

Reading One

Why Are So Many Young People Now Living with Older Relatives?

Roughly one in four young adults between the ages of 25 and 34 are now [living](#) with their parents or grandparents, a figure that has nearly quadrupled since 1971 when that data first started being collected.

The trend has grown steadily over several decades, although the Covid pandemic greatly escalated it. Nearly a third of millennials and Gen Zers [moved](#) back home during the pandemic, and two-thirds of those young adults remain at home with their parents today.

In no small part, this is the result of rising housing prices, deepening student debt, and stagnant wages that have constrained young peoples' living opportunities and driven them to live with their parents – regardless of how well they get along as a family.

A 2022 survey from the Pew Research Center [found](#) that financial issues were the most common major reason for why adults choose to live in multigenerational households, with results varying across income levels. “[L]ower-income adults,” the report explained, “are more likely to say the living arrangement helps them financially: 50% say it does at least a little, compared with 36% of middle-income adults and 24% of upper-income adults.”

In a June 2022 analysis for Marketplace, reporter Janet Nguyen [compared](#) the cost of living for young adults from 1972 to 2022 as a way of explaining this shift towards multigenerational living. Nguyen wrote:

Many young adults grew up hearing stories about their parents purchasing their first home while they were in their 20s.

But for a lot of millennials these days, that seems like a fantasy.

Young adults, many burdened by financial struggles, are now living with their folks at a higher rate than people of their age did 50 years ago....

Young adults face rising student debt and housing costs on top of the inflation that reached unnerving levels over the past year. Consumer prices [jumped 9.1%](#) annually in June, the highest rate in 40 years, although there are signs inflation is cooling down....

To make matters worse, Americans' wages have stagnated since the 1970s, with worker productivity [growing three times more than pay](#).

Nguyen compared the cost of home ownership now, versus in 1972. She also compared the cost of college now, versus what might have been expected in 1972:

Median cost of a home (in inflation-adjusted dollars)

1972: \$189,500

2022: \$440,300

Cost of college per year (in inflation-adjusted dollars)

1971-72: \$10,000 (public four-year college); \$20,700 (private nonprofit four-year college)

2021-22: \$24,600 (public four-year college); \$56,100 (private nonprofit four-year college)

Nguyen writes that almost [half of renters](#) think they will never be able to own a home, largely because of the inability to afford a down payment. According to Diane Yentel, the president and CEO of the National Low Income Housing Coalition, “When housing becomes too expensive, people rent for longer periods, which in turn drives up the rent for everyone.”

As for the cost of tuition, Nguyen writes: “Climbing costs have [saddled millions with student debt](#) that they struggle to pay off after graduating from college, forcing many to postpone or abandon their hopes of purchasing a home or starting a family. On top of rising costs, graduates deal with [accruing interest on their loans](#).”

Nguyen also notes that the cost of buying a new car has nearly doubled in the same timeframe and out-of-pocket medical costs have also increased significantly.

Student loan debts have been an especially weighty burden for young people. A 2021 report from the National Association of Realtors [found](#) that a majority of student loan borrowers were holding off on moving out of a parent’s home or buying a home of their own because of student debt.

Writing for *Business Insider* in September 2021, economic reporters Ayelet Sheffey and Hillary Hoffower [summarized](#) this report and its implications for young people:

That white picket fence keeps drifting further out of reach for millennials, who feel chained to the renting life because of student debt.

More than half (51%) of borrowers are delaying the purchase of a home because of their student debt, according to a [report](#) the National Association of Realtors (NAR) released on Tuesday. The poll, conducted by Morning Consult, surveyed 1,995 student-loan holders and found that of the 51% who have had to push back homeownership because of student debt, 60% of them are millennials — “by far” the most affected group, the report stated.

"Aside from just purchasing a home, this report finds that more than half of those with student loan debt have delayed some form of major life choice," NAR President Charlie Oppler, CEO of Prominent Properties Sotheby's International, said in a statement. "Student loan debt isn't just seeping into housing affordability. It's also plaguing other aspects of people's lives."

Other main findings of the report include:

- 36% of borrowers said student debt delayed their decision to move out of a family member's home, with 52% of Black borrowers saying the same thing
- 31% of millennials would use additional funds to purchase a home in the future with no student debt
- 28% of Black borrowers would use additional funds to purchase a home in the future with no student debt....

In June, Dept. of Housing and Urban Development Secretary Marcia Fudge [told](#) Axios that student debt is a barrier to homeownership — especially for Black borrowers. "Who has student debt? Poor people, Black people, brown people," Fudge said. "We're the people who carry most debt. And so the system's already skewed toward us not being creditworthy."

<https://www.businessinsider.com/student-loan-debt-holding-back-homebuying-national-association-realtors-poll-2021-9>

Youth activists are pushing for free college tuition and for expanding efforts to forgive student debt. Others are organizing for affordable housing.

In the meantime, many young people are addressing these challenges by moving in with older relatives. Navigating these new living arrangements is becoming a pressing topic of public conversation.

For Discussion:

1. What most struck you about the reading? Do you have any questions about what you read?
2. According to the reading, why are more young adults living with their parents? What factors do you think are the most significant?
3. Do you have family members or friends who are living in multi-generational households because they can't afford a place of their own and/or because student loans make living on their own impossible?
4. What do you think should be done about rising housing costs? What should be done about sustainable tuition debt?
5. Are there other reasons, beyond the financial issues mentioned in the reading, why young adults might choose to live in multigenerational households?

Reading Two

The Pros & Cons of Multigenerational Living

As more and more adults in their 20s and early 30s have lived in the homes of parents and older relatives, social norms and attitudes about such multi-generational households are beginning to shift. While sometimes young people are forced to live with other family members for economic reasons, often these shared living arrangements prove to be beneficial.

In a July 2020 article on “Boomerang Kids” in The Atlantic, staff writer Joe Pinsker [discussed](#) some of the benefits of living in a family home. Pinsker wrote:

In many segments of American society, living with one’s parents is seen as a mark of irresponsibility and laziness. The wave of young adults who have recently relocated [during the pandemic] is a symptom of a grave economic and public-health catastrophe, but living at home is not in and of itself a bad thing. In fact, one could even argue that it’s been unjustifiably stigmatized....

[L]iving at home doesn’t seem to harm most parent-child relationships. [A 2011 Pew survey](#) of 25-to-34-year-olds who lived at home found that about half of them said doing so had no effect on their relationship with their parents; the remaining half was split almost evenly between those who said their relationships had gotten better and those who said their relationships had gotten worse.

In emerging adulthood, people “generally get along really well with their parents, much better than they did as adolescents,” [said Clark University psychology professor Jeffrey Jensen Arnett], referencing hundreds of interviews he’s done with 18-to-29-year-olds and their parents over the years. “The overwhelming consensus is, Man, we’re glad adolescence is over, because that was a contentious time.”

This opens up the possibility of wider-ranging conversations and deeper connection. Whereas teens are prone to hiding parts of themselves from their parents, Arnett said, emerging adults are usually more forthcoming. “It’s really gratifying to their parents, because parenting is a lot of work,” he told me. Parents’ attitude, in his experience is: “Now the payoff finally comes.”

“It’s been a blessing,” Peter Walker said of having his daughter back home. “We get to connect and chat whenever we’d like.”

Pinsker goes on to note that social attitudes about the issue have changed significantly in recent years:

Since Arnett started studying this life stage nearly 30 years ago, he’s seen the stigma around living at home weaken. One cause of this shift, he thinks, is the immigration patterns of the past

few decades. In interviewing the families of young adults, Arnett has noticed that many immigrants from Asia, Africa, and Latin America are accustomed to different norms around living at home, and thus hold [a more positive view](#) of it.

For some parents, he told me, “It’s more of a worry ... if their kids move out in their 20s: Don’t they like their parents? Why are they moving into an apartment half a mile away? What’s wrong with that household?”...The pandemic might... further update notions of what living at home symbolizes.

“There’s a thing that we sometimes call ‘cultural lag’—society begins to change, but our cultural beliefs take a little longer to catch up,” [said Karen Fingerman, human development and family sciences professor at the University of Texas at Austin]. “I think that was happening already, but with this big increase in the number of young adults who are going to be residing with their parents, and with a very clear explanation for why that occurred, I think the culture will shift, and people will very much consider this a normal pattern now.”

<https://www.theatlantic.com/family/archive/2020/07/pandemic-young-adults-living-with-parents/613723/>

Of course, living with one’s parents can come with challenges -- especially if there have been tensions in the relationship. And then there is the challenge of privacy and setting boundaries. Of particular relevance for young adults is navigating romance and dating while living under their parents’ roof, an issue that grew in prominence during the Covid lockdown, when many millennials and Gen-Zers moved back home.

In a November 2020 article in The Daily Beast, comedian Nikki Frias (who is 32) shared some of her experiences with dating after moving back home during lockdown. Frias wrote:

Unfortunately, like [the other 52 percent of people](#) living at home with their parents [due to Covid](#), moving back meant answering intrusive questions about dating and continuously reminding them I won’t get murdered every time I leave the house....

Yes, my parents’ home comes stocked with Costco snacks, free cable, and a daily reminder that my “dinner is in the microwave,” but I forget the expectation in return is many, many questions and comments....

I scour the internet for some form of relevance when it comes to living at home with parental woes only to end up on Reddit reading... others complaining of taking care of their parents, maintaining a household and trying to find love.

Surprisingly many comments ended with a positive outcome on their situation “...I know I have missed out on a couple dates because of my situation, but even more, people were accepting and understanding.”

<https://www.thedailybeast.com/help-im-32-back-living-with-my-parents-and-trying-to-date>

As living costs go up, there is reason to believe that multigenerational living will become increasingly common, and that conversations about navigating this type of living arrangement will spread.

For Discussion:

1. What struck you in this reading? Do you have any questions about what you read?
2. Do you think that social attitudes about multi-generational living have changed over time? How?
3. Does your family have a history of multigenerational living? If so, what have been some pros and cons to this way of living?
4. The growth of multigenerational living raises the question of what value our society places on being independent versus recognizing our interdependence with others. What do you think is the importance of each? Can you see ways people might meet their need for independence and reap the benefits of multigenerational living at the same time? How?