

Young Adults Living in Their Parents' Home

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*This report is released to inform interested parties of ongoing research and to encourage discussion of work in progress. The views expressed on statistical and methodological issues are those of the authors and not necessarily those of the U.S. Census Bureau.*

## Introduction

Periodically, the media turn their attention to young adult children living in their parents' homes. The stereotype is of young adults who would rather live comfortably in their parents' home than venture out on their own. Although the media at times present a picture of an increasing proportion of young adults living in their parents' home, Messineo and Wojkiewicz (2004) find that the increase in propensity from 1960 to 1990 for young adults age 19 to 30 to live with parents was largely due to an increasing proportion of young adults over this time period who were never married, or formerly married—groups that are much more likely to reside with their parents. While there is a substantial literature which examines the home-leaving (and returning) behavior of young adults, little work shows how the characteristics of young adults living in their parents' home might differ from young adults living elsewhere.

This paper provides a look at the characteristics of young adults age 25 to 34, by whether they are living as a child of the householder. The first section presents descriptive statistics about young adults by living arrangement. The second section shows results from a multivariate model that examines which characteristics of the young adult and their household are associated with living in their parents' household will also be shown.

The paper uses two nationally representative data sources—the 2004 panel of the Survey of Income and Program Participation (SIPP)<sup>1</sup>, Wave 2, and the 2004 American Community Survey

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<sup>1</sup> The SIPP has a nationally representative sample of individuals 15 years of age or older selected from households in the civilian non-institutionalized population. Data in this paper are based on a sample, and therefore are subject to sampling and nonsampling error. See the Source and Accuracy statement, which is accessible at: <http://www.sipp.census.gov/sipp/sourceac/2004sanda.pdf>

(ACS).<sup>2</sup> SIPP data include information about the reason the young adult did not have a job, as well as marital history information, fertility history, and detailed living arrangements. ACS data used in this paper include information about the type of housing and property value which is not available in SIPP.

## **Literature**

Which young adults might we expect to be more likely to live in their parents' households? In her review of the literature, White (1994) finds that young adults were more likely to be living in their parents' home if they were younger. Coresident young adults were also more likely to be Black or Hispanic. For Blacks, this is mostly because Blacks are more likely than Whites to be unmarried, and so are more likely to live with their parents, as are all unmarried young adults. Children of wealthier parents tend to marry later, and so were more likely to live at home longer (Avery et al 1992). Children who had more of their own resources were less likely to live with their parents. Young adults living in families at lower economic levels were also much more likely to be making an economic contribution to the household. Some research found that young adults over age 25 who lived with their parents were more likely to have health problems than those not living in their parents' home. Limited information exists on the characteristics of adults children who live in their parents' home, because most of the literature on this topic concentrates on home leaving behavior. The literature examines characteristics of the child that affect timing of leaving home, as well as characteristics of the child that affect returning home.

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<sup>2</sup> Information on the American Community Survey may be obtained at: <http://www.census.gov/acs>

## **Data**

This paper uses both the Survey of Income and Program Participation and the American Community Survey. The 2004 SIPP panel, which consisted of about 44,000 interviewed households, contains information about why people are not working, fertility history, and detailed living arrangements. It also enables us to see whether the adult children of the householder are also living with one of their own children. Detailed information about the type and value of housing from the Census Bureau's ACS 2004 internal file was used for this paper. The file contains interviews for 534,000 households.

All analyses are weighted using the person weight. The second interview of the 2004 panel of SIPP data was used (Wave 2), since it contains both fertility and marital history information, and detailed living arrangements for household members.

In both data sets, the collection of race allows respondents to mark all race groups that apply to them. In the text, "Black" refers to people who marked "Black" and did not mark any other race group. In the table, groups are labeled as "White alone," "Black alone," and so on. For ease of use in the text, I will use the terms White and Black to refer to these groups.

While the young adult may live with one or two parents, I refer to the "parents' home" rather than distinguishing between the two.

### **Which Young Adults Are More Likely to be the Child of the Householder?**

In this section, using both SIPP and ACS data, I compare young adults, age 25 to 34 who were living as the child of the householder with those who were not. I restrict the sample to

young adults age 25 to 34 since this is after the age at which most young adults have finished college, if they were going to attend. The SIPP counts college students in their parents' home, even if they live on campus, while the ACS counts college students at the dormitory. This difference should have little effect since by age 25, most young adults are no longer enrolled. In choosing this older age group, I am restricting the sample to those whom society assumes should now be of the age capable of maintaining their own household.

Tables 1 and 2 show characteristics of young adults using SIPP data, while Table shows variables that appear only in the ACS. The estimates of the numbers of young adults age 25 to 34 who live in their parents' home are approximately the same across the two data sets—about 4.1 million, with about 2.5 million of them being men and about 1.7 million of them being women in the SIPP data. The ACS estimates for men and women are not significantly different than the SIPP estimates.

Table 1 contains demographic characteristics, while Table 2 shows socioeconomic characteristics. Each table shows weighted estimates of both the number of children of the householder with the stated characteristic, and the number of young adults who are not the children of the householder. The column of percentages beside each of the estimates of weighted numbers provides a percent distribution across the characteristic. A third percentage column reflects the percentage of young adults with the stated characteristic who are the child of the householder. In the "TOTAL" row of Table 1, for example, there are 4.1 million children of the householder, and 34.8 million young adults who are not the child of the householder. Therefore, eleven percent of all young adults age 25 to 34 are living as the child of the householder.

Table 1 shows that men, and young adults who are not White are more likely to be living as a child of the householder.<sup>3</sup> Similar to results reported by White (1994) Blacks have high rates of coresidence with parents. However, contrary to prior work showing that Hispanics are more likely to live in extended families (Tienda & Angel 1982; Beck & Beck 1984, 1989), Hispanics are not more likely to be a child of the householder than non-Hispanics. Although these bivariate results in Table 1 do not support racial differences found in prior research, the multivariate results shown later in this paper do find similar results. Also contrary to previous studies, those who are foreign born are not more likely to live in their parents' household. However, Kanjanapan focused on Asian Americans, and Turcotte looked at Canada. (Kanjanapan 1989; Turcotte 2006).

Even though this paper uses a relatively older age group than has been used in many earlier studies, the data still support the idea that younger children are more likely to live with their parents. Table 1 shows that those who are under age 31 are more likely to be a child of the householder than those 31 to 34 years old. Young adults with at least a Bachelor's degree are less likely to live with their parents, as are those who are currently married, compared with those who are previously married, and those who have never been married. Marriage is commonly thought of as necessitating household formation, so it is not surprising to find that a much lower percentage of young adults who are living in their parents' household are married. Although roughly 1 in 5 of the young adults living in their parents' home had been married once, the majority of those who lived with their parents were never married. While 11 percent of all young adults age 25 to 34 lived in their parents' home, 23 percent of never married young adults 25 to

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<sup>3</sup> Asian alone young adults are not statistically different from All remaining single races and combinations.

34 lived in their parents' home.

Since SIPP collects a marital history from each respondent 15 years and over, it is possible to see whether those living as the child of the householder have had children of their own. While 40 percent of the young women living in their parents' home had at least one child, 67 percent of young women who did not live in their parents home had had at least one child. Very few young adults who lived in their parents' home had a cohabiting partner (about 1 percent). Roughly 60 percent of the young adults living in their parents' home were living with both their mother and father, while roughly another third lived with their mother only, and the remainder lived with their father only.

The SIPP collects more detailed information about living arrangements than the ACS. In addition to data about how each household member is related to the householder, SIPP data also contain indicators for whether each person lives with his or her parents. So it is possible to see whether those young adults who were not living in their parents' household had their parents living with them. This did not occur often, (1 percent or less) and when it did, it was likely that the young adult's mother was living with them, rather than their father, or both parents. While over half of the young adults who did not live in their parents' household lived with their own children under 18, this was true of just 19 percent of those who were themselves the children of the householder. Not surprisingly, average household size was a bit larger for young adults who lived in their parents' home, at 4.0, compared with 3.2 for other young adults.

Table 2 contains socioeconomic characteristics of young adults age 25 to 34, again by whether they are the child of the householder. About 16 percent of the children of the

householder were enrolled in school; 9 percent were enrolled full time, while 7 percent were enrolled part time. Young adults who are enrolled were more likely to live in their parents' home, especially if they were enrolled full time—16 percent compared with 10 percent of those who were not enrolled. Young adults who have a condition that limits the kind or amount of work they are able to do were more likely than those without a limiting condition to live in their parents' home—25 percent compared with 10 percent.<sup>4</sup>

SIPP includes a direct question about the reason someone is not working, if they did not have a job during the reference period. Roughly 1 in 5 (21 percent) of the young adults living in their parents' homes did not have a job, compared with 15 percent of the other young adults. While the four most common reasons given for not working are the same for the two groups, the distribution among these four reasons differs substantially. Among the 5.2 million young adults without a job who were not the child of the householder, they most often gave their reason for not working as: 1. taking care of others (56 percent); 2. chronic disability (10 percent); 3. going to school (10 percent); and 4. cannot find work (8 percent).<sup>5</sup> The same four reasons were also the most common given by the 862,000 children of the householder without a job, but the distribution was different, with 33 percent saying they had a chronic disability; 19 percent each saying they could not find work, or that they were going to school; and an additional 10 percent reporting that they were not working because they were taking care of others.<sup>6</sup>

While both the ACS and SIPP show that 79 percent of the children of the householder

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4 Percent derived from data in Table 2.

5 The percentages of young adults who were not the child of the householder who gave their reason for not working as chronic disability, going to school or cannot find work were not statistically different from each other.

6 The percentages of children of the householder who gave their reason for not working as going to school or cannot

live in a home that is owned, compared with 52 percent of others, ACS has additional housing detail. (See Table 3.) While 21 percent of the children of the householder lived in a home that is owned free and clear, this was true of just 5 percent of other young adults. This is due to the older age structure of the householders of these young adults living with their parents compared with young adults 25 to 34 years not living with parental householders, who are the householder or spouse of the householder themselves 84 percent of the time. A higher percentage of children of the householder lived in homes that were at least 200 percent of the poverty level (77 percent compared with 67 percent of other young adults (see Table 2)). In addition, young adults who were a child of the householder were more likely to be in a household in which someone was receiving cash assistance than were 25 to 34 year olds who were not children of the householder.

While children of the householder lived in households with higher median *household* income, they had lower median *personal* income and earnings *themselves* than did other young adults.<sup>7</sup> ACS provides information about the property value of owned homes, and the type of building in which the family lives. While 12 percent of the children of the householder live in homes that are worth at least \$400,000, 5 percent of other young adults live in homes worth at least \$400,000. (See Table 3.)

Is the type of home related to the likelihood of a young adult living with his or her parents? Young adults who live in a detached single family home are more likely to be living in their parents' home—14 percent compared with about 9 percent of those living in mobile homes

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find work were not statistically different from each other.

<sup>7</sup> Median personal income and median personal earnings do not differ statistically from each other for any of the following groups: men who are the children of the householder, men who are not the children of the householder, women who are the children of the householder, and women who are not the children of the householder.

and 10 percent of those living in attached single family homes, and 5 percent of those who live in apartments. It may be that single family homes offer more space or rooms to accommodate these young adults than other types of housing structures.

### **Multivariate Results Predicting Whether Young Adults are a Child of the Householder**

This section considers a multivariate model predicting whether the young adult lives in their parents' home. The model includes characteristics of both the young adult and their parent or household, and is run using SIPP data. Table 4 provides odds ratios and significance levels for the independent variables. The model is weighted using the person weight of the 25 to 34 year old, and the standard errors SAS generates are adjusted using a design effect in order to account for SIPP sampling design.

While in the bivariate results, children of the householder are more likely to be male, after controlling for other demographic and socioeconomic characteristics, males were no more likely than females to live in their parents' home. Consistent with prior research, Blacks and Asians were more likely than White non-Hispanics to be the child of the householder.<sup>8</sup> The odds of living as a child of the householder were 1.6 times higher for Hispanic young adults than for White non-Hispanics.

The odds of living as a child of the householder for young adults with at least a bachelor's degree were about half the odds for those a high school degree (odds for those with less than high school, or with some college do not differ from those with a high school degree). Young adults who were married had odds of living in their parents' home that were 5 percent of the odds for

those who were never married, while the previously married had odds that were 66 percent of the odds for the never married. This finding goes along with previous research that has found that never married adults are more likely to reside in their parents' home. Those who lived in a home that was owned had odds that were 8 times the odds for those who lived in rented homes.

Employment is specified in a rather unusual way. SIPP includes information about the hours worked during the reference period, as well as the reason the person did not have a job during the reference period, if that was the case. The omitted category is young adults who worked full or part time during the reference period. Those who had a job, but were not working during the reference period were coded separately. The other three categories were created based on the reason the young adult gave for not having a job. Young adults who did not have a job because they were unable to work, or had a chronic disability had odds that were 2.5 times those for young adults who were working. Those who did not have a job because they were caring for others, were pregnant or had recently given birth, were retired, or were going to school had odds that were 1.6 times those for young adults who were working. Young adults who had no job because they were on layoff, or couldn't find work, or were not looking for work had odds that were 3.7 times higher than young adults who were working.

Since previous research showed that those who are better off are more likely to have a young adult child living at home (Avery et al 1992), while other research showed that parental income does not matter (Turcotte 2006) I included a measure of the family's poverty level. Young adults living in a household at 200 percent or more of the poverty level had odds that

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8 The category All other groups, non-Hispanic was not statistically different from White alone, non-Hispanic.

were 2.6 times higher than young adults living in households below the poverty level.<sup>9</sup> This result does support prior research that found that parents that are better off are more likely to have one of their adult children living with them.

SIPP includes detailed information about participation in government programs. Young adults who lived in a household in which someone received cash assistance had odds of living in their parents' home that were 2.1 times those of young adults who did not live in households in which someone received cash assistance.

In summary, the results of the multivariate model shows that Blacks, Asians, the never married, young adults with a less than a Bachelor's degree, and those who did not have a job were more likely to live in their parents' home. Young adults who lived in a home that was owned, or in which the family was at 200 percent or more of the poverty level were also more often a child of the householder. Those who were younger were more likely to live in their parents' home.

So the young adults who are more likely to live in their parents' home may be doing so because they are more in need of living assistance—being younger, having less education, being disabled or unemployed. A more detailed cross tabulation shows that 70 percent of children of the householder had at least a high school degree, and were not disabled, and were not enrolled in school. The corresponding percentage for those who were not children of the householder was 80 percent. In addition, for those who were children of the householder, another 9 percent had at least a high school degree, and were not disabled, and were enrolled in school, and another 12

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<sup>9</sup> Young adults living in households below the poverty level were not statistically different from those living in households at 100-199 percent of the poverty level, in terms of their likelihood to be living as a child of the

percent had at least a high school degree, and were disabled, and were not enrolled in school. For those who are not the children of the householder, the corresponding percentages were 4 percent and 3 percent respectively.

But the young adults who are more likely to be children of the householder may also be those whose families are able to allow them to do so—those who own their homes, and have sufficient resources to support the child. Ruggles' (2007) research about intergenerational coresidence from 1850 to 2000 supports this idea, since he finds that over time in the United States, adults age 65 and over tend to live with their adult children mainly for the benefit of the younger generation. When the economic situation of the younger generation improved sufficiently, intergenerational coresidence declined.

## **Conclusion**

While most of the literature about young adults living in their parents' home focuses on home leaving and returning, this paper compares young adults age 25 to 34 who are the children of the householder with those of the same age who are not. The profile of young adults living in their parents' home suggests that young adults often live in their parents' home for their own benefit. Young adults more often live in their parents' home when they are younger, enrolled in school, unemployed or disabled. At the same time, it appears that parents are more likely to provide this support when it is easier to do so—when they have higher household incomes, are more likely to live in a single family home, and are more likely to own their home.

One aspect of family support that is not measured in these data is inter-household

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householder.

transfers. Young adult children who are not living in their parents' home may still receive support from them in the form of money and/or time spent helping out with childcare or household tasks. In fact, this can be substantial, as Schoeni and Ross (2005) point out, amounting to hundreds of hours and thousands of dollars per year.

Similarly, these data do not provide information about the parents of young adults who are not living in their parents' home. For example, information about parents' ages, health status, employment status, or information about siblings would provide a more comprehensive look at the resources available to the parents of young adults, or potential reasons their young adult children do not live in their household.

Another factor that this analysis cannot take into account is the fact that some of these young adults may only live in their parents' home for a short time. Even so, this analysis presents a profile of young adults that shows that many young adult children live in their parents' home when they are likely to need additional assistance.

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**Table 1. Demographic Characteristics of Young Adults Age 25 to 34, By Whether They Are Children of the Householder: Survey of Income and Program Participation, 2004**

	Children of Householder			Others			Percent of those with characteristic who are children of householder	Margin of error <sup>1</sup>
	Number	Percent	Margin of error <sup>1</sup>	Number	Percent	Margin of error <sup>1</sup>		
Numbers in thousands								
<b>TOTAL</b>	4,136	100.0	(X)	34,805	100.0	(X)	10.6	0.5
<b>Sex</b>								
Men	2,457	59.4	2.5	16,903	48.6	0.9	12.7	0.8
Women	1,679	40.6	2.5	17,902	51.4	0.9	8.6	0.7
<b>Race and Hispanic Origin</b>								
White alone	2,904	70.2	2.3	27,683	79.5	0.7	9.5	0.5
Black alone	766	18.5	2.0	4,254	12.2	0.6	15.3	1.7
Asian alone	263	6.4	1.2	1,633	4.7	0.4	13.9	2.6
All remaining single races and combinations	203	4.9	1.1	1,235	3.5	0.3	14.1	3.0
Not Hispanic	3,388	81.9	2.0	28,032	80.5	0.7	10.8	0.6
Hispanic (of any race)	748	18.1	2.0	6,773	19.5	0.7	9.9	1.1
<b>Age</b>								
25-26 years	1,453	35.1	2.4	5,916	17.0	0.7	19.7	1.5
27-28 years	1,052	25.4	2.2	6,743	19.4	0.7	13.5	1.3
29-30 years	660	16.0	1.9	7,148	20.5	0.7	8.5	1.0
31-32 years	525	12.7	1.7	7,259	20.9	0.7	6.7	0.9
33-34 years	445	10.8	1.6	7,738	22.2	0.7	5.4	0.8
<b>Nativity</b>								
Native born	3,581	86.6	1.7	27,821	79.9	0.7	11.4	0.6
Foreign born	555	13.4	1.7	6,984	20.1	0.7	7.4	1.0
<b>Educational Attainment</b>								
Less than high school	407	9.8	1.5	3,690	10.6	0.5	9.9	1.5
HS degree	1,415	34.2	2.4	8,408	24.2	0.8	14.4	1.2
Some college	1,464	35.4	2.4	12,105	34.8	0.8	10.8	0.9
Bachelor's degree or more	851	20.6	2.1	10,602	30.5	0.8	7.4	0.8
<b>Marital Status</b>								
Now married	409	9.9	1.5	20,999	60.3	0.9	1.9	0.3
Previously married <sup>2</sup>	480	11.6	1.6	2,811	8.1	0.5	14.6	2.0
Never married	3,247	78.5	2.1	10,994	31.6	0.8	22.8	1.2
<b>Number of times married</b>								
Never married	3,247	78.5	2.1	10,994	31.6	0.8	22.8	1.2
Married once	834	20.2	2.0	21,699	62.3	0.8	3.7	0.4
Married 2 or more times	54	1.3	0.6	2,112	6.1	0.9	2.5	1.1
<b>Fertility</b>								
Has at least one child								
Men (percent is of men only)	594	24.2	2.8	9,246	54.7	0.4	6.0	0.8
Women (percent is of women only)	667	39.7	3.9	12,034	67.2	0.9	5.3	0.7
<b>Living with cohabiting partner</b>	34	0.8	0.5	3,932	11.3	0.6	0.9	0.5
<b>Presence of parents</b>								
Lives with mother and father	2,437	58.9	2.5	183	0.5	0.1	93.0	1.6
Lives with biological mother and father	2,074	50.1	2.5	54	0.2	0.1	97.5	1.1
Lives with mother only	1,468	35.5	2.4	408	1.2	0.2	78.3	3.1
Lives with biological mother	1,447	35.0	2.4	426	1.2	0.2	77.3	3.2
Lives with father only	231	5.6	1.2	113	0.3	0.1	67.2	8.3
Lives with biological father	220	5.3	1.1	64	0.2	0.1	77.5	8.1
<b>Lives with his or her child(ren) under 18</b>	768	18.6	2.0	19,596	56.3	0.9	3.8	0.4

<b>Lives alone</b>	(X)	(X)	(X)	3,702	10.6	0.5	(X)	(X)
<b>Average number of people in household</b>	4.0	(X)	0.1	3.2	(X)	0.03	(X)	(X)

1 This number, when added to, or subtracted from the estimate, provides the 90-percent confidence interval.

2 Previously married includes those who are currently separated.

(X) Not applicable.

Source: Survey of Income and Program Participation, 2004 Panel, Wave 2.

**Table 2. Socioeconomic Characteristics of Young Adults Age 25 to 34, By Whether They Are Children of the Householder: Survey of Income and Program Participation, 2004**

	Children of Householder			Others			Percent of those with characteristic who are children of the householder	Margin of error <sup>1</sup>
	Number	Percent	Margin of error <sup>1</sup>	Number	Percent	Margin of error <sup>1</sup>		
Numbers in thousands								
<b>TOTAL</b>	4,136	100.0	(X)	34,805	100.0	(X)	10.6	0.5
<b>Enrolled in school</b>								
Full time	376	9.1	1.5	1,983	5.7	0.4	15.9	2.5
Part time	285	6.9	1.3	2,195	6.3	0.4	11.5	2.1
<b>Employment status<sup>2</sup></b>								
Did not work last month	1,084	26.2	2.2	6,613	19.0	0.7	14.1	1.3
Worked full time last month	2,503	60.5	2.5	24,442	70.2	0.8	9.3	0.6
Worked part time last month	548	13.2	1.7	3,750	10.8	0.5	12.8	1.7
<b>Has a condition that limits kind or amount of work</b>	590	14.3	1.8	1,777	5.1	0.4	24.9	2.9
<b>Condition prevents from working at job or business</b>	353	8.5	1.4	749	2.2	0.3	32.0	4.6
<b>Reason Not Working (for those without a job)</b>								
Total not working	862	20.8	2.1	5,211	15.0	0.6	14.2	1.5
Temporarily unable to work	32	0.8	0.5	93	0.3	0.1	25.2	12.7
Chronic disability	288	7.0	1.3	532	1.5	0.2	35.1	5.5
Retired	5	0.1	0.2	4	0.0	0.0	B	(X)
Pregnancy, birth	18	0.4	0.3	251	0.7	0.1	6.8	5.0
Taking care of others	88	2.1	0.7	2,938	8.4	0.5	2.9	1.0
Going to school	164	4.0	1.0	517	1.5	0.2	24.1	5.4
Cannot find work	164	4.0	1.0	440	1.3	0.2	27.2	5.9
Layoff	25	0.6	0.4	63	0.2	0.1	28.1	15.7
Not interested in looking for work	29	0.7	0.4	144	0.4	0.1	16.8	9.3
Other	51	1.2	0.6	238	0.7	0.1	17.6	7.3
<b>Tenure</b>								
Owns/buying	3,281	79.3	2.1	18,145	52.1	0.9	15.3	0.8
Rent or other arrangement	855	20.7	2.1	16,657	47.9	0.9	4.9	0.5
<b>Poverty level</b>								
Below poverty level	377	9.1	1.5	4,165	12.0	0.6	8.3	1.3
100-199 percent of poverty level	582	14.1	1.8	6,829	19.6	0.7	7.9	1.0
200+ percent of poverty level	3,164	76.5	2.2	23,202	66.7	0.8	12.0	0.7
Not reported	13	0.3	0.3	608	1.7	0.2	2.1	1.9
<b>Household receives public assistance</b>								
Cash assistance	585	14.1	1.8	1,629	4.7	0.4	26.4	3.1
Noncash assistance <sup>3</sup>	1,473	35.6	2.4	11,073	31.8	0.8	11.7	0.9
<b>Median Monthly Household income<sup>4</sup></b>								
Men	2,457	5,360	344	16,903	4,327	90	(X)	(X)
Women	1,679	5,618	428	17,902	4,017	92	(X)	(X)
<b>Median Monthly Personal Income<sup>4</sup></b>								
Men	2,137	1,686	107	16,286	2,609	60	(X)	(X)
Women	1,509	1,491	134	15,853	1,771	54	(X)	(X)
<b>Median Monthly Personal Earnings<sup>4</sup></b>								
Men	1,899	1,800	100	15,673	2,667	59	(X)	(X)
Women	1,268	1,602	116	13,276	2,000	53	(X)	(X)

X Not applicable.

B Base less than 75,000 cases. Percentage not shown.

1 This number, when added to, or subtracted from the estimate, provides the 90-percent confidence interval.

2 Full-time includes those who usually work 35 or more hours per week; part-time includes those who usually work 1-34

hours per week; those who did not work last month include individuals who were unemployed or were not in the labor force.

3 Noncash benefits include food stamps, WIC, Medicaid, rent for public housing, lower rent due to government subsidy, energy assistance, and free or reduced price lunches or breakfasts.

4 For those who had positive income or earnings, the statistic in the percent column represents the average across the four reference months.

Source: Survey of Income and Program Participation, 2004 Panel, Wave 2.

**Table 3. Socioeconomic Characteristics of Young Adults Age 25 to 34, By Whether They Are Children of the Householder: American Community Survey, 2004**

Numbers in thousands	Children of Householder			Others		Percent of those with characteristic who are children of householder
	Number	Percent	Margin of error <sup>1</sup>	Number	Percent	
<b>TOTAL</b>	4,129	100.0	X	34,564	100.0	10.7
<b>Sex</b>						
Men	2,374	57.5	0.6	16,843	48.7	12.4
Women	1,755	42.5	0.6	17,721	51.3	9.0
<b>Tenure</b>						
Owns with a mortgage	2,401	58.2	0.6	16,074	46.5	13.0
Owns free and clear	869	21.0	0.7	1,792	5.2	32.7
Rent or other arrangement	859	20.8	0.7	16,698	48.3	4.9
<b>Property Value</b>						
do not own	859	20.8	0.7	16,698	48.3	4.9
less than \$50,000	336	8.1	0.5	1,641	4.7	17.0
50,000 to less than 100,000	692	16.8	0.7	3,445	10.0	16.7
100,000 to less than 150,000	544	13.2	0.7	3,962	11.5	12.1
150,000 to less than 200,000	415	10.1	0.5	2,811	8.1	12.9
200,000 to less than 250,000	294	7.1	0.4	1,748	5.1	14.4
250,000 to less than 300,000	177	4.3	0.3	1,028	3.0	14.7
300,000 to less than 400,000	324	7.8	0.4	1,451	4.2	18.3
400,000 to less than 500,000	199	4.8	0.4	805	2.3	19.8
500,000 to less than 750,000	201	4.9	0.3	710	2.1	22.1
750,000 to less than \$1 million	52	1.3	0.2	164	0.5	24.3
\$1 million or more	37	0.9	0.1	100	0.3	27.2
<b>Type of building</b>						
Mobile home	240	5.8	0.4	2,322	6.7	9.4
Detached single family home	3,022	73.2	0.8	18,633	53.9	14.0
Attached single family home	261	6.3	0.4	2,365	6.8	9.9
Apartment	605	14.7	0.7	11,230	32.5	5.1
Other, e.g. boat, van, RV	-	-	-	13	-	-

X Not applicable.

Dash = represents or rounds to zero.

<sup>1</sup> This number, when added to, or subtracted from the estimate, provides the 90-percent confidence interval.

Source: American Community Survey, 2004.

**Table 4. Models Predicting Likelihood that a Young Adult, Age 25 to 34 Lives in Their Parents' Home: SIPP 2004**

Characteristic	ODDS RATIO	Significance	Standard error
<b>Sex</b>			
Male	1.17 n.s.		0.11
Female	X		
<b>Race and Hispanic Origin</b>			
White alone, non-Hispanic	X		
Black alone, non-Hispanic	1.43 *		0.15
Asian alone, non-Hispanic	2.97 ***		0.26
All other groups, non-Hispanic	1.50 n.s.		0.29
Hispanic (of any race)	1.58 **		0.16
<b>Age</b>			
25 to 26 years	X		
27 to 28 years	0.74 *		0.14
29 to 30 years	0.42 ***		0.16
31 to 32 years	0.34 ***		0.17
33 to 34 years	0.28 ***		0.18
<b>Nativity</b>			
Native born	X		
Foreign born	0.49 ***		0.16
<b>Educational Attainment</b>			
Less than high school	0.91 n.s.		0.18
High School degree	X		
Some college	0.85 n.s.		0.20
Bachelor's degree or more	0.49 ***		0.13
<b>Marital Status</b>			
Never married	X		
Married	0.05 ***		0.16
Previously married	0.66 *		0.16
<b>Tenure</b>			
Own	7.99 ***		0.13
Rent or other arrangement	X		
<b>Employment</b>			
Worked full time or part time	X		
Not working, but had a job	1.48 n.s.		0.24
No job because unable to work, or had chronic disability	2.52 **		0.32
No job because caring for others, retired, pregnant or gave birth, going to school	1.60 *		0.22
No job because can't find work, layoff, not looking for work, or other	3.72 ***		0.25
Disabled	1.45 n.s.		0.23
<b>Poverty Status</b>			
Below poverty level	0.90 n.s.		0.21
100 to 199 percent of poverty level	X		
200 percent or more of poverty level	2.55 ***		0.16
<b>Assistance</b>			
Household does not receive cash assistance	X		
Household receives cash assistance	2.10 ***		0.21
Household does not receive noncash assistance	X		
Household receives noncash assistance	1.27 n.s.		0.14

\*=p<.05 \*\*=p<.01 \*\*\*=p<.001

X Reference group.

