**Economic Downturns and the Failure to Launch:
The Living Arrangements of Young Adults in the U.S. 1995-2011**

Laryssa Mykyta
U.S. Census Bureau

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CORRESPONDENCE TO:
Laryssa Mykyta
Poverty Statistics Branch
U.S. Census Bureau
4600 Silver Hill Road
Washington, DC
301-763-4194
laryssa.mykyta@census.gov

Abstract

In this analysis, I use data from the U.S. Census Bureau's Current Population Survey Social and Economic Supplement (CPS ASEC) to :(1) Examine changes in living arrangements for young adults from 1995 through 2011; (2) Determine how the recent recession has affected the transition to adulthood, specifically young adults' living arrangements; and (3) Explore whether the effects of the recession on living arrangements differed by young adults' socioeconomic status. Findings reported here suggest a decline in independent living arrangements and an increase in dependent living arrangements during the recession, particularly for young adults ages 25 to 29 years old. However, consistent with prior research, there were few differential effects by socioeconomic status.

Introduction

As a life course stage, the transition to adulthood is marked by increased independence from familial authority. Research on the transition to adulthood often focuses on a set of life course events, including leaving home, completing school, entering the labor market, getting married and having children. Recently, researchers have asserted that declining real earnings and lower employment rates among young adults have resulted in a "failure to launch" into economic independence as evidenced by an increase in the proportion of young adults living in their parents' household and declines in household headship among young adults since the mid-1980s (Bell et all 2007). The failure to launch is associated with a lengthening of the transition to adulthood. Yet, while researchers have linked the lengthening transition to adulthood to long-term economic trends, few studies have specifically examined how recent economic shocks might have influenced the living arrangements of young adults and thus shaped the transition to adulthood.

Sharing a household with family members is a time-honored strategy for stretching thin resources (Hareven 1990; Ruggles 1987) and young adults in the U.S. may have coped with challenging economic circumstances during the recent recession by living with parents, relatives or friends. There is some evidence that this is the case. For example, a Pew Report reported that 1 in 10 young adults moved back in with their parents as a result of the recession (Pew Research Center 2009). More recently, a Census report indicated that the number of 18 to 24 year olds residing in their parent's household increased by 5.2

percent between 2007 and 2010 while the number of 25 to 34 year olds living in their parent(s) household increased by 17.5 percent between 2007 and 2010 (Mykyta and Macartney 2012).

This paper uses data from the Current Population Survey Annual Social and Economic Supplement for 1995 to 2011 to highlight the role of the recent recession on changes in the living arrangements of young adults in the U.S. It further examines whether the effect of the recession on the living arrangement of young adults varied by their socioeconomic characteristics.[1]

In general, living arrangements are not considered separately in the literature, but instead are treated as a byproduct of other markers in the transition to adulthood, such as school completion or marriage (Goldscheiger and DaVanzo, 1985; See Yelowtiz 2007 and Hill & Holzer 2007 for notable exceptions). To the extent that living arrangements have been examined in the context of the transition to adulthood, most studies have focused on the timing and pathways of leaving the parental home. This is not surprising as leaving home separates young adults from family life, and represents independence from parental authority (Golscheider and DaVanzo 1986, 1989). This paper further adds to this literature by examining the extent to which young adults have been able to establish independent households as married, cohabiting or lone householders or whether they are residing in their parent(s)' household, with other relatives or in a household with non-relatives. Consistent with trends, I expect to find an upturn in dependent living arrangements, and in particular in young adults residing in their parents' household, over the course of the recession. Further, I expect to find a decline in independent living arrangements such as marriage and living alone. Although there has been much media attention devoted to stories of highly educated young adults returning to their parent's household, consistent with previous literature, I expect that the effects of the recession on living arrangements do not differ substantially by socioeconomic status.

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[1] The estimates in this paper are based on responses from a sample of the population. As with all surveys, estimates may vary from the actual values because of sampling variation and other factors. All comparisons made in this paper have undergone statistical testing and are significant at the 95-percent confidence level unless otherwise noted. For information on confidentiality protection, sampling error, non-sampling error, and definitions see <http://www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>

Background

The effects of economic conditions and living arrangements

Although an extensive literature cites the effects of macroeconomic conditions on marriage (Liker & Elder, 1983, Conger & Elder 1994; Schneider 2010) and fertility (Billari& Kohler 2004; Goldstein et al. 2009; Kravdal 2002, Rindfuss et al. 1988), there has been less examination of the influence of economic shocks on living arrangements.

However, several studies have examined changes in the living arrangements of young adults in response to changing structural conditions over the last several decades. For example, Bell et al, (2007) describe how declining earnings, lower employment rates for young adults and increased income inadequacy since the mid-1980s resulted in a growing inability among young adults to form independent households as evidenced by an increase in the age at first marriage and a decline in household headship. An earlier study by Card and Lemieux (2000) found that young workers adjusted to changes in labor market opportunities over time in a variety of ways. Specifically, the authors found that higher log wages and higher regional employment/population ratios were inversely related to coresidence with parents for young adults ages 16 to 24 years (Card and Lemieux 2000). More recently, Hill & Holzer (2007) used data from the NLSY 79 and NLSY 97 to determine whether changes in the labor market explained changes in the living arrangements of young adults ages 20 to 22 years between 1984 and 2002. Hill & Holzer (2007) find that young adults were more likely to be cohabiting or living with their parents, but were less likely to be married in 2002 than in 1984. These trends did not differ by race and ethnicity, gender or education. Further, changes in labor market opportunities explained little of the increase in parental coresidence or the decline in marriage. Rather, high school outcomes were more strongly associated with changes in living arrangements over time.

While high housing costs and weak labor markets have been cited as factors explaining young adults' late homeleaving in European countries (Aasave et al 2002; Billari &Liefbroer 2007; Wolbers 2007), only a few studies examine the association between housing costs and young adult living arrangements in the U.S. context. Using Decennial Census data from 1970 through 2000, Yelowitz

(2006) finds that when home prices increase, the percentage of young adults who live independently falls.[2] Further, this effect is stronger for non-whites than for whites. Despite these effects, Yelowitz concludes that housing and transportation costs explained little of the increase in coresidence of young adults with parents between 1980 and 2000 in the US context (Yelowitz 2006). However, Yelowtiz' analysis employs data through 2000, before the housing bubble.

A few studies have examined the effects of the recession on living arrangements and household formation. Morgan, Cumberworth and Wimer (2011) briefly describe the effect of the recession on young adults' coresidence with parents. Using CPS data, they note a modest increase in the percent of young adults living with their parents between 2006 and 2009 (See also, Mykyta and Macarrtney 2011, 2012a). Consistent with Hill & Holzer (2007), Morgan, Cumberworth & Wimer (2010) found increases in the proportion of adult children residing with their parents across all SES groups. Painter's (2010) findings using the Panel Study of Income Dynamics also suggest that increased state unemployment rates and higher median rents were negatively associated with young adults moving out of their parents' household to form independent households. Finally, using CPS ASEC data for 1988 through 2011, Mykyta and Macartney (2012b) found that higher local unemployment rates were positively associated with sharing a household among persons 18 to 24 years, although the association was negative for other age groups. Higher foreclosure rates however, increased the odds of household sharing.

Although not focused on the effects of macroeconomic conditions, other studies identified a relationship between own employment status and coresidence with parents (Aassve et al. 2002; Avery, Goldscheider, and Speare 1992; Ermisch and Di Salvo 1997; Aquillino 1991). For example, Painter (2010) demonstrated that being unemployed is negatively associated with moving out of the parental home for young adults under age 35. Mykyta and Macartney (2011, 2012b) and Elliott (2011) found similar results for young adults living in shared households or complex families, respectively. Using data from the National Longitudinal Study of Youth 1997, Kaplan (1997) found that moving from

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[2]Yelowitz defines "living independently" to include household heads living alone or household heads and spouses in households in which the only additional members are natural, adopted or stepchildren under age 18.

employment to unemployment increases the likelihood of moving back to the parental home by about 70 percent. Wiemers (2010) also found that adults transitioning to unemployment were twice as likely to join other households and similar research found an positive association between employment status and coresidence.

Data

In this analysis I use data from the U.S. Census Bureau's Current Population Survey Social and Economic Supplement (CPS ASEC) and employ descriptive and multivariate analysis to:(1) Examine changes in living arrangements for young adults over time; (2) Determine whether and how the recent recession has affected trends in young adults' living arrangments; and (3) Explore whether the impact of the recession on living arrangements differed by young adults' socioeconomic status. The CPS ASEC is well suited to examine changes in living arrangements over time because it is collected annually and contains detailed demographic information on household members' relationship to the head of household. The CPS ASEC captures information on household composition in the survey year and respondents' income, poverty status and work experience in the prior calendar year. For example, the 2011 CPS ASEC captures household composition and living arrangements in spring 2011 and income in calendar year 2010.

Prior to 1995, the CPS ASEC did not identify cohabiting partners.[3] Yet cohabitation has become increasingly common among young adults in the past several decades. Therefore the descriptive analysis presented here focuses on living arrangements since 1995 in order to examine changes in cohabitation as well as other living arrangements over time. Although the period 1995 through 2011 includes two

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[3] Since 1995, the CPS ASEC has permitted respondents to identify themselves as an "unmarried partner" of the householder. Since 2007, the CPS ASEC has included a pointer indicating the line number of the individual identified as the cohabiting partner (if any) of any other individual. We include as cohabiting partners any respondent who is identified as an "unmarried partner" of the householder.

recessions, this paper highlights changes in the living arrangements of young adults during the most recent recession, dated from December 2007 through June 2009.[4]

Pooling data across years, our observations for the descriptive analysis include 688,654 young adults ages 18-34 years between 1995 and 2011 (See Table A1 for unweighted and weighted sample sizes by year).

Methods

Defining living arrangements

Young adults in our sample are categorized by their living arrangements into seven mutually exclusive categories defined by their relationship to the householder: (1) Married; (2) Cohabiting; (3) Living alone; (4) Living in parent(s)' household; (5) Living with other relatives; (6) Living with non-relatives; or (7) Enrolled in school (See Table 1). A young adult resides in a "Married" living arrangement if they are a married householder or the spouse of a householder.[5] Young adults in "Cohabiting" living arrangements include householders residing with an unmarried partner and the unmarried partners of householders. Young adults "Living alone" include both unmarried householders in single-person households as well as unmarried householders residing only with their minor child(ren). Young adult children of a householder are defined as "Living in their parent(s)' household". Young adults "Living with other relatives" include both unmarried householders residing with their relatives (except those residing only with their minor children) as well as other relatives of the householder (except adult children of the householder). Young adults living with non-relatives include unmarried householders living only with nonrelatives (except those residing with unmarried partners) and non-relatives of the householder who are not unmarried partners of the householder (e.g. housemate,

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[4]Recessions are determined by the National Bureau of Economic Research, a private research organization. (http://www.nber.org/cycles.html). Two recessions occurred between 1995 and 2011: (1) the 2001 recession dated from March 2001 to November 2001; and (2) the "Great Recession" dated from December 2007 to June 2009.
[5] Between 1995 and 2011, about 93 percent of married young adults were householders or the spouse of a householder. About 2 percent of married young adults resided in their parent(s) household and another 2 percent lived in the household of a relative.

roommate, roomer, boarder or other nonrelative). Young adults "In school" include those aged 18

through 24 years who are part-time and full-time students regardless of residence.[6] However, about 69

percent of young adults who were enrolled in school between 1995 and 2011 lived in their parent(s)

household.

The first three categories (married, cohabiting and living alone) are assumed to be "independent"

living arrangements; in contrast, living in parent(s) household, living with other relatives and living with

non-relatives and being in school are assumed to represent "dependent" living arrangements. Although

the householder is typically assumed to be the person in whose name the housing unit is owned or rented,

among young adults, particularly those living with non-relatives, responsibility for the household may be

shared.[7] Less than 5 percent of all young adults across years (4.6 percent) were unmarried householders

who were living with relatives (other than their minor children) or non-relatives (excluding those residing

with unmarried partners).

Descriptive analysis

In the descriptive analysis, I present estimates of living arrangments for all young adults and for

three discrete age categories (18-24 years, 25-29 years and 30 to 34 years) from 1995 to 2011. I also

examine changes in the proportion of young adults residing in each of these living arrangements from

1995-2007, 2007-2010 and 2010-2011. The period 2007-2010 encompasses the recessionary period.

Next, I present sample characteristics for young adults ages 18 through 34 years at three points in

time --1995, 2007 and 2010 -- to assess the extent to which the composition of the sample has changed

over the period. Results from survey year 2007 represent the period just prior to the start of the recession;

results from survey year 2010 represent the period just after the recession.

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[6] The CPS ASEC collects school enrollment information for persons ages 16 to 24 years.

[7] In the CPS ASEC, the term "householder" refers to the person (or one of the people) in whose name the housing unit is owned or rented, or if there is no such person, any adult member, excluding roomers, boarders or paid employees. Only 6.4 percent of householders in the pooled sample are defined as "Living with relatives"; 5.9 percent of householders are defined as "Living with non-relatives". Since the transition to adulthood implies independent household formation, "Married" includes only married householders and their spouses. Similarly, "Cohabiting" includes only cohabiting householders and their partners. An adult residing in their parent(s)' household may also be married to or cohabiting with another household member, but would be categorized as "Living in their parent(s) household". Individuals living with a non-relative may be the householder, a housemate/roommate or a roomer/boarder.

Predicting living arrangements of young adults

Using a pooled sample of young adults in the 2007 and 2010 CPS ASEC, I estimated a series of

logistic regression models predicting living arrangements as noted above.[8] Collected in March of each

year, the 2007 CPS ASEC reflects economic conditions prior to the recession while the 2010 CPS ASEC

reflects conditions after the end of the recession. Focusing the regression models on these two years

isolates the changes in young adults' living arrangements over the course of the recession from the longer

term trends examined in the descriptive analysis. The analytic sample for the multivariate analysis

consists of 43,769 young adults aged 18 to 34 years in 2007 and 45,795 young adults in 2010. Weighted,

these figures represent 68.5 million young adults in 2007 and 70.4 million young adults in 2010.

The dependent variables for the logistic models consist of dichotomous variables indicating each

of the living arrangements defined above: Married, Cohabiting, Living alone, Living in parent(s)

household, Living with other relatives, and Living with non-relatives. For each outcome, I estimate a set

of nested models: Model 1 includes year as the only covariate (coded as 1 for 2010 and 0 for 2007). This

variable is intended to capture change in the log odds of residing in a specific living arrangement over the

course of the recession. Model 2 incorporates demographic and socioeconomic characteristics of the

householder, including age, sex, race/ethnicity and nativity status as well as educational attainment,

employment status in the past year, family poverty status and personal poverty status.[9] In addition, I

included controls for metropolitan area status, and region; Model 3 adds measures of macroeconomic

conditions, specifically lagged local unemployment rates and lagged housing prices.[10] Finally, in Model

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[8]Alternatively, since living arrangements represent a choice among mutually exclusive options, I could have fit a multinomial logit model. However, because I used nonlinear decomposition methods to determine whether changes in living arrangements reflect changes in composition or changes in the effects of covariates over the course of the recession, I estimated logistic regression models.

[9] Family poverty status is expressed as the ratio of family income to the family poverty threshold for the prior calendar year and represents the family's socioeconomic status. Individual poverty status is expressed as the ratio of the young adult's own income to the poverty threshold for a single person. This latter measure represents the young adult's own socioeconomic status and reflects his or her income to poverty ratio if he or she were to live alone. Although these measure are correlated (r=0.45), we include both measures as family socioeconomic status does not reflect an individual's own ability to form an independent household.

[10] County level monthly unemployment rates issued by the Bureau of Labor Statistics approximate labor market conditions. In addition, annual state housing price indices issued by the Federal Housing Finance Agency represent housing market conditions, and specifically the cost of forming a household. Since changes in economic conditions

4, I tested interactions between survey year and the covariates in order to assess whether the determinants of the recession differed by socioeconomic status and by other individual characteristics. Each set of models is run for the full sample, and then separately for each age group (18 to 24 years, 25 to 29 years, and 30 to 34 years). Standard errors for regression coefficients are calculated using replicate weights and adjusted for design effects across different survey years.

Decomposition of Living Arrangements

Although the recession lasted about 18 months, the descriptive analysis revealed significant compositional change among young adults over this period. I employ nonlinear decomposition methods to illustrate the extent to which changes in living arrangements during the recession can be attributed to changes in the characteristics of young adults, E (e.g. the increase in the proportion unemployed or having incomes below the poverty level) or to changes in the effects of the covariates, C (e.g. an increase in the likelihood of a college graduate living at home in 2010 compared to 2007). E reflects the difference in the predicted probability of a specific living arrangement for young adults in 2007 and 2010 if young adults in 2010 faced the same returns to risk as in 2007. C reflects the difference in the predicted probability of a specific living arrangement for young adults in 2007 and 2010 if young adults in 2010 faced the same return to risk as in 2007. In this analysis, the 2007 cohort is the comparison group and the 2010 cohort is the reference group.

Results

Descriptive Results

Living Arrangements of Young Adults by Age

Table A2 reports the percentage of young adults in specific living arrangements for all young adults and by age category for the period 1995 to 2011. As shown in Table A2, 38.5 percent of young adults were married in 1995; by 2011, the number had declined to 27.4 percent. In contrast, the number and percentage of cohabiting householders and their partners increased over the period from 4.6 percent

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may not instantaneously affect household behavior, we implement a one-year lag for unemployment rate, and housing prices.

to 8.9 percent. Young adults also increased school enrollment by 5.5 percentage points to 20.5 percent between 1995 and 2011. Even excluding those enrolled in school, the percent of young adults living with parents and other relatives also increased since the mid-1990s; by 2011, 17.0 percent of young adults under 35 years of age shared their parent(s)' household and 7.9 percent lived with other relatives. However, the percent residing with non-relatives declined by 0.6 percentage points between 1995 and 2011. The change in the percent of young adults living alone was not significant.

Table 2 reports the change in the percentage of young adults by living arrangement and age for three time periods: (1) 1995 to 2007, before the recession; (2) 2007 to 2010, during and immediately after the recession; and (3) 2010 to 2011, since the recession. The numbers reported in Table 2 represent the percentage point change in each living arrangement for each time period.

As noted in Table 2, the percent of young adults that were "Married" declined across all three time periods. This result was consistent across all age categories. The percent cohabiting increased prior to and through the recession. Yet, among young adults ages 18 to 24, the percent "Cohabiting" decreased by 0.9 percentage points during the recession.

Among all young adults, the percent living alone declined during the recession. Among those ages 25 to 29 years, the percent "Living alone" declined by 1.5 percentage points over the course of the recession, following a 2.2 percentage point increase between 1995 and 2007.   The percent of 18 to 24 year olds living alone also declined during the recession.

There has been much discussion in the media of adult children returning to or not leaving the parental household. Yet, Table 2 indicates that the change in the percent of young adults sharing their parent(s) household declined from 1995 to 2007 but increased by 1.1 percentage points during the recession.[11] This earlier decline was driven by a 2.8 percentage point decline among 18 to 24 year olds living in their parent(s)' household; the change between 1995 and 2007 in the percent of 25 to 29 year olds and 30 to 34 year olds residing with their parents was not significant. During the recession, the

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[11] Although earlier studies cite an increase in the proportion of young adults residing with their parents, these studies include young adults enrolled in school and living with their parents. Here, young adults enrolled in school are defined as a separate category.

percent of adult children living with their parents increased 2.4 percentage points among young adults aged 25 to 29 and 0.8 percentage points for those aged 30 to 34.

Young adults also increasingly sought other dependent living arrangements during the recession. For example, the percent of young adults living with other relatives and nonrelatives increased by 0.7 percentage points and 0.5 percentage points, respectively between 2007 and 2010. Again, these changes were concentrated among young adults 25 years and older.

Taken together, these results represent a decline in independent living arrangements before and over the course of the recession for young adults and an increase in dependent living arrangements during the recession, particularly for young adults ages 25 years and older. However, there has been little change in living arrangements since the recession ended (2010-2011) except for a continued decline in marriage among all young adults.

Living arrangements changed over the course of the recession across socioeconomic categories. For example, as seen in Table A3, for young adults having less than high school education, a high school diploma or a bachelor's degree, the percent living in their parents' household increased. Among those holding a bachelor's degree, a 1.7 percentage point decline in residence with parents between 1995 and 2007 was followed by a 1.3 percentage point increase from 2007 to 2010. Also, young adults having at least a high school diploma also increasingly resided with relatives during the recession. Young adults having a bachelor's degree were also more likely to share a household by cohabiting, or living with nonrelatives during the recession. Thus the increase in dependent living arrangements during the recession was not limited to the most economically vulnerable young adults.

Sample Characteristics. Table 3 presents sample characteristics for young adults aged 18 to 34 years in 1995, 2007 and 2010. Because the CPS ASEC is collected from February through April of each calendar year, results for 2007 provide a snapshot of the characteristics of young adults prior to the recession beginning in December 2007; results for 2010 provide a snapshot of the characteristics of young adults after the recession ended in June 2009.

As shown in Table 3, the percent of young adults with independent living arrangements declined by 3.5 percentage points to 50.8 percent between 1995 to 2007. This decrease resulted in part from a 6.7 percentage point decline in the percent of young adults who were "Married". Between 1995 and 2007, the change in the percent of young adults in dependent living arrangements did not change. Between 2007 and 2010, the percent of young adults residing in independent living arrangements continued to decline. By 2010, less than one-half of young adults (47.4 percent) were married householders, cohabiting householders or living alone. However, over this time period, the percent of cohabiting young adults increased. At the same time, the percent of young adults in a dependent living arrangement increased by 2.3 percentage points.   Nearly one half of this increase was accounted for by an increase in the percent (+1.1 percentage points) of young adults residing in their parent(s)' household between 2007 and 2010.

As shown in Table 3, there was significant change in sample characteristics for young adults between both 1995 and 2007 and also between 2007 and 2010. By 2010, young adults were more likely to be of Hispanic or other race/ethnicity than in 1995. Moreover, young adults also had higher educational attainment in 2010 than in either 1995 or 2007. In 2007, 21.7 percent of young adults held a bachelors degree in 2005, compared to 18.5 percent in 1995. By 2010, 23.0 percent of young adults held a bachelors degree.

There were also changes in the employment status of young adults between 1995 and 2010. In 2007, 10.2 percent of young adults were unemployed, compared to 15.0 percent in 1995. Changes in employment status between 2007 and 2010 reflect the effect of the recession. By 2010, only 61.1 percent reported being employed in the previous year, representing a decline of 8.7 percentage points from 2007. Furthermore, by 2010, 16.6 percent of young adults were unemployed representing an increase of 6.4 percentage points since 2007.

The effects of the recession were also evident with respect to family poverty status and housing tenure. Although the change in the percent of young adults who had family income below poverty level between 1995 and 2007 was not significant, the percent of poor young adults increased by 3.4 percentage points to 18.0 percent between 2007 and 2010. Between 1995 and 2007, the percent of young adults with

personal incomes below the poverty threshold for a single person increased slightly (+1.0 percentage

point); by 2010, the percent of young adults living in individual poverty had increased even more – by 4.2

percentage points to 42.1 percent.[12]

Regression Results

Table 4 reports for the variable Year (2010 =1) from logistic regressions predicting the living

arrangements of young adults in Models 1 through 4. A positive coefficient indicates an increase in the

log odds of being in a specific living arrangement in 2010 compared to 2007, and thus an increase in the

likelihood of a young adult's residing in that living arrangement over the course of the recession.

Similarly, a negative coefficient indicates a decrease in the log odds of being in a specific living

arrangement in 2010 (after the recession) compared to 2007 (before the recession).

As shown in Table 4, the log odds of being a married householder (spouse), a cohabiting

householder or a lone householder declined over the course of the recession for young adults, even after

controlling for individual characteristics and economic conditions. In contrast, the log odds of living with

parents increased over the course of the recession. In order to interpret these results, I computed average

marginal effects. Young adults under 35 years of age were 16.1 percent less likely to be married and 8.8

percent more likely to be living in their parent(s) household in 2010 relative to 2007. Young adults were

1.9 percentage points less likely to live alone in and 6.2 percent less likely to cohabit in 2010 than in

2007.

Results varied somewhat by age category. For young adults ages 25 and older, the log odds of

being married decreased over the course of the recession in the full model, although this result may reflect

a continuation of the trend from 1995 through 2007 revealed in the descriptive analysis. There was also a

decline in some of the other types of independent living arrangements for young adults older than 24

years of age. Specifically, the log odds of cohabiting declined over the course of the recession for those

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[12]For the 2010 CPS ASEC, the poverty threshold for a single person aged less than 65 years was $11,161; for the 2007 CPS ASEC, the poverty threshold for a single person aged less than 65 years was $10,488 ($11,003 in 2010 dollars); and for the 1995 CPS ASEC, the poverty threshold for a single person aged less than 65 years was $7,710 ($10,031 in 2010 dollars).

aged 25 to 29 years. For young adults 25 to 29 years of age, the recession was also associated with an increase in living with parents. Specifically, on average, young adults ages 25 to 29 were 17.9 percent more likely to share their parent(s) household in 2010, compared to 2007 (average marginal effects reported).

In Table 5, I report results from the full model incorporating individual characteristics, economic conditions, and interaction terms with year (Model 4). A positive and significant coefficient on the interaction term suggests that the association between a covariate and living arrangement increased over the course of the recession; a negative and significant coefficient on an interaction term suggests that the association between a covariate and living arrangement decreased over the course of the recession.

In particular, I am interested in whether the effects of the recession on living arrangements varied by socioeconomic status. Results reveal that there are differences in living arrangements for young adults with differing socioeconomic characteristics. For example, young adults having less than a high school education were less likely to be married or to live alone than those with a high school diploma. However, less educated young adults also had lower log odds of residing in their parent(s)' household. Moreover, those holding a bachelor's degree were less likely to cohabit**,** to live with parents or other relatives than those with a high school diploma, but were more likely to live alone or with non-relatives.

Not surprisingly, being unemployed reduced the odds of being married but increased the odds of living with parents or relatives. Indeed, young adults who were unemployed were 4.7 percent less likely to be married, 4.0 percent more likely to live with parents and 2.2 percent more likely to live with other relatives (average marginal effects reported).

With respect to individual level poverty status, young adults having personal income less than 125% of the poverty threshold for a single individual were less likely to cohabit**,** live alone or with nonrelatives but were more likely to live in their parents' household. Although living with non-relatives may constitute a dependent arrangement because the household is shared, there may be an expectation that unrelated adult household members are economically independent and contribute resources to the household. In contrast, a young adult may live in their parent's household before they have established

economic independence. In contrast, young adults with higher personal incomes had greater log odds of living in an independent living arrangement (being married, cohabiting or living alone) and lower log odds of living with parents or other relatives.

Family poverty status also reduces the odds of being married but is positively associated with cohabitation and living alone. Further, it is also negatively associated with living with parents and other relatives for young adults. Yet young adults with family income greater than 150% of the poverty threshold have greater log odds of living in their parents' household**.**

Macroeconomic conditions also influence living arrangements. Lagged local unemployment rates are negatively associated with being married and living with non-relatives, but positively associated with living with parents or other relatives for young adults. In times of uncertainty, young adults may turn to kin for support. Higher housing prices are negatively associated with being married, but positively associated with cohabiting**,** living with parents **a**nd non-relatives**.**

Consistent with prior literature, the regression results in Table 5 suggest that age is positively associated with independent living arrangements, such as being married   or living alone. Adults aged 30 and older were also less likely to live with parents**.** Males were also less likely to live in independent living arrangements in the models presented here. Racial differences in marriage and cohabitation were consistent with other research, with racial/ethnic minorities having lower log odds of being married or cohabiting than white, non-Hispanic young adults. Racial minorities were more likely to live with kin, and blacks more likely to live alone than whites.

Decomposition of Change in Living Arrangements

Table 6 reports results of the nonlinear decomposition of changes in living arrangements over the course of the recession. In percentage terms, these changes were small but significant, varying from 0.5 percentage points to 3.4 percentage points. Changes in the composition of the sample between 2007 and 2010 accounted for much of the change in the percent of young adults cohabiting, living with parents or living with relatives. For independent living arrangements except for Married, most of the change was explained by changes in the effects of the coefficients between 2007 and 2010. The bulk of the change in

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Living with non-relatives between 2007 and 2010 also is attributable to changes in the effects of the coefficients. Across all living arrangements, however, much of the change remained unexplained.

Discussion

In this analysis, I examine the effects of the recent recession on one aspect of the transition to adulthood – living arrangements. Rather than focusing on homeleaving as in much of the literature, I investigate how the recession was associated with other kinds of living arrangements for young adults. I also examine whether the recession had different effects by young adults' socioeconomic status.

Descriptive findings reported here suggest a decline in independent living arrangements and an increase in dependent living arrangements during the recession. With respect to independent living arrangements, the recession continued well-documented trends, notably the decline in marriage and increased cohabitation. Earlier research suggests that there is a perceived economic bar to marriage (Gibson-Davis, Edin & McLanahan 2005). That is, young adults feel that they need to achieve a certain level of economic independence before entering into marriage. If this is the case, then uncertainty in the wake of the recession could have fueled the further decline in marriage.

Contrary to prior research, there was no change in the percent of young adults ages18 through 34 sharing their parent(s)' household between 1995 and 2007. However, I define young adults enrolled in school as a separate category, and results indicate an increase in the percent of young adults enrolled in school. As roughly 69 percent of respondents enrolled in school were reported as the child of a householder, increased enrollment over the period is consistent with an increase in young adults remaining in their parent(s) home found in earlier research. Further, my results also suggest an increase in young adults residing in their parent's household over the course of the recession, and point to a further delay in residential independence, particularly among young adults aged 25 years and older.

Results from regression models reflect some differences by socioeconomic status in the living arrangements of young adults, suggesting class differences in the pathways to adulthood. Higher educated, more affluent young adults are more likely to reside in independent arrangements. However, I

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found few differential effects of the recession by socioeconomic status. This latter finding is also consistent with earlier studies that examine changes in the transition to adulthood over a longer time frame (Hill and Holzer 2007; See also Morgan, Cumberworth & Wimer 2011).

The significance of local unemployment rates in models predicting dependent living arrangements suggests that economic uncertainty is an important determinant of the transition to residential autonomy. In addition, the significance of housing prices in several models (and the decline in housing tenure noted in the descriptive results) suggest that the recession had a dampening effect on household formation among young adults, consistent with Yelowitz's (2007) findings for 1980-2000. This result has important implications not just for the transition to adulthood, but for later outcomes. Household formation and home ownership represents an accumulation of wealth.

Increased school enrollment among adults under 25 years of age might explain some of the lengthening transition to adulthood. On the one hand, since returns to education have increased over time, increased enrollment can be seen as positive. On the other hand, there has been increasing concern with debt burden among students (Rothstein & Rouse 2011; Chiteji 2007) and the length of time it takes to complete a degree (McIntosh & Rouse 2009). If these factors are coincident with increased school enrollment, then economic independence may be increasingly harder to obtain, even for the most educated young adults. Addressing these issues is beyond the scope of this paper, but raises additional questions for research.

This study has several limitations. The CPS ASEC is an annual survey, but is not conducted on a longitudinal sample. From this cross-sectional analysis, we cannot claim that the recession caused the observed changes in living arrangements among young adults. However, in another paper using the longitudinal Survey of Income and Program Participation, we investigate transitions in living arrangements for young adults. Moreover, regression results estimated over the longer time period (1995-2011) using a dichotomous variable to represent the recession were consistent with those presented here.

Further, we categorize living arrangements as independent or dependent. These categories are based on assumptions about the interrelations and distribution within the household. Although regression

results for living with non-relatives suggest that young adults in such arrangements are expected to bring their own resources to the household, it is not possible to determine how resources within the household are distributed or the contribution of young adults to household resources. Further, young adults could reside with parents or relatives either because they need support, or because their parents or relatives need support. In another paper using the Survey of Income and Program Participation, I explore the effect of transitioning to a shared household (or to a dependent living arrangement) on relative contributions to the household and changes in the well-being of adult household members.

My categories also separate out young adults ages 18 to 24 who are enrolled in school. Although roughly 69 percent of these young adults reside in their parent(s)' household, I sought to isolate the effect of the recession on living arrangements among young adults who had completed or were not enrolled in school.

Despite these limitations, this paper explores the effects of the recession on a range of living arrangements, and finds, consistent with prior research, that the recession has increased dependent living arrangements, reducing residential autonomy. Taken together, the findings reported here suggest that young adults were worse off over the course of the recession, and have changed little since then. The shaky economic foundation described by Bell, et al. (2007) became even more uncertain through the course of the recession, as young adults postponed residential independence. However, with respect to the transition to adulthood the effects of dependent living arrangements may be ambiguous. For example, residential independence might reflect economic vulnerability and continued disadvantage (Berzin & DeMarco 2009; DeMarco & Berzin 2008). Indeed, leaving the parental home at an early age may hinder college attendance or school completion, result in less financial assistance from families during early adulthood, and lead to earlier family formation or a less remunerative work life (Mitchell, Wister & Burch 1989). In contrast, coresidence with parents may provide young adults the ability to complete their education without incurring substantial debt and may result in greater financial security and wealth accumulation.

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Table 1: Living Arrangements of Young Adults

Living Arrangement	Relation to householder
Independent	
Married	Married householder **OR** spouse of householder
Cohabiting	Householder residing with unmarried partner **OR** unmarried partner of householder
Living alone	Householder in single-person household **OR** unmarried householder living only with own child(ren)
Dependent	
Living in parent(s) household	Child of householder
Living with other relatives	Unmarried householder living with relatives (except unmarried householder living only with own child(ren) **OR** other relative of householder (except child(ren) of householder)
Living with non-relatives	Unmarried householder living with non-relatives (except cohabiting householder) **OR** non-relative of householder (except unmarried partner of hosueholder)
In school	Persons 18 to 24 years of age enrolled in school at least part-time

Table 2: Change in Percentage of Young Adults in Living Arrangement, by Age Category and Selected Years

	YOUNG ADULTS 18 TO 34 YEARS													
	Married Householder or Spouse		Cohabiting Householder or Partner		Living alone		Lived with parents		Lived with Relative (Householder & Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
Years	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE
1995 - 2007	-6.7**	0.5	3.1**	0.2	0.0	0.3	-0.8*	0.4	1.4**	0.3	-1.0**	0.3	3.8**	0.4
2007 –2010	-3.4**	0.5	0.8**	0.2	-0.8**	0.3	1.1**	0.3	0.7**	0.2	0.5*	0.2	1.1**	0.3
2010 - 2011	-1.0**	0.4	0.3	0.2	0.4	0.2	0.4	0.3	-0.2	0.2	-0.1	0.2	0.5	0.3
	18 TO 24 YEARS													
	Married Householder or Spouse		Cohabiting Householder or Partner		Living alone		Lived with parents		Lived with Relative (Householder & Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE
1995 - 2007	-5.0**	0.5	2.5**	0.3	-0.5	0.4	-2.8**	0.7	1.1**	0.4	-0.8+	0.4	5.5**	0.8
2007 - 2010	-1.6**	0.3	-0.9**	0.3	-0.7**	0.3	0.4	0.5	0.3	0.3	-0.2	0.3	2.7**	0.6
2010 - 2011	-0.6*	0.3	-0.5+	0.3	0.1	0.3	-0.1	0.5	-0.4	0.3	-0.8**	0.3	1.3*	0.6
	25 TO 29 YEARS													
	Married Householder or Spouse		Cohabiting Householder or Partner		Living alone		Lived with parents		Lived with Relative (Householder & Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE
1995 - 2007	-6.1**	0.9	4.3**	0.5	2.2**	0.7	-0.6	0.7	1.8**	0.5	-1.6**	0.6	---	---
2007 - 2009	-5.1**	0.7	2.2**	0.5	-1.5**	0.5	2.4**	0.5	1.0*	0.4	1.2**	0.4	---	---
2009 - 2011	-1.5*	0.7	-0.3	0.5	0.4	0.5	0.9	0.6	-0.8+	0.4	1.2**	0.5	---	---

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Table 2: Change in Percentage of Young Adults in Living Arrangement, by Age Category and Selected Years *(continued)*

	30 TO 34 YEARS													
	Married Householder or Spouse		Cohabiting Householder or Partner		Living alone		Lived with parents		Lived with Relative (Householder & Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE	+/-%	SE
1995 - 2007	-2.8**	0.9	2.9**	0.4	-0.2	0.6	-0.5	0.5	1.5**	0.4	-0.9*	0.4	---	---
2007 - 2010	-4.1**	0.8	2.0**	0.4	-0.2	0.5	0.8+	0.4	0.7+	0.4	0.7+	0.4	---	---
2010 - 2011	-1.4+	0.8	0.5*	0.4	0.7	0.5	0.7	0.4	-0.2	0.4	-0.3	0.4	---	---

*** *p*<0.01; * *p*<0.05; + *p*<0.10

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011

Table 3: Sample Characteristics, 1995, 2007 and 2010

	1995 (N = 66,439)		2007 (N = 68,214)		2010 (N = 70,362)		1995 - 2007	2007 -2010
	%	SE	%	SE	%	SE	*p*<0.05	*p*<0.05
In Shared Household	36.0	0.5	37.6	0.3	40.8	0.3	*	*
Additional Adult in Shared Household	26.3	0.4	25.9	0.3	27.9	0.3		*
Living Arrangement								
Independent Living Arrangement	54.3	0.5	50.8	0.3	47.4	0.3	*	*
Married householder/spouse	38.5	0.5	31.8	0.3	28.4	0.3	*	*
Cohabiting householder/spouse	4.6	0.2	7.8	0.2	8.6	0.2	*	*
Lived alone	11.2	0.3	11.2	0.2	10.4	0.2		*
Dependent Living Arrangement	30.7	0.4	30.4	0.3	32.7	0.3		*
Lived with parents	16.3	0.4	15.5	0.2	16.6	0.3	*	*
Lived with other relatives	6.3	0.2	7.7	0.2	8.4	0.2	*	*
Householder	2.0	0.1	2.5	0.1	2.6	0.1	*	*
Additional adult relative of Householder	4.3	0.2	5.2	0.2	5.6	0.2	*	
Lived with non-relatives	8.1	0.3	7.2	0.2	7.7	0.2	*	*
Householder	2.4	0.1	2.0	0.1	2.0	0.1	*	
Additional adult non-relative of householder	5.7	0.2	5.2	0.2	5.7	0.2	*	*
In School	15.0	0.3	18.8	0.3	20.0	0.3	*	*
Demographic Characteristics								
Age								
18 to 24 years	37.8	0.5	41.6	0.3	41.6	0.3	*	
25 to 29 years	29.2	0.4	30.3	0.3	30.5	0.3	*	
30 to 34 years	33.1	0.5	28.1	0.3	27.9	0.3	*	
Sex								
Men	50.2	0.5	49.6	0.3	49.5	0.3		
Women	49.8	0.5	50.5	0.3	50.5	0.3		
Race/Ethnicity								
White non-Hispanic	69.7	0.4	61.1	0.3	60.0	0.3	*	*
Black non-Hispanic	13.5	0.3	13.1	0.2	13.3	0.2		
Hispanic	13.0	0.3	19.3	0.3	19.3	0.3	*	
Other non-Hispanic	3.7	0.2	6.5	0.2	7.5	0.2	*	*
Nativity								
Foreign-born		0.0	17.3	0.3	15.0	0.2		*
U.S.-born		0.0	82.7	0.3	85.0	0.2		*
Socioeconomic Characteristics								
Educational attainment								
Less than high school	16.6	0.4	16.3	0.3	14.9	0.2		*
High school graduate	32.9	0.5	29.3	0.3	28.3	0.3	*	*
Some college	32.1	0.5	32.7	0.3	33.9	0.3		*
Bachelor's degree or more	18.5	0.4	21.7	0.3	23.0	0.3	*	*
Employment status								
Employed	69.6	0.4	69.8	0.3	61.1	0.3		*
Unemployed	15.0	0.3	10.2	0.2	16.6	0.3	*	*
Not in labor force	15.4	0.3	20.0	0.3	22.3	0.3	*	*

Table 3: Sample Characteristics, 1995, 2007 and 2010(*continued*)

	1995 (N = 66,439)		2007 (N = 67,281)		2010 (N = 71,212)		1995 - 2007	2007 - 2010
	%	**SE**	**%**	**SE**	**%**	**SE**	*p*<0.05	*p*<0.05
Family income/poverty								
Below poverty	15.0	0.3	14.6	0.2	18.0	0.3		*
100-149% of poverty	4.9	0.2	9.3	0.2	9.8	0.2	*	
150%+ of poverty	74.9	0.4	76.1	0.3	72.9	0.3	*	*
Personal income/poverty								
Below poverty	36.9	0.5	37.9	0.3	42.1	0.3	*	*
100-124% of poverty	11.4	0.3	11.1	0.2	10.4	0.2		
125-199% of poverty	11.4	0.3	9.4	0.2	9.0	0.2	*	
200%+ of poverty	40.3	0.5	41.7	0.3	38.5	0.3	*	*
Housing tenure								
Owned home	53.5	0.5	55.5	0.3	53.3	0.3	*	*
Rented home	46.5	0.5	44.5	0.3	46.7	0.3	*	*
Metro status								
Non-metropolitan area	18.2	0.4	13.9	0.2	14.1	0.2	*	
Metropolitan area	81.8	0.4	86.1	0.2	85.9	0.2	*	

* *p*<0.05

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995, 2007 and 2010

Table 4: Coefficients for Year=2010 from Logistic Regressions Predicting Living Arrangements for Young Adults Ages 18 to 34 years, 2007 & 2010

	Independent Living Arrangements			Dependent Living Arrangements			
	Married Householder or Spouse	Cohabiting Householder or Partner	Living alone	Lived with parents	Lived with Other Relatives	Lived with Non-Relatives	In School
Young Adults Ages 18 to 34 Years *(N = 138,576)*							
Model 1 – Unadjusted Model	-0.163** (0.033)	0.110* (0.055)	-0.082* (0.042)	0.084* (0.042)	0.087* (0.034)	0.070 (0.067)	
Model 2 – With Individual Characteristics	-0.157** (0.043)	0.093 (0.057)	-0.125* (0.049)	0.050 (0.043)	0.106* (0.051)	0.075 (0.063)	
Model 3 – With Individual Characteristics and Macroeconomic Covariates	-0.072 (0.061)	0.148 (0.095)	-0.114 (0.070)	-0.120+ (0.070)	-0.054 (0.086)	0.346** (0.097)	
Model 4 – With Interactions	-1.032** (0.282)	-0.888** (0.319)	-0.229+ (0.137)	0.720** (0.277)	0.041 (0.149)	0.129 (0.209)	
Young Adults Ages 18 to 24 Years *(N = 57,677)*							
Model 1 – Unadjusted Model	-0.231** (0.088)	-0.178+ (0.092)	-0.152+ (0.091)	0.024 (0.052)	0.051 (0.079)	-0.027 (0.107)	0.072* (0.030)
Model 2 – With Individual Characteristics	-0.152+ (0.092)	-0.163+ (0.098)	-0.135 (0.101)	0.014 (0.055)	0.106* (0.049)	0.027 (0.112)	0.070 (0.048)
Model 3 – With Individual Characteristics and Macroeconomic Covariates	-0.114 (0.133)	-0.151 (0.155)	-0.019 (0.158)	-0.125 (0.089)	-0.118 (0.125)	0.369* (0.150)	0.090 (0.069)
Model 4 – With Interactions	-1.048 (0.639)	-0.532 (0.544)	-0.243 (0.299)	0.543 (0.378)	-0.250 (0.267)	0.281 (0.335)	0.728* (0.294)
Young Adults Ages 25 to 29 Years *(N = 42,096)*							
Model 1 – Unadjusted Model	-0.220** (0.055)	0.211* (0.083)	-0.117+ (0.066)	0.169* (0.082)	0.110 (0.082)	0.134 (0.094)	
Model 2 – With Individual Characteristics	-0.175** (0.058)	0.195* (0.085)	-0.163* (0.073)	0.129 (0.085)	0.106* (0.049)	0.122 (0.097)	
Model 3 – With Individual Characteristics and Macroeconomic Covariates	-0.078 (0.085)	0.267* (0.124)	-0.134 (0.110)	-0.108 (0.118)	-0.026 (0.146)	0.277+ (0.155)	
Model 4 – With Interactions	-1.30** (0.395)	-1.022* (0.501)	-0.159 (0.210)	1.472* (0.594)	0.258 (0.255)	0.081 (0.387)	

Table 4: Coefficients for Year=2010 from Logistic Regressions Predicting Living Arrangements for Young Adults Ages 18 to 34 years, 2007 & 2010 *(continued)*

	Independent Living Arrangements			Dependent Living Arrangements			
	Married Householder or Spouse	Cohabiting Householder or Partner	Living alone	Lived with parents	Lived with Other Relatives	Lived with Non-Relatives	In School
Young Adults Ages 30 to 34 Years *(N =38,803)*							
Model 1 – Unadjusted Model	-0.164** (0.057)	0.262** (0.085)	-0.010 (0.064)	0.110 (0.113)	0.107 (0.086)	0.126 (0.122)	
Model 2 – With Individual Characteristics	-0.119+ (0.061)	0.212* (0.086)	-0.070 (0.070)	0.073 (0.115)	0.106* (0.049)	0.101 (0.124)	
Model 3 – With Individual Characteristics and Macroeconomic Covariates	-0.052 (0.088)	0.258+ (0.142)	-0.140 (0.110)	-0.150 (0.156)	-0.014 (0.159)	0.437* (0.176)	
Model 4 – With Interactions	-0.648+ (0.375)	-0.050 (0.301)	-0.235 (0.201)	0.425 (0.822)	0.216 (0.276)	0.051 (0.425)	

***p<0.01: * p<0.05; + p<0.10*
For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 2007 and 2010

Table 5: Coefficients from Logistic Regression Models Predicting Living Arrangements of Young Adults Ages 18 to 34 Years, 2007 and 2010

	Independent Living Arrangements			Dependent Living Arrangements		
	Married	Cohabiting	Living alone	Living with parents	Living with relatives	Living with non-relatives
YEAR	-1.032** (0.28)	-0.888** (0.32)	-0.229+ (0.14)	0.720** (0.28)	0.041 (0.15)	0.129 (0.21)
Age						
25 to 29 years	1.846** (0.05)	0.334** (0.10)	0.888** (0.07)	-0.040 (0.08)	0.378** (0.06)	-0.127 (0.08)
30 to 34 years	2.623** (0.05)	-0.088 (0.11)	0.809** (0.07)	-0.797** (0.10)	0.033 (0.06)	-0.793** (0.09)
25 to 29 years*YEAR		0.345** (0.13)		0.141 (0.10)		
30 to 34 years*YEAR		0.363* (0.14)		0.081 (0.13)		
Male	-0.505** (0.02)	-0.193** (0.03)	-0.505** (0.05)	0.511** (0.04)	0.267** (0.05)	0.661** (0.06)
Race						
Black, non-Hispanic	-1.165** (0.11)	-0.422** (0.12)	0.815** (0.06)	0.516** (0.06)	0.825** (0.09)	-0.399* (0.16)
Hispanic	-0.167** (0.07)	-0.174 (0.11)	-0.201** (0.07)	0.460** (0.06)	0.725** (0.08)	-0.072 (0.11)
Other, non-Hispanic	-0.711** (0.11)	-0.139 (0.17)	-0.001 (0.10)	0.437** (0.09)	0.622** (0.11)	-0.060 (0.18)
Black, non-Hispanic*YEAR	0.121 (0.15)					-0.250 (0.23)
Hispanic*YEAR	-0.200* (0.10)					-0.223 (0.16)
Other, non-Hispanic*YEAR	0.307* (0.13)					-0.305 (0.21)
Foreign-born	0.702** (0.06)	-0.747** (0.15)	-0.497** (0.08)	-0.750** (0.07)	0.486** (0.07)	0.445** (0.08)
Foreign-born*YEAR		0.272 (0.19)				
Education						
Less than high school	-0.207** (0.06)	-0.073 (0.11)	-0.220** (0.08)	-0.496** (0.08)	-0.001 (0.07)	-0.096 (0.09)
Some college	-0.108* (0.05)	-0.412** (0.08)	0.054 (0.05)	-0.749** (0.07)	-0.731** (0.07)	-0.236** (0.08)
Bachelor degree or higher	0.076 (0.05)	-0.528** (0.12)	0.274** (0.07)	-0.453** (0.08)	-0.891** (0.09)	0.534** (0.09)
Less than high school*YEAR		-0.086 (0.15)		-0.001 (0.11)		
Some college*YEAR		0.159 (0.12)		-0.138 (0.10)		
Bachelor degree or higher*YEAR		0.156 (0.17)		-0.058 (0.12)		
Individual poverty status						
Personal income below single-person poverty threshold	0.086 (0.10)	-1.52** (0.15)	-2.050** (0.11)	0.342** (0.07)	0.003 (0.12)	-1.451** (0.10)
Personal income 100% to 149% of single-person poverty threshold	-0.122 (0.11)	-0.727** (0.15)	-0.764** (0.10)	0.225** (0.07)	0.046 (0.14)	-0.500** (0.11)
Personal income 200%+ of single-person poverty threshold	0.352** (0.08)	0.335** (0.13)	0.559** (0.08)	-0.707** (0.07)	-0.231* (0.11)	0.137 (0.10)

#: Coefficient of interaction term was not statistically significant ($p>0.05$)

**$p<0.01$: * $p<0.05$; + $p<0.10$

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 2007 and 2010

	Independent Living Arrangements			Dependent Living Arrangements		
	Married	Cohabiting	Living alone	Living with parents	Living with relatives	Living with non-relatives
Personal income below single-person poverty threshold*YEAR	0.041 (0.14)	0.096 (0.17)			-0.064 (0.15)	
Personal income 100% to 149% of single-person poverty threshold*YEAR	0.133 (0.16)	0.187 (0.21)			-0.059 (0.17)	
Personal income 200%+ of single-person poverty threshold*YEAR	0.170* (0.11)	0.222 (0.16)			-0.177 (0.15)	
Family poverty status						
Family income below poverty	-0.803** (0.12)	1.195** (0.08)	-1.611** (0.11)	-0.540** (0.10)	-0.229* (0.11)	1.111** (0.08)
Family income 150%+ of poverty	0.034 (0.09)	-1.141** (0.07)	-1.386** (0.09)	0.757** (0.08)	0.339** (0.09)	-1.097** (0.08)
Family income below poverty*YEAR	0.247 (0.17)		-0.004 (0.14)			
Family income 150%+ of poverty*YEAR	-0.054 (0.12)		0.172 (0.14)			
Employment status						
Unemployed	-0.299** (0.09)	0.163 (0.02)	0.146* (0.07)	0.326** (0.05)	0.311** (0.06)	0.018 (0.08)
Not in labor force	0.364** (0.07)	-0.509** (0.12)	-0.283** (0.09)	-0.082 (0.05)	-0.099 (0.08)	-0.324** (0.11)
Unemployed*YEAR	0.132 (0.12)	0.128 (0.15)				
Not in labor force*YEAR	-0.148 (0.10)	0.215 (0.15)				
Lived in Metropolitan Area	-0.323** (0.06)	-0.148 (0.12)	0.125+ (0.07)	-0.085 (0.06)	0.087 (0.09)	0.389** (0.12)
Lived in Metropolitan Area*YEAR		0.220 (0.16)				
Region						
Midwest	0.393** (0.06)	0.168 (0.11)	0.157* (0.07)	-0.393** (0.07)	-0.221** (0.08)	-0.097 (0.12)
South	0.582** (0.06)	-0.048 (0.10)	0.026 (0.07)	-0.372** (0.06)	-0.153+ (0.08)	-0.047 (0.10)
West	0.383** (0.06)	0.061 (0.10)	-0.049 (0.08)	-0.405** (0.07)	-0.024 (0.09)	0.133 (0.11)
Economic Conditions						
Lagged local unemployment rate	-0.020* (0.01)	-0.041 (0.04)	-0.002 (0.01)	0.053* (0.02)	0.028+ (0.02)	-0.087* (0.04)
Lagged local unemployment rate*YEAR		0.058* (0.04)				0.056 (0.04)
Housing price index	-0.002** (0.001)	0.002* (0.001)	-0.0004 (0.001)	0.001+ (0.001)	-0.0001 (0.001)	0.002 (0.001)
Housing price index*YEAR	0.004** (0.001)			0.003** (0.001)		
CONSTANT	-1.541** (0.24)	-1.295** (0.38)	-1.626** (0.24)	-2.157** (0.28)	-3.014** (0.29)	-2.062** (0.35)

#: Coefficient of interaction term was not statistically significant ($p>0.05$)

**$p<0.01$; * $p<0.05$; + $p<0.10$

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 2007 and 2010

Table 6: Results of Nonlinear Decomposition of Logistic Regression Models Predicting Living Arrangements of Young Adults

	Independent Living Arrangements						Dependent Living Arrangements					
	Married Householder or Spouse		Cohabiting Householder or Partner		Living alone		Lived with parents		Lived with Other Relatives		Lived with Non-Relatives	
TOTAL	-0.0343 (0.003)		0.0082 (0.002)		-0.0079 (0.002)		0.0112 (0.003)		0.0066 (0.002)		0.0047 (0.002)	
	E^A	C	E	C	E	C	E	C	E	C	E	C
Variation	-0.0363 (0.005)	0.0019 (0.005)	0.0027 (0.003)	0.0054 (0.003)	-0.0006 (0.003)	-0.0072 (0.004)	0.0289 (0.003)	-0.0177 (0.004)	0.0113 (0.003)	-0.0048 (0.003)	-0.0149 (0.004)	0.0197 (0.004)
Percent	105.6	-5.6	33.6	66.4	8.1	91.9	258.48	-158.48	172.8	-72.8	-315.16	415.16

[A] E represents the change in a living arrangement attributable to compositional differences between 2007 and 2010; C represents the change in a living arrangement attributable to differences in the effects of the characteristics between 2007 and 2010.

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 2007 and 2010

Table A1. Young Adults Ages 18 to 34 years, 1995-2011

Year	Unweighted n	Weighted (N in thousands) N	SE
1995	36,265	66,439	571
1996	30,793	65,699	569
1997	30,898	65,144	567
1998	30,281	64,493	565
1999	30,106	64,331	564
2000	30,503	65,268	567
2001	47,752	65,609	405
2002	47,169	65,946	406
2003	46,783	66,606	407
2004	45,723	66,916	408
2005	45,102	67,281	409
2006	44,493	67,417	409
2007	43,769	68,214	411
2008	43,849	68,465	411
2009	44,530	69,147	413
2010	45,795	70,362	415
2011	44,843	71,212	417

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/ techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011

Table A2: Number of Young Adults and Percent of Young Adults In Living Arrangement, By Age 1995-2011

ALL ADULTS

Year	Total		Married Householder or Spouse		Cohabiting Householder or Partner		Lived alone		Lived with Parent(s)		Lived with Relative (Householder or Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
	N	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
1995	66,439	649	38.5	0.5	4.6	0.2	11.2	0.3	16.3	0.4	6.3	0.2	8.1	0.3	15.0	0.3
1996	65,699	646	37.1	0.5	5.0	0.2	11.1	0.3	16.4	0.4	6.4	0.2	8.1	0.3	16.0	0.4
1997	65,144	643	36.6	0.5	5.3	0.2	11.0	0.3	16.1	0.4	6.5	0.2	8.2	0.3	16.3	0.4
1998	64,493	640	36.6	0.5	5.3	0.2	11.3	0.3	15.6	0.4	6.5	0.2	7.8	0.3	16.9	0.4
1999	64,331	639	35.4	0.5	5.7	0.2	11.6	0.3	15.6	0.4	6.4	0.2	7.9	0.3	17.5	0.4
2000	65,268	644	35.3	0.5	6.2	0.2	11.2	0.3	15.1	0.4	7.1	0.3	8.0	0.3	17.1	0.4
2001	65,609	460	34.9	0.3	6.6	0.2	11.3	0.2	14.7	0.2	7.1	0.2	8.2	0.2	17.2	0.3
2002	65,946	461	34.0	0.3	6.8	0.2	11.3	0.2	15.1	0.3	7.2	0.2	7.6	0.2	18.1	0.3
2003	66,606	463	33.9	0.3	7.1	0.2	11.2	0.2	14.7	0.2	7.6	0.2	7.3	0.2	18.3	0.3
2004	66,916	464	33.3	0.3	7.2	0.2	11.3	0.2	14.9	0.2	7.2	0.2	7.3	0.2	18.8	0.3
2005	67,281	466	33.3	0.3	7.5	0.2	11.3	0.2	14.7	0.2	7.6	0.2	7.2	0.2	18.4	0.3
2006	67,417	466	32.6	0.3	7.6	0.2	11.1	0.2	15.1	0.2	7.9	0.2	7.3	0.2	18.5	0.3
2007	68,214	469	31.8	0.3	7.8	0.2	11.2	0.2	15.5	0.2	7.7	0.2	7.2	0.2	18.8	0.3
2008	68,465	470	30.3	0.3	8.0	0.2	11.3	0.2	15.8	0.3	7.8	0.2	7.6	0.2	19.1	0.3
2009	69,147	472	30.0	0.3	7.8	0.2	10.8	0.2	16.3	0.3	8.2	0.2	7.7	0.2	19.3	0.3
2010	70,362	476	28.4	0.3	8.6	0.2	10.4	0.2	16.6	0.3	8.4	0.2	7.7	0.2	20.0	0.3
2011	71,212	479	27.4	0.3	8.9	0.2	10.8	0.2	17.0	0.3	7.9	0.2	7.6	0.2	20.5	0.3

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011

Table A2: : Number of Young Adults and Percent of Young Adults In Living Arrangement, By Age 1995-2011 *(continued)*

18-24 years

Year	Total		Married Householder or Spouse		Cohabiting Householder or Partner of Cohabiting Householder		Living alone		Lived with parents		Lived with Relative (Householder or Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
	N	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
1995	25,091	399	13.5	0.5	3.6	0.3	5.7	0.4	23.5	0.7	6.2	0.4	7.8	0.4	39.8	0.8
1996	24,787	397	12.2	0.5	3.9	0.3	5.1	0.4	23.1	0.7	6.2	0.4	7.1	0.4	42.3	0.8
1997	24,907	398	11.3	0.5	4.1	0.3	5.2	0.4	23.3	0.7	6.3	0.4	7.3	0.4	42.5	0.8
1998	25,159	400	11.3	0.5	3.9	0.3	5.4	0.4	22.1	0.7	6.7	0.4	7.5	0.4	43.2	0.8
1999	25,895	405	11.2	0.5	4.1	0.3	5.5	0.4	22.0	0.6	6.7	0.4	7.1	0.4	43.4	0.8
2000	26,255	408	10.9	0.5	4.6	0.3	5.3	0.3	21.3	0.6	7.3	0.4	8.0	0.4	42.6	0.8
2001	26,773	294	11.0	0.3	5.2	0.2	5.8	0.3	20.8	0.4	7.5	0.3	7.4	0.3	42.3	0.5
2002	27,297	297	10.4	0.3	5.2	0.2	5.0	0.2	21.1	0.4	7.7	0.3	6.9	0.3	43.7	0.5
2003	27,404	297	9.8	0.3	5.7	0.3	5.5	0.2	20.5	0.4	7.6	0.3	6.5	0.3	44.5	0.5
2004	27,776	299	9.6	0.3	5.5	0.2	5.5	0.2	20.7	0.4	6.8	0.3	6.6	0.3	45.4	0.5
2005	27,993	300	9.7	0.3	5.8	0.3	5.6	0.2	20.1	0.4	7.6	0.3	6.9	0.3	44.2	0.5
2006	27,941	300	9.4	0.3	6.0	0.3	5.5	0.2	20.0	0.4	7.9	0.3	6.5	0.3	44.7	0.5
2007	28,384	302	8.5	0.3	6.1	0.3	5.2	0.2	20.7	0.4	7.3	0.3	7.0	0.3	45.3	0.5
2008	28,360	302	7.8	0.3	6.0	0.3	5.6	0.2	20.1	0.4	7.6	0.3	6.7	0.3	46.2	0.5
2009	28,660	304	7.7	0.3	5.1	0.2	5.0	0.2	21.3	0.4	7.8	0.3	6.7	0.3	46.5	0.5
2010	29,293	307	6.9	0.3	5.2	0.2	4.5	0.2	21.1	0.4	7.6	0.3	6.8	0.3	48.0	0.5
2011	29,641	309	6.3	0.3	5.7	0.2	4.6	0.2	21.0	0.4	7.2	0.3	6.0	0.2	49.2	0.5

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011

25-29 years

Year	Total N	SE	Married Householder or Spouse %	SE	Cohabiting Householder or Partner of Cohabiting Householder %	SE	Living alone %	SE	Lived with parents %	SE	Lived with Relative (Householder or Non-Householder) %	SE	Lived with Non-Relative (Householder or Non-Householder) %	SE	In School %	SE
1995	19,372	351	45.6	0.9	6.2	0.4	13.9	0.6	16.2	0.7	7.4	0.5	10.7	0.6	---	---
1996	19,457	351	43.9	0.9	6.9	0.5	13.7	0.6	16.5	0.7	7.6	0.5	11.4	0.6	---	---
1997	19,251	350	44.3	0.9	7.1	0.5	14.2	0.6	14.6	0.6	7.8	0.5	11.9	0.6	---	---
1998	18,981	347	44.8	0.9	7.8	0.5	14.0	0.6	15.9	0.7	7.8	0.5	9.8	0.5	---	---
1999	18,613	344	43.5	0.9	7.7	0.5	15.4	0.7	15.2	0.7	7.3	0.5	10.8	0.6	---	---
2000	18,949	347	43.3	0.9	8.1	0.5	15.2	0.7	14.6	0.6	8.1	0.5	10.7	0.6	---	---
2001	18,524	244	42.8	0.7	8.7	0.4	15.0	0.5	14.1	0.5	8.0	0.4	11.4	0.4	---	---
2002	18,299	243	42.3	0.7	9.4	0.4	15.5	0.5	14.7	0.5	8.2	0.4	9.9	0.4	---	---
2003	18,696	245	42.1	0.6	9.2	0.4	14.8	0.5	14.6	0.5	9.4	0.4	10.0	0.4	---	---
2004	18,996	247	41.4	0.6	9.8	0.4	15.3	0.5	14.7	0.5	8.8	0.4	10.1	0.4	---	---
2005	19,488	251	41.4	0.6	9.9	0.4	15.5	0.5	14.4	0.5	9.2	0.4	9.6	0.4	---	---
2006	20,138	255	39.9	0.6	10.1	0.4	15.0	0.5	15.3	0.5	9.4	0.4	10.2	0.4	---	---
2007	20,650	258	39.5	0.6	10.5	0.4	16.1	0.5	15.6	0.5	9.2	0.4	9.1	0.4	---	---
2008	21,037	260	37.8	0.6	10.8	0.4	14.8	0.4	17.0	0.5	9.1	0.4	10.5	0.4	---	---
2009	21,232	262	36.3	0.6	11.5	0.4	14.8	0.4	17.1	0.5	9.5	0.4	10.8	0.4	---	---
2010	21,445	263	34.4	0.6	12.7	0.4	14.6	0.4	18.0	0.5	10.2	0.4	10.3	0.4	---	---
2011	21,373	262	32.9	0.6	12.4	0.4	15.0	0.4	18.9	0.5	9.3	0.4	11.4	0.4	---	---

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011

Table A2: Number of Young Adults and Percent of Young Adults In Living Arrangement, By Age 1995-2011 *(continued)*

30-34 years

Year	Total		Married Householder or Spouse		Cohabiting Householder or Partner of Cohabiting Householder		Living alone		Lived with parents		Lived with Relative (Householder or Non-Householder)		Lived with Non-Relative (Householder or Non-Householder)		In School	
	N	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
1995	21,976	373	60.8	0.8	4.4	0.3	15.1	0.6	8.2	0.5	5.3	0.4	6.3	0.4	---	---
1996	21,455	369	59.6	0.8	4.5	0.4	15.8	0.6	8.5	0.5	5.5	0.4	6.2	0.4	---	---
1997	20,986	365	59.5	0.9	5.1	0.4	15.1	0.6	8.8	0.5	5.6	0.4	5.9	0.4	---	---
1998	20,354	359	60.3	0.9	4.9	0.4	16.1	0.6	7.4	0.5	5.1	0.4	6.3	0.4	---	---
1999	19,822	355	59.4	0.9	5.8	0.4	15.9	0.7	7.5	0.5	5.2	0.4	6.2	0.4	---	---
2000	20,065	357	59.5	0.9	6.4	0.4	15.3	0.6	7.4	0.5	6.0	0.4	5.6	0.4	---	---
2001	20,312	256	59.1	0.6	6.6	0.3	15.1	0.5	7.4	0.3	5.7	0.3	6.1	0.3	---	---
2002	20,349	256	58.1	0.6	6.6	0.3	15.9	0.5	7.5	0.3	5.5	0.3	6.4	0.3	---	---
2003	20,505	257	58.7	0.6	7.0	0.3	15.5	0.5	7.2	0.3	5.8	0.3	5.8	0.3	---	---
2004	20,144	255	58.5	0.6	7.2	0.3	15.5	0.5	7.0	0.3	6.3	0.3	5.5	0.3	---	---
2005	19,799	253	58.6	0.6	7.3	0.3	15.3	0.5	7.3	0.3	6.1	0.3	5.4	0.3	---	---
2006	19,338	250	58.5	0.6	7.2	0.3	14.9	0.5	7.7	0.3	6.4	0.3	5.4	0.3	---	---
2007	19,180	249	58.0	0.6	7.3	0.3	14.9	0.5	7.7	0.3	6.8	0.3	5.4	0.3	---	---
2008	19,068	248	55.6	0.6	8.0	0.4	16.0	0.5	8.0	0.4	6.7	0.3	5.7	0.3	---	---
2009	19,255	249	56.2	0.6	8.0	0.4	14.9	0.5	8.0	0.4	7.3	0.3	5.7	0.3	---	---
2010	19,623	251	54.0	0.6	9.2	0.4	14.7	0.5	8.5	0.4	7.5	0.3	6.1	0.3	---	---
2011	20,198	255	52.6	0.6	9.8	0.4	15.4	0.5	9.2	0.4	7.3	0.3	5.7	0.3	---	---

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011

Table A3: Change in Percentage of Young Adults in Living Arrangement, by Educational Attainment and Selected Years

	Married Householder or Spouse		Cohabiting Householder or Partner		Living alone		Lived with parents		Lived with Relative		Lived with Non-Relative		In School	
	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
LESS THAN HIGH SCHOOL														
1995-2007	-5.0**	1.1	2.6**	0.6	-2.2**	0.7	-0.2	0.9	2.0*	0.8	-0.6	0.7	3.5**	1.0
2007-2010	-4.5**	0.8	0.1	0.5	-0.3	0.5	1.5+	0.8	0.1	0.7	0.2	0.5	3.1**	0.9
2010-2011	-1.2	0.8	1.0*	0.6	0.4	0.5	-0.6	0.8	-2.4**	0.7	-1.8*	0.5	4.5**	1.0
HIGH SCHOOL GRAD														
1995-2007	-10.6**	0.9	3.9**	0.5	0.2	0.6	0.4	0.7	3.0**	0.5	-0.6	0.5	3.7**	0.4
2007-2010	-4.6**	0.7	0.4	0.5	-0.9	0.5	2.6**	0.6	1.7**	0.5	0.5	0.4	0.5	0.4
2010-2011	0.0	0.7	0.2	0.5	0.1	0.5	1.0	0.7	-0.9+	0.5	-0.1	0.4	-0.4	0.4
SOME COLLEGE														
1995-2007	-8.1**	0.8	2.9**	0.4	-0.2	0.5	-0.5	0.6	1.1**	0.4	-1.0**	0.4	5.6**	0.8
2007-2010	-2.7*	0.6	1.0**	0.4	-0.5	0.4	0.1	0.5	0.6*	0.3	-0.2	0.3	1.7**	0.7
2010-2011	-1.6**	0.6	0.2	0.4	0.2	0.4	0.6	0.5	0.4	0.3	0.6+	0.3	-0.4	0.7
BACHELORS DEGREE OR HIGHER														
1995-2007	-1.6	1.2	3.2**	0.5	0.9	0.8	-1.7*	0.8	0.3	0.5	-2.3**	0.7	1.4**	0.5
2007-2010	-3.3**	0.8	1.8**	0.5	-1.9**	0.6	1.3**	0.5	0.6+	0.4	1.7**	0.5	0.5	0.4
2010-2011	-1.5+	0.8	0.1	0.5	1.0+	0.6	0.3	0.5	0.1	0.4	0.0	0.5	-0.8*	0.4

** *p*<0.01; * *p*<0.05; + *p*<0.10

For information on confidentiality protection, sampling error, non-sampling error and definitions, see <www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>.

Source: Current Population Survey Annual Social and Economic Supplement, 1995-2011