second most common set in 2016, describing about 1 in 4 young people, is living away from parents and being in the labor force, a marked contrast to the second most common set in 1975, which revolved around marriage and parenthood. Taken together, the two most common sets of milestones in 2016 describe just under half of all 25- to 34-year-olds, far less than what the two most common sets described in 1975. Since the rest of the young adults must fit into some combination of these four milestones (even if they have none of them), the conclusion is that the experiences of young people today are more diverse, the transitions to adulthood more varied.<sup>16</sup>

## THE GROWING ECONOMIC AND DEMOGRAPHIC DIVERSITY OF YOUNG ADULTS

Who young adults live with goes hand in hand with their economic security. Young people tend to put off marriage and parenthood when they are worried about their financial well-being, such as during a recession or when they are unemployed.<sup>17</sup> They weigh the cost of housing in the decision to move and if they perceive that living on their own will be too expensive,

<sup>16</sup> Wayne Osgood et al., "Six Paths to Adulthood: Fast Starters, Parents Without Careers, Educated Partners, Educated Singles, Working Singles, and Slow Starters," *On The Frontier of Adulthood: Theory, Research, and Public Policy*, pp. 320–355, R. Settersten, Jr., F. Furstenberg, Jr., and R. Rumbaut, eds., University of Chicago Press, Chicago, IL, 2005.

<sup>17</sup> V.K. Oppenheimer, "Cohabiting and Marriage During Young Men's Career-Development Process," *Demography*, Vol. 40, 2003, pp. 127–149. See also, T. Sobotka, V. Skirbekk, and D. Philipov, "Economic Recession and Fertility in the Developed World," *Population and Development Review*, Vol. 37, 2011, pp. 267–306, and D. Schneider, "The Great Recession, Fertility, and Uncertainty: Evidence from the United States," *Journal of Marriage and Family*, Vol. 77, 2015, pp. 1144–1156.

young people put off forming their own household.<sup>18</sup> Unemployment also acts as a catalyst for moving back to the parents' home or doubling up in another household, whereas higher incomes make it easier for young adults to live independently.<sup>19, 20</sup> As a result, decisions about who to live with and whether and when to marry reflect the economic circumstances of young people.

## Are Today's Young Adults Better Off Than Prior Generations?

Americans' attitudes about adulthood suggest that some young people should delay traditional experiences, like marrying and starting a family, because they should achieve educational and economic milestones first. They want to finish school and feel financially secure enough that they can support a family. But are they? How do the economic conditions of young people today compare to those in 1975? Here the report focuses on 25- to 34-year-olds, an age group that has had the time to finish school, start working, and form their own households independent of their parents.

<sup>18</sup> F. Billari and A. Liefbroer, "Should I Stay Or Should I Go? The Impact of Age Norms on Leaving Home," *Demography*, Vol. 44, 2007, pp. 181–198.

<sup>19</sup> E. Wiemers, "The Effect of Unemployment on Household Composition and Doubling Up," *Demography*, Vol. 51, 2014, pp. 2155–2178. See also, L. Mykyta and S. Macartney, "Sharing a Household: Household Composition and Economic Well-Being: 2007–2010," *Current Population Report*, P60-242, U.S. Census Bureau, Washington, DC, 2012, and G. Kaplan, "Moving Back Home: Insurance Against Labor Market Risk," *Journal of Political Economy*, Vol. 120, 2012, pp. 446–512.

<sup>20</sup> M. Iacovou, "Leaving Home: Independence, Togetherness, and Income," *Advances in Life Course Research*, Vol. 15, 2010, pp. 147–160. See also, J. Ermisch, "Prices, Parents and Young People's Household Formation," *Journal of Urban Economics*, Vol. 45, 1999, pp. 47–71.



Figure 5.

**Four Common Milestones of Adulthood—Getting Married, Having Children, Working, and Living Independently**

What are the most common combinations that young adults have completed?

(Percentage of young adults aged 25 to 34)

In 1975		In 2016	
Ranking	Milestones	Ranking	Milestones
	Percentage of 25- to 34-year-olds		Percentage of 25- to 34-year-olds
<b>1</b>	<b>All four milestones</b> Lived away from parents, ever married, lived with a child, in the labor force	<b>1</b>	<b>All four milestones</b> Lived away from parents, ever married, lived with a child, in the labor force
	45		24
<b>2</b>	Lived away from parents, ever married, lived with a child	<b>2</b>	Lived away from parents, in the labor force
	22		23
<b>3</b>	Lived away from parents, ever married, in the labor force	<b>3</b>	Lived away from parents, ever married, in the labor force
	15		13
<b>4</b>	Lived away from parents, in the labor force	<b>4</b>	Lived away from parents, in the labor force, lived with a child
	6		8
<b>5</b>	In the labor force only	<b>5</b>	In the labor force only
	3		8
	All other combinations	<b>6</b>	Lived away from parents, ever married, lived with a child
	9		8
			All other combinations
			16

Note: Each ranked group lists only the milestones that the young adults in that group experienced.  
Source: U.S. Census Bureau, 1975 and 2016 Current Population Survey Annual Social and Economic Supplement.

**More young people today have a college degree and work full-time, year-round . . .**

Today’s young adults are better educated than their peers were in 1975. Among 25- to 34-year-olds, more than one-third have a college degree or higher, compared with less than one-quarter in 1975 (Table 2). However, young women have experienced more dramatic educational changes than men. There are now more young women than young men with a college degree, whereas in 1975 educational attainment among young men outpaced that of women.<sup>21</sup> Having a more educated population of young adults marks a relative

improvement in their economic condition, given the strong link between higher education and higher earnings.<sup>22</sup>

**. . . but, young women are pulling ahead, while young men are falling behind.**

On the whole, more young people are working today and have a full-time job that employs them year-round (Table 2). The driving force behind the increase, however, has been the rise of young women in the labor force. Whereas the share of men aged 25 to 34 who were employed is about the same today as it was in 1975, the share of young women who were

employed has risen from just under one-half to over two-thirds (Table 2). Even among young women who were out of the labor force, we see a remarkable change in the reason why they were not working. In 1975, virtually all of the young women who were out of the labor force reported the reason why as taking care of home and family (the share of women out of the labor force is only slightly larger than the share who were homemakers, Table 2). But by 2016, less than half of young women who were out of the labor force were homemakers.

Over the last four decades, young women have made considerable economic gains. The median income of women aged 25 to 34 who were working rose from \$23,000 to \$29,000 between 1975

<sup>21</sup> C. Ryan and K. Bauman, “Educational Attainment in the United States: 2015,” *Current Population Reports*, P20-578, U.S. Census Bureau, Washington, DC, 2016.

<sup>22</sup> Bureau of Labor Statistics, “More Education Still Means More Pay in 2014,” *The Economics Daily*, U.S. Department of Labor, Washington, DC, 2014.

Table 2.

**Young Women’s Economic Gains Are Outpacing Men’s**

Economic and educational characteristics of young adults aged 25 to 34

(In percent)

Characteristics	1975			2016		
	All	Men	Women	All	Men	Women
<b>Total (in thousands) . . . . .</b>	<b>30,101</b>	<b>14,785</b>	<b>15,316</b>	<b>43,751</b>	<b>21,838</b>	<b>21,912</b>
<b>Work</b>						
Employed. . . . .	66.8	84.9	49.3	77.0	83.7	70.4
Worked full-time, year-round <sup>1</sup> . . . . .	46.0	66.7	26.0	57.3	66.6	48.1
Unemployed. . . . .	6.3	7.7	4.9	4.5	5.1	4.0
Not in labor force . . . . .	26.9	7.4	45.8	18.4	11.2	25.7
Homemaker <sup>2</sup> . . . . .	N	N	42.9	7.5	1.0	13.9
<b>Education</b>						
Bachelor’s degree or higher. . . . .	22.8	27.4	18.4	37.0	34.0	40.0
Associate’s degree or some college . . . . .	20.0	21.8	18.2	28.8	27.6	30.1
High school diploma . . . . .	39.6	34.5	44.6	25.6	29.2	22.1
No high school diploma . . . . .	17.6	16.3	18.8	8.5	9.2	7.8
<b>Economic Resources</b>						
Homeowner <sup>3</sup> . . . . .	51.9	48.7	55.0	28.8	26.6	31.1
Personal income (median) <sup>4</sup> . . . . .	\$36,858	\$45,908	\$22,895	\$34,837	\$40,401	\$29,429
\$0–\$29,999 . . . . .	52.8	25.0	79.6	49.7	41.4	58.1
\$30,000–\$59,999 . . . . .	33.6	49.0	18.8	32.0	35.1	28.8
\$60,000–\$99,999 . . . . .	11.9	22.7	1.5	12.9	15.9	9.9
\$100,000 or more. . . . .	1.7	3.3	0.2	5.4	7.6	3.2

N Not available.

<sup>1</sup> Worked at least 50 weeks in the year prior to interview and worked at least 35 hours per week.

<sup>2</sup> Only asked of women in 1975. To be considered a homemaker, young adults must not be in the labor force and, when asked why, report that they are taking care of home and family.

<sup>3</sup> To be considered a homeowner, young adults must be living in their own household as the householder or spouse of the householder, and they must own or be buying the housing unit (i.e., not renting).

<sup>4</sup> Income shown in 2015 dollars, adjusted for inflation using the research series of the Consumer Price Index (CPI-U-RS), provided by the U.S. Bureau of Labor Statistics.

Source: U.S. Census Bureau, 1975 and 2016 Current Population Survey Annual Social and Economic Supplement.

and today (in 2015 dollars, Table 2). At the same time, the share of young women who earned \$60,000 or more grew from about 2 percent to 13 percent—a minority, but still a sizeable change. Even with this change, however, the median income of young women is still \$11,000 lower than the income of young men.

While young women made gains, some young men fell behind. Since 1975, young men have swelled the ranks at the bottom of the income distribution. Some 41 percent of all men aged 25 to 34 have incomes less than \$30,000 today, up from 25 percent in 1975. Growth at the bottom, and to a smaller extent the top, came at the expense of the middle. Between 1975 and 2016, the share of young men with incomes in the middle (\$30,000 to \$59,999) fell from 49 percent to 35 percent, while the share at the very top (\$100,000 or more) grew from 3 percent to 8 percent (Table 2).

### **Living Arrangements During Young Adulthood: The Majority of Young Adults No Longer Live in Their Own Household**

Historically, the transition to adulthood for many young people has involved leaving their parents' home and establishing their own household.<sup>23</sup> The timing of setting up an independent household has been tied to when young adults marry and start a family. Homeownership especially is tied to marriage and family, as it is typical in the United States for married couples to live independently of

<sup>23</sup> S. Ruggles, "Patriarchy, Power, and Pay: The Transformation of American Families, 1800–2015." *Demography*, Vol. 52, 2015, pp. 1797–1823. See also, T. Burch and B. Matthews, "Household Formation in Developed Societies," *Population and Development Review*, Vol. 13, 1987, pp. 495–511.

their parents.<sup>24</sup> But as young people continue delaying marriage, they still set up their own households whether they live alone or with an unmarried partner.<sup>25</sup> Living in an independent household is expensive and the ability to do so hinges, in part, on young adults' economic resources as well as the costs of rent and homeownership.<sup>26</sup> The next section of this report (and Tables 4, 5, and 6) focuses on differences in the economic characteristics of young adults across three different arrangements: whether they live independently in their own household, live in their parents' household, or live with roommates.

Within the last 10 years, the breadth and speed of change in living arrangements have been tremendous. In 2005, the majority of young people lived independently in their own household (either alone, with a spouse, or an unmarried partner), which was the predominant living arrangement in 35 states. By 2015—just a decade later—only six states had a majority of young people living

<sup>24</sup> J. Henretta, "Family Transitions, Housing Market Context, and First Home Purchase by Young Married Households," *Social Forces*, Vol. 66, 1987, pp. 520–536. See also, W. Clark et al., "Tenure Changes in the Context of Micro Level Family and Macro Level Economic Shifts," *Urban Studies*, Vol. 31, 1994, pp. 137–154, and C. Mulder, "Homeownership and Family Formation," *Journal of Housing and the Built Environment*, Vol. 21, 2006, pp. 281–298.

<sup>25</sup> E. Klinenberg, *Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone*, Penguin, New York, NY, 2012. See also, C. Mulder and W. Clark, "Leaving Home and Leaving the State: Evidence from the United States," *Population, Space, and Place*, Vol. 6, 2000, 432–437.

<sup>26</sup> M. Hughes, "Home Economics: Metropolitan Labor and Housing Markets and Domestic Arrangements in Young Adulthood," *Social Forces*, Vol. 81, 2003, pp. 1399–1429. See also, J. Ermisch, "Prices, Parents and Young People's Household Formation," *Journal of Urban Economics*, Vol. 45, 1999, pp. 47–71.

independently (Table 3).<sup>27</sup> Some areas of the country, like Florida and Nevada, have seen a faster transformation over the past 10 years, while others, like North Dakota and South Dakota, have seen little change (Table 3). Of the top five states where the most young adults lived independently in 2015, all were in Midwest and Plains states. North Dakota ranked the highest with 60 percent of young adults living in their own household and, along with South Dakota, was the only state that has not witnessed a decline in young adults living independently over the last decade. The remaining four of the top five states in 2015 were South Dakota, Iowa, Wyoming, and Nebraska.

Why are there geographic differences in young adult living arrangements? For one, local labor and housing markets shape the ability of young people to find good jobs and affordable housing, which in turn affects whether and when they form their own households. Apart from local markets, patterns in migration may help create geographic differences in young adult living arrangements. For example, single people may be more likely to relocate for school or work. If many single young adults move to the same area, that area might see higher rates of living alone or with roommates. Last, there may be cultural norms in parts of the country that drive particular living arrangements, reflected in higher marriage rates or earlier ages at first marriage.

<sup>27</sup> As shown in Table 3, this estimate includes state-like entities such as Washington, DC.

Table 3.

**A Decade of Change: The State of Young Adult Living Arrangements**

Change in living arrangements for young adults aged 18 to 34 between 2005 and 2015

States	Total 2005	Total 2015	Percent living in parents' home <sup>1</sup>			Percent living independently <sup>2</sup>			Percent living with roommates <sup>3</sup>		
			In 2005	In 2015	Change	In 2005	In 2015	Change	In 2005	In 2015	Change
<b>Total . . . . .</b>	<b>65,081,164</b>	<b>70,872,118</b>	<b>26.0</b>	<b>34.1</b>	<b>8.1</b>	<b>51.0</b>	<b>40.7</b>	<b>-10.3</b>	<b>23.0</b>	<b>25.2</b>	<b>2.2</b>
Alabama . . . . .	995,907	1,029,932	26.9	35.0	8.1	50.2	40.0	-10.2	22.8	25.1	2.3
Alaska . . . . .	142,895	187,338	24.0	30.0	6.0	57.2	45.2	-12.0	18.8	24.9	6.1
Arizona . . . . .	1,387,424	1,498,219	20.4	31.6	11.2	54.3	41.6	-12.7	25.3	26.8	1.5
Arkansas . . . . .	604,430	628,225	22.5	27.5	5.0	57.4	47.9	-9.5	20.1	24.6	4.5
California . . . . .	8,335,088	9,363,171	27.9	38.1	10.2	44.8	33.1	-11.7	27.3	28.8	1.5
Colorado . . . . .	1,128,498	1,288,232	18.6	24.6	6.0	57.4	46.9	-10.5	24.1	28.5	4.4
Connecticut . . . . .	653,418	727,451	32.8	41.6	8.8	46.8	35.3	-11.5	20.5	23.2	2.7
Delaware . . . . .	179,588	198,119	22.9	36.2	13.3	52.0	39.7	-12.3	25.1	24.1	-1.0
District of Columbia . . . . .	137,253	206,059	13.5	16.6	3.1	50.4	41.1	-9.3	36.1	42.3	6.2
Florida . . . . .	3,569,254	4,165,187	25.3	38.3	13.0	49.7	35.0	-14.7	24.9	26.6	1.7
Georgia . . . . .	2,159,880	2,256,730	23.2	34.2	11.0	52.0	39.9	-12.1	24.8	25.8	1.0
Hawaii . . . . .	263,263	323,785	32.5	33.7	1.2	40.5	35.9	-4.6	27.0	30.4	3.4
Idaho . . . . .	331,799	356,749	19.8	26.9	7.1	59.8	49.1	-10.7	20.4	23.9	3.5
Illinois . . . . .	2,874,201	2,862,173	28.4	36.5	8.1	49.9	40.3	-9.6	21.7	23.2	1.5
Indiana . . . . .	1,358,496	1,411,567	23.2	31.9	8.7	57.6	46.0	-11.6	19.2	22.1	2.9
Iowa . . . . .	632,576	653,820	19.8	22.8	3.0	60.2	54.9	-5.3	20.0	22.4	2.4
Kansas . . . . .	618,385	645,292	21.4	26.0	4.6	57.8	50.8	-7.0	20.9	23.2	2.3
Kentucky . . . . .	912,390	918,524	25.0	30.0	5.0	56.4	48.1	-8.3	18.6	21.9	3.3
Louisiana . . . . .	1,031,839	1,066,596	30.5	33.8	3.3	46.8	41.2	-5.6	22.6	25.0	2.4
Maine . . . . .	249,819	243,869	25.0	31.7	6.7	55.6	47.2	-8.4	19.4	21.1	1.7
Maryland . . . . .	1,161,924	1,309,727	29.1	38.5	9.4	46.1	35.6	-10.5	24.8	26.0	1.2
Massachusetts . . . . .	1,333,145	1,473,188	28.7	37.0	8.3	46.9	36.4	-10.5	24.3	26.6	2.3
Michigan . . . . .	2,147,381	2,091,966	27.6	34.9	7.3	52.0	42.3	-9.7	20.4	22.8	2.4
Minnesota . . . . .	1,142,094	1,184,810	22.9	27.3	4.4	56.3	49.7	-6.6	20.7	23.0	2.3
Mississippi . . . . .	647,602	634,479	30.3	36.8	6.5	45.5	37.3	-8.2	24.2	26.0	1.8
Missouri . . . . .	1,265,360	1,300,061	23.4	28.6	5.2	55.9	48.0	-7.9	20.8	23.4	2.6
Montana . . . . .	196,172	214,178	19.5	24.1	4.6	58.0	51.3	-6.7	22.6	24.6	2.0
Nebraska . . . . .	395,110	416,098	20.2	22.7	2.5	59.9	53.8	-6.1	19.9	23.5	3.6
Nevada . . . . .	565,911	649,537	19.4	31.3	11.9	54.4	40.0	-14.4	26.1	28.8	2.7
New Hampshire . . . . .	247,070	258,019	27.6	36.5	8.9	53.5	43.5	-10.0	18.8	20.0	1.2
New Jersey . . . . .	1,730,615	1,858,390	36.1	46.9	10.8	43.2	33.1	-10.1	20.7	20.0	-0.7
New Mexico . . . . .	424,684	457,390	25.6	36.0	10.4	52.9	40.1	-12.8	21.5	23.9	2.4
New York . . . . .	4,103,168	4,511,095	33.2	40.6	7.4	42.6	33.1	-9.5	24.2	26.3	2.1
North Carolina . . . . .	1,911,237	2,140,661	21.7	31.1	9.4	54.9	44.1	-10.8	23.4	24.7	1.3
North Dakota . . . . .	140,705	192,278	17.6	14.1	-3.5	63.4	60.4	-3.0	19.0	25.5	6.5
Ohio . . . . .	2,415,973	2,410,813	25.8	31.3	5.5	54.4	45.9	-8.5	19.8	22.8	3.0
Oklahoma . . . . .	799,224	871,233	21.3	26.7	5.4	57.9	48.6	-9.3	20.8	24.7	3.9
Oregon . . . . .	824,665	876,835	18.5	26.7	8.2	58.0	44.3	-13.7	23.5	29.0	5.5
Pennsylvania . . . . .	2,426,315	2,619,241	30.5	37.1	6.6	49.3	41.4	-7.9	20.2	21.5	1.3
Rhode Island . . . . .	219,786	229,657	28.6	37.1	8.5	46.4	36.3	-10.1	25.0	26.6	1.6
South Carolina . . . . .	914,915	1,034,157	25.7	33.5	7.8	50.6	40.5	-10.1	23.7	26.0	2.3
South Dakota . . . . .	167,572	179,718	19.5	19.9	0.4	59.3	56.8	-2.5	21.2	23.3	2.1
Tennessee . . . . .	1,320,466	1,417,748	24.2	31.4	7.2	54.2	44.0	-10.2	21.6	24.6	3.0
Texas . . . . .	5,458,959	6,461,979	24.3	33.2	8.9	53.3	42.3	-11.0	22.4	24.5	2.1
Utah . . . . .	720,498	752,616	21.7	28.6	6.9	57.1	46.3	-10.8	21.1	25.0	3.9
Vermont . . . . .	120,199	119,405	24.7	30.4	5.7	53.2	45.2	-8.0	22.1	24.5	2.4
Virginia . . . . .	1,615,582	1,838,572	24.7	32.3	7.6	51.3	41.6	-9.7	24.0	26.1	2.1
Washington . . . . .	1,434,024	1,642,844	21.2	26.6	5.4	55.5	47.6	-7.9	23.3	25.8	2.5
West Virginia . . . . .	368,696	356,718	27.4	32.9	5.5	55.6	44.5	-11.1	17.0	22.6	5.6
Wisconsin . . . . .	1,184,537	1,205,671	23.7	27.4	3.7	55.4	49.7	-5.7	20.9	22.9	2.0
Wyoming . . . . .	111,172	131,996	18.1	20.9	2.8	61.3	54.7	-6.6	20.6	24.4	3.8

<sup>1</sup> Child of the householder, regardless of the young adult's marital status.<sup>2</sup> The young adult lives alone, is the householder living with a spouse or unmarried partner, or is the spouse or unmarried partner of the householder.<sup>3</sup> Living with other relatives or nonrelatives.

Source: U.S. Census Bureau, 2005 and 2015 American Community Survey, 1-Year Data File.

Table 4.

**More Than Half of Younger Millennials Live in Their Parents' Home**

Demographic and economic characteristics of young adults aged 18 to 24: 2015

Characteristics	Living in parents' home <sup>1</sup>		Living independently <sup>2</sup>		Living with roommates <sup>3</sup>	
	Number	Percent	Number	Percent	Number	Percent
<b>Total</b> .....	<b>15,795,266</b>	<b>100.0</b>	<b>4,458,204</b>	<b>100.0</b>	<b>7,757,228</b>	<b>100.0</b>
<b>DEMOGRAPHICS AND HEALTH</b>						
<b>Sex</b>						
Women .....	7,316,710	46.3	2,587,170	58.0	3,850,640	49.6
Men .....	8,478,556	53.7	1,871,034	42.0	3,906,588	50.4
<b>Age</b>						
18 to 19 .....	5,459,426	34.6	249,603	5.6	1,328,036	17.1
20 to 24 .....	10,335,840	65.4	4,208,601	94.4	6,429,192	82.9
<b>Race, Non-Hispanic</b>						
White alone .....	8,147,667	51.6	2,851,558	64.0	4,054,476	52.3
Black alone .....	2,349,574	14.9	463,235	10.4	1,202,915	15.5
Asian alone .....	768,853	4.9	137,164	3.1	534,140	6.9
Other race .....	665,474	4.2	178,622	4.0	337,825	4.4
Hispanic (any race) .....	3,863,698	24.5	827,625	18.6	1,627,872	21.0
Has a disability <sup>4</sup> .....	1,043,993	6.6	224,079	5.0	413,383	5.3
<b>ECONOMICS AND EDUCATION</b>						
<b>Work Status</b>						
Employed .....	9,033,467	57.2	3,398,930	76.2	4,981,017	64.2
Worked full-time, year-round .....	2,813,361	17.8	2,108,857	47.3	2,174,107	28.0
Mean hours worked per week .....	29.9	X	38.3	X	33.3	X
Unemployed .....	1,594,298	10.1	247,436	5.6	642,978	8.3
Not in labor force .....	5,167,501	32.7	811,838	18.2	2,133,233	27.5
<b>Educational Attainment</b>						
Bachelor's degree or higher <sup>5</sup> .....	1,312,497	8.3	847,812	19.0	1,004,499	12.9
Associate's degree or some college .....	6,632,410	42.0	1,929,764	43.3	3,543,912	45.7
High school diploma or less .....	7,850,359	49.7	1,680,628	37.7	3,208,817	41.4
Enrolled in school .....	8,463,376	53.6	1,198,279	26.9	3,585,994	46.2
<b>Personal Income<sup>6</sup></b>						
\$0–\$29,999 .....	14,973,114	94.8	3,415,553	76.6	6,917,118	89.2
\$30,000–\$59,999 .....	736,414	4.7	885,252	19.9	715,064	9.2
\$60,000–\$99,999 .....	70,908	0.4	134,984	3.0	101,290	1.3
\$100,000 or more .....	13,213	0.1	21,950	0.5	22,876	0.3
<b>HOUSING AND RESIDENCY</b>						
<b>Type</b>						
Single-family home .....	12,511,540	79.2	1,627,531	36.5	3,975,428	51.2
Apartment or multifamily building .....	2,420,974	15.3	2,506,900	56.2	3,390,518	43.7
Other housing type .....	862,752	5.5	323,773	7.3	391,282	5.0
Lived at same address a year ago .....	14,127,196	89.4	2,157,685	48.4	4,505,942	58.1
<b>Tenure</b>						
Owned home .....	10,830,698	68.6	802,211	18.0	2,458,831	31.7
Rented .....	4,964,568	31.4	3,655,993	82.0	5,298,397	68.3

X Not applicable.

<sup>1</sup> Child of the householder, regardless of the young adult's marital status.<sup>2</sup> The young adult lives alone, or is the householder living with a spouse or unmarried partner, or is the spouse or unmarried partner of the householder.<sup>3</sup> Living with other relatives or nonrelatives.<sup>4</sup> "Has a disability" means the young adult reported having at least one of the following six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.<sup>5</sup> Most 18- to 24-year-olds will not have had time to finish a traditional 4-year degree. However, the table shows bachelor's degree so that the other two categories, some college and high school diploma, are still directly comparable with those in Table 5.<sup>6</sup> Excludes young adults with incomes less than \$0.

Source: U.S. Census Bureau, 2015 American Community Survey, 1-Year Data File.

Table 5.

**Less Than Two-Thirds of Older Millennials Live Independently**

Demographic and economic characteristics of young adults aged 25 to 34: 2015

Characteristics	Living in parents' home <sup>1</sup>		Living independently <sup>2</sup>		Living with roommates <sup>3</sup>	
	Total	Percent	Total	Percent	Total	Percent
<b>Total</b> .....	<b>8,381,719</b>	<b>100.0</b>	<b>24,361,670</b>	<b>100.0</b>	<b>10,118,031</b>	<b>100.0</b>
<b>DEMOGRAPHICS AND HEALTH</b>						
<b>Sex</b>						
Women .....	3,679,325	43.9	12,662,051	52.0	5,252,256	51.9
Men .....	4,702,394	56.1	11,699,619	48.0	4,865,775	48.1
<b>Age</b>						
25 to 29 .....	5,496,782	65.6	10,476,186	43.0	5,761,676	56.9
30 to 34 .....	2,884,937	34.4	13,885,484	57.0	4,356,355	43.1
<b>Race, Non-Hispanic</b>						
White alone .....	4,191,760	50.0	15,525,081	63.7	4,702,087	46.5
Black alone .....	1,428,202	17.0	2,167,943	8.9	1,836,600	18.2
Asian alone .....	571,458	6.8	1,553,525	6.4	749,956	7.4
Other race .....	326,003	3.9	746,193	3.1	365,294	3.6
Hispanic (any race) .....	1,864,296	22.2	4,368,928	17.9	2,464,094	24.4
Has a disability <sup>4</sup> .....	904,027	10.8	1,019,146	4.2	629,653	6.2
<b>ECONOMICS AND EDUCATION</b>						
<b>Work Status</b>						
Employed .....	5,778,467	68.9	19,869,452	81.6	7,863,056	77.7
Worked full-time, year-round .....	3,650,765	43.6	15,556,869	63.9	5,616,542	55.5
Mean hours worked per week .....	37.1	X	41.6	X	39.5	X
Unemployed .....	850,850	10.2	829,979	3.4	681,695	6.7
Not in labor force .....	1,752,402	20.9	3,662,239	15.0	1,573,280	15.5
<b>Educational Attainment</b>						
Bachelor's degree or higher .....	2,067,987	24.7	9,964,959	40.9	2,863,508	28.3
Associate's degree or some college .....	2,839,777	33.9	7,562,896	31.0	3,210,941	31.7
High school diploma or less .....	3,473,955	41.4	6,833,815	28.1	4,043,582	40.0
Enrolled in school .....	1,275,605	15.2	2,563,726	10.5	1,424,952	14.1
<b>Personal Income<sup>5</sup></b>						
\$0–\$29,999 .....	6,246,561	74.6	10,997,674	45.2	6,402,325	63.3
\$30,000–\$59,999 .....	1,730,304	20.7	8,291,726	34.1	2,705,916	26.8
\$60,000–\$99,999 .....	336,456	4.0	3,653,443	15.0	806,182	8.0
\$100,000 or more .....	65,105	0.8	1,408,061	5.8	201,060	2.0
<b>HOUSING AND RESIDENCY</b>						
<b>Type</b>						
Single-family home .....	6,686,540	79.8	14,530,608	59.6	5,478,158	54.1
Apartment or multifamily building .....	1,232,904	14.7	8,609,516	35.3	4,136,030	40.9
Other housing type .....	462,275	5.5	1,221,546	5.0	503,843	5.0
Lived at same address a year ago .....	7,341,159	87.6	18,004,804	73.9	7,177,646	70.9
<b>Tenure</b>						
Owned home .....	6,230,071	74.3	10,918,075	44.8	3,439,069	34.0
Rented .....	2,151,648	25.7	13,443,595	55.2	6,678,962	66.0

X Not applicable.

<sup>1</sup> Child of the householder, regardless of the young adult's marital status.<sup>2</sup> The young adult lives alone, or is the householder living with a spouse or unmarried partner, or is the spouse or unmarried partner of the householder.<sup>3</sup> Living with other relatives or nonrelatives.<sup>4</sup> "Has a disability" means the young adult reported having at least one of the following six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.<sup>5</sup> Excludes young adults with incomes less than \$0.

Source: U.S. Census Bureau, 2015 American Community Survey, 1-Year Data File.

Table 6.

**One in Four Young People Living at Home Are Neither in School Nor Working**

Characteristics of young adults aged 25 to 34 living in the parents' home in 2015

Characteristics	Enrolled or working		Neither enrolled nor working <sup>1</sup>	
	Total	Percent	Total	Percent
<b>Total</b> .....	<b>6,218,882</b>	<b>100.0</b>	<b>2,162,837</b>	<b>100.0</b>
<b>DEMOGRAPHICS AND HEALTH</b>				
<b>Sex</b>				
Women .....	2,760,638	44.4	918,687	42.5
Men .....	3,458,244	55.6	1,244,150	57.5
<b>Age</b>				
25 to 29 .....	4,202,426	67.6	1,294,356	59.8
30 to 34 .....	2,016,456	32.4	868,481	40.2
Has a child .....	1,087,299	17.5	462,655	21.4
<b>Race, Non-Hispanic</b>				
White alone .....	3,093,788	49.7	1,097,972	50.8
Black alone .....	985,022	15.8	443,180	20.5
Asian alone .....	477,887	7.7	93,571	4.3
Other race .....	224,231	3.6	101,772	4.7
Hispanic (any race) .....	1,437,954	23.1	426,342	19.7
Has a disability <sup>2</sup> .....	307,912	5.0	596,115	27.6
<b>EDUCATION</b>				
Bachelor's degree or higher .....	1,812,320	29.1	255,667	11.8
Associate's degree or some college .....	2,332,733	37.5	507,044	23.4
High school diploma or less .....	2,073,829	33.3	1,400,126	64.7
<b>RESIDENCY</b>				
Lived at same address a year ago .....	5,473,308	88.0	1,867,851	86.4

<sup>1</sup> "Neither enrolled nor working" means that the young adult was not enrolled in classes within the last 3 months, plus they were either unemployed or not engaged in the labor force at the time of interview.

<sup>2</sup> "Has a disability" means the young adult reported having at least one of the following six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.

Source: U.S. Census Bureau, 2015 American Community Survey, 1-Year Data File.

**Young Adults Who Are Economically Secure Tend to Live Independently**

Who young adults live with reflects, in part, their economic security.

Today, of the 28 million young millennials (aged 18 to 24), 16 million—more than half—live in their parents' home, a group that is more likely to be enrolled in school and out of the labor force than their peers in other living arrangements (Table 4). Among older millennials (aged 25 to 34) who lived in their own household in 2015, about 41 percent had at least a bachelor's degree and about two-thirds had a full-time job that employed them year-round (Table 5). In contrast,

their peers who lived with parents or roommates were less likely to have a bachelor's degree or a job that employed them full-time, year-round.

Overall, the picture of living with parents or roommates is one of young people who are working toward a firmer footing. For both young and older millennials in these arrangements, they are more likely to be enrolled in school than their peers living independently (Tables 4 and 5). In line with attitudes about the importance of education for becoming an adult, many young people wait to set up their own household until after they finish school. Living on their own

can be expensive, so young people who live independently tend to have higher incomes, even among young millennials. Among older millennials, more than half of those who live in their own household have incomes of at least \$30,000, compared with only one-third of their peers living with roommates and one-quarter living with parents (Table 5).

Living arrangements are more than just a matter of economics. A higher proportion of older millennials living with parents have a disability of some kind (Table 5). They may be living at home because they need instrumental support or caregiving, factors that could affect

their ability to work. Indeed, adult children who are disabled are more likely to live with their parents.<sup>28</sup> Seen in this light, the lower rates of working among people living at home may be linked to poorer health and disability.

### **A Closer Look at Young People Living at Home: 1 in 4 Are Idle, Neither Going to School nor Working**

It is easy to think of young people living in their parents' home as a homogeneous group, as though they were all unemployed and dependent on their parents' support. At 24.2 million people, the population of 18- to 34-year-olds living at home is a large and diverse group.<sup>29</sup> Most of them—about 81 percent—are either working or going to school. This should not be surprising because most people aged 18 to 24 are living in their parents' home, attending classes or working part-time. On the other hand, we might be surprised if their older peers do not contribute to the family budget because they have had more time to finish school and find a stable job. Yet, of the 8.4 million 25- to 34-year-olds living at home, about 1 in 4 are idle, meaning they are not in school and do not work (Table 6).

Who are these young adults who are not in the labor force or going to school? They tend to be older millennials who are White or Black and have only a high school education, compared with their peers

who are working or going to school while living at home (Table 6). But they may not be idle for want of effort. They are more likely to have a child, so they may be caring for family, and over one-quarter have a disability of some kind (Table 6). That so many are disabled suggests that they have limitations in their ability to attend classes, study, find work, or keep a regular job. Recent stories on boomerang children returning home focus on economic downturns, unforgiving job markets, and high rents.<sup>30</sup> Though often overlooked in these stories, young people's health may play an important role in their decision to live with parents.

### **CONCLUSION**

If one theme describes how adulthood has changed over the last 40 years, it is growing complexity. In 1975, there was one predominant adult milestone—family formation—that people largely experienced during their 20s. Today, while the milestones have remained the same, the pathways are more diverse. Those who marry and become parents by their late 20s are the minority; growing shares of young adults live alone, with roommates, or with an unmarried partner. That young people wait to settle down and start families tells us about their behavior, but not how they feel about their experiences. More than half of all Americans believe that getting married and having children are not important to becoming an adult. In contrast, more than 9 in 10 Americans believe that finishing school and being gainfully employed are important milestones of adulthood. What is revealing is the timing of these milestones

which most Americans believe should happen before marriage. Having a history of work experience, and presumably savings and financial security, as a prelude to settling down suggests that marriage is a capstone experience,<sup>31</sup> one that comes after (sometimes years after) young people feel financially secure.

The complexity of the pathways to adulthood extends to economic conditions, as well. Today, more young people work full-time and have a college degree than their peers did in 1975, but fewer own their home. Whereas young women have made economic gains, some young men are falling behind. Compared to their peers in 1975, young men are more likely to be absent from the work force and a far higher share today are at the bottom of the income ladder. It is little surprise then that those still living with parents are disproportionately young men. Taken together, the changing demographic and economic experiences of young adults reveal a period of adulthood that has grown more complex since 1975, a period of changing roles and new transitions as young people redefine what it means to become adults.<sup>32</sup>

### **METHODOLOGY**

#### **Estimating How Many Young Adults Live in the Parental Home: Differences Between the American Community Survey and Current Population Survey**

This study uses both the American Community Survey (ACS) and Current Population Survey (CPS) to estimate the number of young adults living in their parents' home.

<sup>28</sup> A. Smits, R. van Gaalen, and C. Mulder, "Parent-Child Coresidence: Who Moves in With Whom and For Whose Needs?" *Journal of Marriage and Family*, Vol. 72, 2010, pp. 1022–1033.

<sup>29</sup> The total number of young people living at home comes from Tables 4 and 5, using the American Community Survey. This estimate of 24.2 million does not match the estimate shown in Figure 3, which uses the Current Population Survey. The surveys use different sampling and weighting procedures, which may affect the estimates. See the Methodology for more information.

<sup>30</sup> K. Parker, "The Boomerang Generation: Feeling OK About Living With Mom and Dad," Pew Research Center, Pew Social and Demographic Trends, Washington, DC, 2012. See also, news stories by *Forbes*, the *Wall Street Journal*, *Slate*, and the *New York Times*.

<sup>31</sup> A. Cherlin, *The Marriage-Go-Round: The State of Marriage and the Family in America Today*, Vintage, New York, NY, 2010.

<sup>32</sup> J. Silva, "Constructing Adulthood in an Age of Uncertainty," *American Sociological Review*, Vol. 77, 2012, pp. :505–522.



The 2015 ACS estimates that about 24.2 million 18- to 34-year-olds lived in their parents' home (Tables 4 and 5), compared with 22.9 million in the 2016 CPS. Differences between the surveys in data collection methods and coverage, weighting, and editing may affect the estimate. One major difference between the surveys that may affect these numbers is that the ACS estimates of householders are controlled to match the estimate of occupied housing units, while this is not true in the CPS. Therefore, the overall estimate of households in the two surveys differs considerably, which may affect the count of young adults living in their parents' home. For more information on the differences in household estimates across Census Bureau surveys, see the paper by Cresce, Cheng, and Grieves.<sup>33</sup> The CPS has an additional caveat in that the survey counts college students living in dormitories as if they were living in their parents' home, while the ACS counts them in the dormitories (group quarters). The reason that this report includes the CPS estimate is for historical comparisons. The ACS did not begin until 2005, so the study can only look back to 1975 using the CPS.

### Data From the General Social Survey on the Milestones of Adulthood

The General Social Survey <<http://gss.norc.org/>> asked about the milestones of adulthood in a special module fielded in 2012, which was developed by the MacArthur Research Network on Transitions to Adulthood. It collected answers from respondents who were aged 18 and older on how important specific milestones

were in order to be considered an adult. The survey asked about all of the milestones in the same way: "People differ in their ideas about what it takes for a young person to become an adult these days. How important is it for them to have/be..."

- Financially independent from their parents/guardians?
- No longer living in their parents' household?
- Completed their formal schooling?
- Employed full-time?
- Capable of supporting a family financially?
- A child?
- Gotten married?

Response categories were extremely important, quite important, somewhat important, not too important, and not important. This report collapses these categories into three groups. As shown in Table 1, extremely important includes respondents who said the milestone was extremely important, somewhat important includes those who said it was quite important or somewhat important, and not important includes respondents who said either not too important or not important at all. For each milestone, respondents who said the experience was at least somewhat important were then asked a follow up question: By what age should the experience normally occur? This report takes the median age that respondents replied and shows it as the ideal age for completing the milestone (Figure 1 and Table 1). Missing data from refusals and don't know answers (typically less than 1 percent of respondents for each question) are excluded from the analysis.

### Family Delayed, but Not Forgone

Data on fertility and childbearing is reported only for women because the CPS June Fertility Supplement surveys only female respondents. Although data are reported for 20- to 24-year-olds, the fertility estimates for 1976 also include 18- and 19-year-olds. Estimates on marriage come from the CPS Annual Social and Economic Supplement and use marital status to determine whether respondents were ever married. The category includes people who were at least 18 years old and who reported being married (regardless of whether their spouse was present in the household), separated, divorced, or widowed (Figure 2).

### More Young Adults Lived With Parents Than a Spouse in 2016

Figure 3 groups 18- to 34-year-olds into five mutually exclusive living arrangements:

- *Spouse*: Any young adult who lives with a spouse, regardless of whether anyone else is present in the household (e.g., parents, roommates, other family members).
- *Parents' home*: The young adult is reported as the child of the householder and is not living with a spouse or cohabiting partner. Estimates include college students who are living in dormitories.
- *Alone*: The young adult is the only person living in the household.
- *Partner*: The young adult lives with an unmarried partner. For 1975, the estimate of unmarried couples uses an indirect measure called POSSLQ (partners of the opposite sex sharing living quarters), because respondents could not report unmarried partners. POSSLQ includes

<sup>33</sup> A. Cresce, Y. Cheng, and C. Grieves, "Household Estimates Conundrum: Effort to Develop More Consistent Household Estimates Across Surveys," Paper presented at the 2013 meeting of the Federal Committee on Statistical Methodology, Washington, DC.

---

only households that have just two adults, one man and one woman, who are unrelated to each other, have no spouse present and are at least 18 years old. Children may or may not be present in the household. For 2016, the estimate relies on a direct question asking about the presence of unmarried partners, including all cohabiting partners, regardless of whether they are the householder. The 2016 estimate includes same sex unmarried couples.

- *Other:* All living arrangements that were not already covered, including people who were living with relatives other than a spouse, such as siblings or grandparents, as well as nonrelatives such as roommates.

### **Race Differences in Living Arrangements**

For information about the living arrangement categories, see the notes for Figure 3. The race categories for Asian, White, and Black include young adults who reported

that they were only that race and were not Hispanic (Figure 4). Other races include several groups: young adults who were not Hispanic, and reported either multiple race groups or were American Indian or Alaska Native, or Native Hawaiian or Other Pacific Islander.

### **The Changing Milestones of Adulthood**

Figure 5 shows four common milestones of adulthood:

- *Living away from parents:* Includes any person aged 25 to 34 who is not the child of the householder (i.e., living in the parents' household). The category includes those who are householders, spouse of the householder, roommates, cohabiting partners, and people in any other living arrangement.
- *Ever married:* Includes people who are at least 25 years old and reported being married (regardless of whether their spouse was present in the household), separated, divorced, or widowed.

- *Living with a child:* Living in a household that includes someone under the age of 18. Ideally, this report would use fertility data to see whether respondents had ever become parents, but those data are not available in the CPS. In the 1975 data, it is also difficult to identify parents and children in cases where the parent is not the householder (i.e., identifying subfamilies in someone else's household). As a result, the study uses a recode variable that indicates the presence of children under the age of 18 in the household, which is available for both 1975 and 2016, so that the estimates are directly comparable across time.
- *In the labor force:* Includes any person aged 25 to 34 who is employed or unemployed at the time of the survey. The report counts members of the armed forces as if they were in the labor force.

---

## Economic and Educational Characteristics

Median income was calculated only for 25- to 34-year-olds who were in the labor force (employed or unemployed) (Table 2). Thus, it is a gauge of how the typical worker in 2016 compared with his or her counterpart in 1975. Data on being a homemaker is only available for women in 1975 because at that time the CPS did not ask male respondents whether they were taking care of home or family.

## Young Adult Living Arrangements

Tables 3, 4, and 5 group living arrangements in three categories:

- *Living independently:* Young adults are living in their own household. They either live alone, live with a spouse or unmarried partner, or the young adult is the spouse or unmarried partner of the householder.
- *Living in the parents' household:* The young adult is the child of the householder, regardless of the young adult's marital status.

This includes biological, step, and adopted children of the householder.

- *Living with roommates:* Includes young adults living in all other living arrangements, such as with siblings, other relatives (besides parents or spouses), and other nonrelatives.

## Accuracy of the Estimates

Statistics that come from surveys are subject to sampling and nonsampling error. Sampling error occurs because surveys measure the characteristics of a sample of people, instead of those of the entire population (as from a census). Sample-based estimates vary depending on the particular sample that is selected from the population, but all survey-based estimates attempt to approximate the actual figures from the population. Measures of the size of sampling error reflect variation in the estimates over all possible samples that could have been selected from the population using the same sampling, data collection, and processing methods. Nonsampling error

in surveys may be a by-product of how the survey is designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. The Census Bureau uses quality control procedures throughout the production process, including overall survey design, question wording, review of interviewer and coder work, and statistical review of reports to minimize these errors (Appendix Tables A, B, C, and D).

## Suggested Citation

Vespa, Jonathan, "The Changing Economics and Demographics of Young Adulthood: 1975–2016," *Current Population Reports*, P20-579, U.S. Census Bureau, Washington, DC, 2017.

## CONTACT INFORMATION

Jonathan Vespa  
jonathan.vespa@census.gov  
301-763-7283

Appendix Table A.

**A Decade of Change: The State of Young Adult Living Arrangements**

Change in living arrangements for young adults aged 18 to 34 between 2005 and 2015

(Standard errors [SE] for Table 3)

States	SE of total 2005 <sup>4</sup>	SE of total 2015 <sup>4</sup>	Living in parents' home <sup>1</sup>			Living independently <sup>2</sup>			Living with roommates <sup>3</sup>		
			SE of percent 2005 <sup>4</sup>	SE of percent 2015 <sup>4</sup>	SE of change	SE of percent 2005 <sup>4</sup>	SE of percent 2015 <sup>4</sup>	SE of change	SE of percent 2005 <sup>4</sup>	SE of percent 2015 <sup>4</sup>	SE of change
<b>Total . . . . .</b>	<b>17,130</b>	<b>22,432</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.2</b>	<b>0.1</b>	<b>0.2</b>
Alabama . . . . .	2,892	3,496	0.6	0.5	0.8	0.6	0.7	0.9	0.5	0.7	0.9
Alaska . . . . .	951	1,291	1.1	1.1	1.6	1.4	1.3	1.9	1.2	1.3	1.8
Arizona . . . . .	1,550	2,071	0.4	0.4	0.6	0.6	0.5	0.8	0.6	0.5	0.8
Arkansas . . . . .	2,529	2,905	0.7	0.7	1.0	0.9	0.8	1.2	0.8	0.7	1.1
California . . . . .	3,318	4,398	0.2	0.2	0.3	0.2	0.2	0.3	0.3	0.2	0.4
Colorado . . . . .	1,971	2,585	0.5	0.4	0.6	0.6	0.6	0.8	0.6	0.5	0.8
Connecticut . . . . .	1,086	1,645	0.6	0.7	0.9	0.6	0.7	0.9	0.7	0.8	1.1
Delaware . . . . .	587	708	1.1	1.3	1.7	1.4	1.4	2.0	1.4	1.7	2.2
District of Columbia . . . . .	283	538	1.0	0.9	1.4	1.7	1.2	2.1	1.6	1.5	2.2
Florida . . . . .	4,053	4,680	0.3	0.3	0.4	0.3	0.4	0.5	0.4	0.4	0.6
Georgia . . . . .	3,243	4,773	0.3	0.4	0.5	0.5	0.4	0.6	0.4	0.5	0.6
Hawaii . . . . .	775	1,091	0.9	0.8	1.2	1.1	1.0	1.5	1.2	1.1	1.6
Idaho . . . . .	1,350	1,838	0.8	1.1	1.4	1.1	1.2	1.6	1.0	1.1	1.5
Illinois . . . . .	2,152	3,332	0.3	0.3	0.5	0.4	0.3	0.5	0.4	0.3	0.5
Indiana . . . . .	2,355	2,767	0.4	0.5	0.7	0.6	0.6	0.8	0.5	0.5	0.7
Iowa . . . . .	1,727	2,429	0.5	0.6	0.8	0.7	0.9	1.1	0.7	0.7	1.0
Kansas . . . . .	2,111	2,375	0.6	0.7	0.9	0.8	0.9	1.2	0.6	0.8	1.0
Kentucky . . . . .	2,158	2,355	0.5	0.6	0.8	0.6	0.7	0.9	0.5	0.6	0.8
Louisiana . . . . .	2,365	3,658	0.6	0.7	0.9	0.6	0.7	0.9	0.6	0.6	0.8
Maine . . . . .	892	1,136	0.8	1.2	1.5	0.9	1.2	1.5	0.9	1.3	1.6
Maryland . . . . .	1,691	1,919	0.5	0.4	0.6	0.6	0.5	0.8	0.6	0.5	0.8
Massachusetts . . . . .	1,524	1,878	0.5	0.4	0.7	0.6	0.4	0.7	0.7	0.5	0.9
Michigan . . . . .	2,186	2,666	0.4	0.4	0.5	0.4	0.5	0.6	0.4	0.4	0.6
Minnesota . . . . .	1,723	1,946	0.4	0.4	0.6	0.5	0.5	0.7	0.5	0.5	0.7
Mississippi . . . . .	2,312	3,032	0.7	0.8	1.1	0.8	0.9	1.2	0.7	0.8	1.1
Missouri . . . . .	1,802	2,642	0.4	0.4	0.6	0.4	0.6	0.7	0.4	0.6	0.7
Montana . . . . .	1,132	1,241	0.9	1.2	1.5	1.3	1.3	1.8	1.1	1.3	1.7
Nebraska . . . . .	1,149	1,802	0.7	0.6	0.9	0.9	0.8	1.2	0.9	0.8	1.2
Nevada . . . . .	1,550	1,180	0.5	0.7	0.9	0.8	0.7	1.1	0.9	0.8	1.2
New Hampshire . . . . .	1,073	1,093	1.0	1.0	1.4	1.1	1.3	1.7	1.1	1.1	1.6
New Jersey . . . . .	1,398	1,877	0.4	0.4	0.6	0.4	0.4	0.6	0.5	0.4	0.6
New Mexico . . . . .	2,001	1,812	0.9	0.9	1.3	1.0	0.9	1.3	1.1	0.9	1.4
New York . . . . .	2,634	3,009	0.3	0.3	0.4	0.3	0.3	0.4	0.3	0.3	0.4
North Carolina . . . . .	4,034	3,993	0.3	0.5	0.5	0.5	0.5	0.7	0.4	0.4	0.6
North Dakota . . . . .	834	1,492	0.9	1.1	1.4	1.2	1.6	2.0	1.2	1.4	1.8
Ohio . . . . .	2,843	3,034	0.3	0.3	0.5	0.4	0.4	0.6	0.4	0.3	0.5
Oklahoma . . . . .	2,322	2,010	0.5	0.6	0.7	0.6	0.6	0.8	0.6	0.6	0.8
Oregon . . . . .	1,981	2,194	0.5	0.5	0.7	0.7	0.8	1.1	0.8	0.8	1.1
Pennsylvania . . . . .	1,951	2,753	0.3	0.3	0.5	0.4	0.3	0.5	0.4	0.3	0.5
Rhode Island . . . . .	741	1,005	1.2	1.3	1.8	1.4	1.3	1.9	1.5	1.1	1.9
South Carolina . . . . .	2,562	3,399	0.6	0.6	0.8	0.7	0.6	0.9	0.6	0.5	0.8
South Dakota . . . . .	966	1,388	0.8	1.1	1.3	1.3	1.4	1.9	1.4	1.3	1.9
Tennessee . . . . .	2,701	2,937	0.5	0.5	0.7	0.5	0.6	0.8	0.5	0.5	0.7
Texas . . . . .	4,690	5,868	0.2	0.2	0.3	0.3	0.3	0.4	0.3	0.3	0.4
Utah . . . . .	1,281	1,968	0.5	0.6	0.8	0.8	0.7	1.1	0.9	0.8	1.2
Vermont . . . . .	483	682	1.1	1.5	1.9	1.3	1.8	2.2	1.5	1.7	1.8
Virginia . . . . .	3,218	4,107	0.4	0.4	0.6	0.5	0.5	0.7	0.5	0.4	0.6
Washington . . . . .	1,891	2,892	0.4	0.4	0.6	0.6	0.5	0.8	0.7	0.6	0.9
West Virginia . . . . .	1,367	1,745	0.9	0.9	1.2	0.9	0.9	1.3	0.7	0.9	1.1
Wisconsin . . . . .	1,863	1,941	0.3	0.4	0.5	0.5	0.5	0.7	0.5	0.4	0.6
Wyoming . . . . .	913	1,859	1.3	1.3	1.8	1.6	1.9	2.5	1.4	2.0	2.4

<sup>1</sup> Child of the householder, regardless of the young adult's marital status.

<sup>2</sup> The young adult lives alone, is the householder living with a spouse or unmarried partner, or is the spouse or unmarried partner of the householder.

<sup>3</sup> Living with other relatives or nonrelatives.

<sup>4</sup> Data are based on a sample and are subject to sampling variability. A standard error is a measure of an estimate's variability. The larger the standard error is in relation to the size of the estimate, the less reliable the estimate.

Source: U.S. Census Bureau, 2005 and 2015 American Community Survey, 1-Year Data File.

Appendix Table B.

**More Than Half of Younger Millennials Live in Their Parents' Home**

Demographic and economic characteristics of young adults aged 18 to 24: 2015

(Standard errors [SE] for Table 4)

Characteristics	Living in parents' home <sup>1</sup>		Living independently <sup>2</sup>		Living with roommates <sup>3</sup>	
	SE of total <sup>4</sup>	SE of percent <sup>4</sup>	SE of total <sup>4</sup>	SE of percent <sup>4</sup>	SE of total <sup>4</sup>	SE of percent <sup>4</sup>
<b>Total</b> .....	<b>33,424</b>	<b>X</b>	<b>35,683</b>	<b>X</b>	<b>44,602</b>	<b>X</b>
<b>DEMOGRAPHICS AND HEALTH</b>						
<b>Sex</b>						
Women .....	22,051	0.1	20,425	0.2	26,332	0.2
Men .....	21,703	0.1	19,766	0.2	26,358	0.2
<b>Age</b>						
18 to 19 .....	16,760	0.1	6,946	0.1	12,648	0.1
20 to 24 .....	29,096	0.1	33,323	0.1	38,762	0.1
<b>Race, Non-Hispanic</b>						
White alone .....	24,418	0.1	26,240	0.2	32,067	0.2
Black alone .....	16,059	0.1	7,929	0.2	13,828	0.2
Asian alone .....	7,296	Z	3,701	0.1	8,689	0.1
Other race .....	9,937	0.1	4,265	0.1	5,867	0.1
Hispanic (any race) .....	16,628	0.1	10,254	0.2	14,297	0.2
Has a disability <sup>5</sup> .....	9,013	0.1	4,713	0.1	7,250	0.1
<b>ECONOMICS AND EDUCATION</b>						
<b>Work Status</b>						
Employed .....	30,320	0.1	29,165	0.2	32,343	0.2
Worked full-time, year-round .....	18,870	0.1	19,703	0.3	19,570	0.2
Mean hours worked per week .....	Z	X	0.1	X	0.1	X
Unemployed .....	11,731	0.1	4,871	0.1	9,782	0.1
Not in labor force .....	24,784	0.1	10,740	0.2	21,880	0.2
<b>Educational Attainment</b>						
Bachelor's degree or higher <sup>6</sup> .....	12,797	0.1	11,051	0.2	12,507	0.1
Associate's degree or some college .....	28,768	0.1	19,216	0.3	31,878	0.2
High school diploma or less .....	26,857	0.2	17,410	0.3	20,868	0.2
Enrolled in school .....	29,823	0.2	15,009	0.2	30,311	0.2
<b>Personal Income</b>						
\$0–\$29,999 .....	32,503	0.1	28,097	0.2	41,541	0.1
\$30,000–\$59,999 .....	9,148	0.1	10,665	0.2	11,017	0.1
\$60,000–\$99,999 .....	2,614	Z	4,049	0.1	4,005	0.1
\$100,000 or more .....	1,305	Z	1,459	Z	1,981	Z
<b>HOUSING AND RESIDENCY</b>						
<b>Type</b>						
Single-family home .....	33,780	0.2	22,587	0.3	25,393	0.2
Apartment or multifamily building .....	21,997	0.1	20,851	0.3	29,807	0.2
Other housing type .....	12,978	0.1	7,279	0.2	8,593	0.1
Lived at same address a year ago .....	30,799	0.1	21,860	0.3	28,611	0.2
<b>Tenure</b>						
Owned home .....	31,987	0.2	15,336	0.3	16,438	0.3
Rented .....	33,082	0.2	25,899	0.3	46,738	0.3

X Not applicable.

Z Rounds to zero.

<sup>1</sup> Child of the householder, regardless of the young adult's marital status.<sup>2</sup> The young adult lives alone, is the householder living with a spouse or unmarried partner, or is the spouse or unmarried partner of the householder.<sup>3</sup> Living with other relatives or nonrelatives.<sup>4</sup> Data are based on a sample and are subject to sampling variability. A standard error is a measure of an estimate's variability. The larger the standard error is in relation to the size of the estimate, the less reliable the estimate.<sup>5</sup> "Has a disability" means the young adult reported having at least one of the following six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.<sup>6</sup> Most 18- to 24-year-olds will not have had time to finish a traditional 4-year degree. However, the table shows bachelor's degree so that the other two categories, some college and high school diploma, are still directly comparable with those in Table 5.

Source: U.S. Census Bureau, 2015 American Community Survey 2015, 1-Year Data File.

Appendix Table C.

**Less Than Two-Thirds of Older Millennials Live Independently**

Demographic and economic characteristics of young adults aged 25 to 34: 2015

(Standard errors [SE] for Table 5)

Characteristics	Living in parents' home <sup>1</sup>		Living independently <sup>2</sup>		Living with roommates <sup>3</sup>	
	SE of total <sup>4</sup>	SE of percent <sup>4</sup>	SE of total <sup>4</sup>	SE of percent <sup>4</sup>	SE of total <sup>4</sup>	SE of percent <sup>4</sup>
<b>Total</b> .....	<b>30,551</b>	<b>X</b>	<b>60,737</b>	<b>X</b>	<b>48,935</b>	<b>X</b>
<b>DEMOGRAPHICS AND HEALTH</b>						
<b>Sex</b>						
Women .....	18,764	0.2	32,723	0.1	26,981	0.2
Men .....	22,223	0.2	36,168	0.1	30,906	0.2
<b>Age</b>						
25 to 29 .....	23,362	0.2	42,979	0.1	32,209	0.2
30 to 34 .....	16,970	0.2	31,738	0.1	27,705	0.2
<b>Race, Non-Hispanic</b>						
White alone .....	20,204	0.2	38,405	0.1	31,430	0.2
Black alone .....	11,785	0.1	14,594	0.1	13,221	0.1
Asian alone .....	8,556	0.1	12,099	Z	9,600	0.1
Other race .....	6,266	0.1	9,441	Z	6,909	0.1
Hispanic (any race) .....	14,052	0.1	19,625	0.1	17,878	0.1
Has a disability <sup>5</sup> .....	12,341	0.1	10,012	Z	9,075	0.1
<b>ECONOMICS AND EDUCATION</b>						
<b>Work Status</b>						
Employed .....	25,492	0.2	55,805	0.1	41,009	0.2
Worked full-time, year-round .....	18,226	0.2	46,597	0.1	35,109	0.2
Mean hours worked per week .....	Z	X	Z	X	0.1	X
Unemployed .....	10,509	0.1	11,235	Z	11,035	0.1
Not in labor force .....	13,795	0.2	19,905	0.1	17,121	0.1
<b>Educational Attainment</b>						
Bachelor's degree or higher .....	13,364	0.1	43,616	0.1	20,686	0.2
Associate's degree or some college .....	17,319	0.2	28,444	0.1	22,872	0.2
High school diploma or less .....	20,862	0.2	25,589	0.1	29,417	0.2
Enrolled in school .....	11,726	0.1	21,017	0.1	13,166	0.1
<b>Personal Income</b>						
\$0–\$29,999 .....	28,204	0.2	33,748	0.1	39,073	0.2
\$30,000–\$59,999 .....	15,048	0.2	32,235	0.1	20,360	0.2
\$60,000–\$99,999 .....	7,345	0.1	19,569	0.1	12,734	0.1
\$100,000 or more .....	2,693	Z	11,216	Z	5,875	0.1
<b>HOUSING AND RESIDENCY</b>						
<b>Type</b>						
Single-family home .....	26,364	0.2	53,932	0.1	29,941	0.2
Apartment or multifamily building .....	13,153	0.1	28,494	0.1	31,586	0.2
Other housing type .....	7,724	0.1	12,583	0.1	9,754	0.1
Lived at same address a year ago .....	27,479	0.1	55,598	0.1	38,704	0.2
<b>Tenure</b>						
Owned home .....	26,200	0.2	54,862	0.1	18,181	0.2
Rented .....	19,107	0.2	33,658	0.1	45,563	0.2

X Not applicable.

Z Rounds to zero.

<sup>1</sup> Child of the householder, regardless of the young adult's marital status.<sup>2</sup> The young adult lives alone, is the householder living with a spouse or unmarried partner, or is the spouse or unmarried partner of the householder.<sup>3</sup> Living with other relatives or nonrelatives.<sup>4</sup> Data are based on a sample and are subject to sampling variability. A standard error is a measure of an estimate's variability. The larger the standard error is in relation to the size of the estimate, the less reliable the estimate.<sup>5</sup> "Has a disability" means the young adult reported having at least one of the following six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.

Source: U.S. Census Bureau, 2015 American Community Survey, 1-Year Data File.

Appendix Table D.

**One in Four Young People Living at Home Are Neither in School nor Working**

Characteristics of young adults aged 25 to 34 living in the parents' home in 2015

(Standard errors [SE] for Table 6)

Characteristics	Enrolled or working		Neither enrolled nor working <sup>1</sup>	
	SE of total <sup>2</sup>	SE of percent <sup>2</sup>	SE of total <sup>2</sup>	SE of percent <sup>2</sup>
<b>Total</b> .....	<b>26,033</b>	<b>X</b>	<b>13,498</b>	<b>X</b>
<b>DEMOGRAPHICS AND HEALTH</b>				
<b>Sex</b>				
Women .....	16,564	0.2	10,266	0.3
Men .....	20,082	0.2	9,724	0.3
<b>Age</b>				
25 to 29 .....	19,612	0.2	10,852	0.4
30 to 34 .....	13,336	0.2	9,869	0.4
Has a child .....	11,739	0.2	7,042	0.3
<b>Race, Non-Hispanic</b>				
White alone .....	15,536	0.2	11,269	0.4
Black alone .....	10,801	0.2	6,705	0.3
Asian alone .....	7,586	0.1	3,890	0.2
Other race .....	5,665	0.1	2,980	0.1
Hispanic (any race) .....	11,955	0.2	7,807	0.3
Has a disability <sup>3</sup> .....	5,855	0.1	9,658	0.4
<b>EDUCATION</b>				
Bachelor's degree or higher .....	12,427	0.2	5,759	0.3
Associate's degree or some college .....	15,126	0.2	9,252	0.4
High school diploma or less .....	16,339	0.2	10,045	0.4
<b>RESIDENCY</b>				
Lived at same address a year ago .....	23,155	0.2	12,697	0.3

X Not applicable.

<sup>1</sup> Neither enrolled nor working means that the young adult was not enrolled in classes within the last 3 months, plus they were either unemployed or not engaged in the labor force at the time of interview.

<sup>2</sup> Data are based on a sample and are subject to sampling variability. A standard error is a measure of an estimate's variability. The larger the standard error is in relation to the size of the estimate, the less reliable the estimate.

<sup>3</sup> "Has a disability" means the young adult reported having at least one of the following six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty.

Source: U.S. Census Bureau, 2015 American Community Survey, 1-Year Data File.