

# Parental co-residence, intergenerational support and transitions to adulthood



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**Grown  
up?**

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## Parental co-residence, intergenerational support and transitions to adulthood

The prolonged living at home by young people into their twenties and sometimes thirties marks a profound demographic and social change from 20 years ago, with potentially substantial impacts on young people's experiences and opportunities. Should intergenerational co-residence be viewed in a negative light – as a 'failure to launch', or should it be viewed as 'privileged dependence'? We do not yet understand the nature, implications and impacts of increased co-residence for different groups of young people – it is essential that we do, if we are to develop effective policy responses aimed at young people who are more disadvantaged and may not currently have sufficient support from either the state or their families to achieve residential independence.

### Introduction

The proportion of young adults who live with their parent(s) has increased steadily over the past two decades<sup>1,2</sup>. To some extent, this increase is a continuation of a longer-term trend where traditional markers of adulthood – leaving education and starting work, leaving the parental home, living with a co-residential romantic partner and entry into parenthood – have been delayed to later ages<sup>3,4</sup>. At the same time, recent developments represent a marked shift in behaviour: Transitions have become more reversible, as demonstrated by the increasing proportion of young adults returning to the parental home<sup>5</sup> and the high rates of partnership dissolution<sup>6</sup>. Other transitions have become more uncertain – for example, the postponement and rejection of parenthood<sup>7</sup>.

These changes have occurred in the context of increased economic insecurity<sup>8</sup> and difficulties faced by young adults securing a stable, well-paid job<sup>9,10</sup>, increased housing unaffordability<sup>11</sup>; the COVID-19 pandemic<sup>12,13</sup>; and an increasing proportion of young adults reporting poor mental health<sup>14</sup>. In the UK, stricter welfare and income-support provisions for young adults have led to extended periods of financial reliance on parents<sup>15</sup>. Consequently, families, especially parents, now play a larger role in helping young people navigate transitions to adulthood<sup>16</sup>. At the same time, ties between adult children and their parents have grown stronger<sup>17</sup>, accompanied by increasing social expectations that parents will stay closely involved in their children's lives even after they move out<sup>18,19</sup>.

However, the amount and type of family support available to young adults differ considerably across social groups<sup>20</sup>. This expert feature focuses on intergenerational co-residence, particularly how it relates to intergenerational support. It finds that co-residence can act as both a 'safety net' (where co-residence serves as a buffer to protect well-being) and as a 'launch pad' (where parent(s) subsidise young adults' current living costs and help 'propel' them to more successful future transitions)<sup>21</sup>. The significance of these roles varies across social groups and shifts as individuals progress through young adulthood. These trends have implications for inequalities within the current generation of young people as they progress through their lives.

## What do we know?

Across the age range 20–34, 28.0% of young adults are estimated to be living with a biological, adoptive, step- or grandparent in 2024, an increase of 2.4% over the previous decade<sup>22</sup>. The increase was seen for both males and females, in all areas of the UK, but was largest among those aged in their early twenties<sup>23</sup>. The proportion of young adults who live with at least one parent is highest in Northern Ireland (23% of those aged 25–34 in 2023/24) and lowest in the North East (around 17%). The proportion of young adults living in London who co-reside with a parent is near the UK average<sup>24</sup>. However, the likelihood of mid-life parents having an adult child residing with them is higher in London<sup>25</sup>.

During the 1980s and early 1990s, there was a shift to early home-leaving, particularly for women, associated with the expansion of higher education<sup>26</sup>. But, from the late 1990s onwards, delays in leaving home for reasons other than attending higher education – such as for work or moving in with a partner – meant an overall postponement in the transition to residential independence<sup>27</sup>. The postponement of moving in with a partner means that more young adults leave home to live independently, either alone or in shared housing, than in previous decades<sup>28</sup>. While increased economic insecurity and higher housing costs have fuelled the continued trend towards delayed home-leaving<sup>29,30</sup>, explanations for increased co-residence go beyond particular economic shocks such as the 2008 economic recession, reflecting broader changes in society: increased ages at leaving full-time education; increased emphasis on identity exploration<sup>31</sup>; and the rejection of traditional norms, including those regarding gender roles<sup>32</sup>.

The proportion living with at least one parent declines rapidly with age. The vast majority have left the parental home by age 34 when approximately 8% of males and 3% of females remain co-resident (in 2024)<sup>33</sup>. At every age, males are more likely to be co-resident than females. For example, at age 22, almost two-thirds of young men are estimated to be co-resident as compared to less than half of young women.

The reasons for females leaving home earlier were historically associated with forming partnerships or becoming a parent – but over time, with the delay in family formation to later ages and increased take up of higher education, reasons for departure are now more similar by gender<sup>34</sup>. Leaving home to attend college or university remains the most common reason for first departure (around 44%), with leaving to live with a partner the next most common reason (20%)<sup>35</sup>. Reasons for departure vary significantly by parental socio-economic background – those whose parents were educated to degree level are almost twice as likely to cite “To go to college or University”<sup>36</sup>.

As fewer young adults leave for family formation, returning home is nowadays more common – often associated with turning points in the life course such as completing full-time education or losing a job<sup>37</sup>. Much recent attention has been placed on the inability of young adults to attain or maintain residential independence due to financial insecurities and high housing costs. Survey evidence shows that the likelihood of intergenerational co-residence, especially at older ages, is higher among those who are on low incomes, unemployed or in insecure

work<sup>38,39,40</sup>. These behavioural differences are consistent with reported reasons for co-residence, where economic reasons dominate: among those aged 18–34 who were currently co-residing with a parent in 2022/23, around half said they were saving money (for a deposit/mortgage/rent or other housing expense) or could not afford to live away from the parental home<sup>41</sup>.

There are significant ethnic differences in intergenerational co-residence. In 2023/24, among 25–34-year-olds born in the UK, around two-thirds of Bangladeshis, one-half of Indians, one-third of Pakistanis, one-fifth of Whites and 12% of Chinese ethnicities live with a parent<sup>42</sup>. These ethnic differences are attenuated but not fully explained by compositional factors such as region of residence, education, economic activity patterns or partnership status<sup>43</sup>. The literature attempts to explain these residual variations in terms of strategies through which ethnic minority groups respond to structural factors, including racism<sup>44</sup> and in terms of varying preferences. Suggested reasons for increased co-residence include more positive attitudes towards co-residence<sup>45</sup>; a more familistic orientation which emphasises the needs of the family rather than the individual; and the importance of family roles and responsibilities, including care of elderly relatives<sup>46</sup>.

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## Limits of evidence base, and current ways of thinking

### Conceptualising intergenerational co-residence

Most studies of intergenerational co-residence are based on cross-sectional data, which cannot tell us whether the recent increase is due to delays in initial departure, or more returning. Previous evidence from longitudinal data suggests that it is likely to be a mixture of both<sup>47,48</sup>, but this work needs to be updated. Longitudinal data from the Next Steps and Millennium Cohort Studies should provide new insights, especially where reasons for home-leaving and home-returning are collected.

Academic research, media commentary and government policies tend to assume that there is a welcoming parental home within which every young adult can co-reside. Survey data tends to under-represent the experiences of those most vulnerable<sup>49</sup>, for whom this may not be the case – including those leaving the care system, or those whose parents are incarcerated<sup>50,51</sup>. Little research considers whether the parental home is overcrowded, or whether there are tensions between young adults and other family members, meaning they are not welcome. (Although lack of privacy and intergenerational disagreements are discussed, especially in relation to co-residential experiences during the COVID-19 lockdowns<sup>52,53</sup>.)

Furthermore, we know very little about how family complexity affects the timing of departure and likelihood of returning to the parental home<sup>54</sup>. Of those born in the UK in 2001–02, at age 17, 43% were not living in a household with both their natural parents<sup>55</sup>. More insight is needed to understand the meaning of the ‘parental home’ in situations of co-parenting. More generally, research is needed to understand the multiple ways in which family complexity might affect

parents' instrumental and emotional support for their adult children<sup>56</sup>. Inter-parental conflict and experience of step-parenting might speed up leaving the parental home<sup>57</sup>, but departure might be postponed due to a desire to support a lone parent<sup>58</sup>.

Much of the literature casts prolonged intergenerational co-residence as a negative, for example a 'failure to launch'<sup>59</sup>. But for some young adults co-residence is a preferred arrangement, especially for some ethnic groups<sup>60,61</sup>. In 2022/23 one-quarter of those aged 18–34 living with a parent said they were "happy to live with their parents" or "not ready to leave", while 1 in 10 said that it was "more convenient for work/study"<sup>62</sup>. More positive evaluations of co-residence were particularly prevalent among those in their early twenties – at which stage co-residence has arguably become increasingly normative, with the time-frame for transitions to adulthood having been pushed back to later ages<sup>63</sup>.

Further research is needed to understand factors associated with perceived readiness to live independently, and how recent increases in mental ill-health<sup>64</sup> may have accentuated the emotional support provided to young adults through co-residence<sup>65</sup>. Although there is significant discourse regarding parents' growing reluctance to cede decision-making to their young adult children ('helicopter parenting'<sup>66</sup>), further understanding is required from young adults' perspectives<sup>67</sup>. It remains unclear how escalating uncertainties – across various domains including employment, housing, climate change and international conflict – are influencing their readiness to depart the parental home and make autonomous choices<sup>68</sup>. Research is also required to examine whether the provision of extended financial and emotional support through the transition to adulthood might actually reduce young adults' self-efficacy in the longer term<sup>69</sup>.

## Co-residence and intergenerational financial assistance

Labour market insecurity, high housing costs, increased tuition fee costs and welfare austerity measures mean that UK young adults are financially dependent upon their parents until later ages, and that family resources have become increasingly important in facilitating the successful transitions of young adults<sup>70,71</sup>. UK government policy changes – including age-graded minimum wage rates and restrictions on housing benefit support for those aged under 35 – mean that the age at which parents are assumed to be responsible for their children has shifted upwards<sup>72</sup>.

Parents can provide financial support by subsidising departures from the parental home. Much attention is given to the 'Bank of Mum and Dad', particularly in terms of facilitating home purchases<sup>73</sup>. Existing UK data tells us that young adult children living away from the parental home are more likely to obtain financial assistance if their parent is employed, has a higher income or is a home-owner<sup>74</sup>. Parental housing tenure has become more important to the chance that young adults themselves are able to buy a home of their own, meaning that parents who are in the rental sector have become an increasingly left-behind group<sup>75</sup>. Less is known about financial assistance for more general costs, including for private rents. The rapidly increasing level of rents (over the past decade the average UK private rent increased by one-third from £910 per month to £1,321 per month)<sup>76</sup>, in combination with increased economic insecurity (increasing unemployment, underemployment, low wages) of many young adults<sup>77</sup>, means that this is an important area for future research.

While in the UK it was normative for parents to contribute to accommodation costs while their offspring attend higher education, at least where financial resources permitted, increasingly parents are having to continue to subsidise housing costs for their adult children after they have left full-time education, even if they are in work. New research is needed to understand the factors (in terms of parental characteristics and the adult child's circumstances) that affect decisions whether to subsidise private rents for their young adult offspring, versus subsidising them through co-residence.

The literature tends to focus on intergenerational support that is downward – from parents to adult children – with less work focusing on young carers<sup>78</sup> or young adults providing a significant proportion of household budgets<sup>79</sup>. More research is required on low-income households and the financial costs and benefits of intergenerational co-residence for both parents and adult children. For parents in receipt of welfare payments, co-residence with adult children can result in a significant loss of benefit income due to the assumption made within benefit regulations that young adults aged 21 or over will be contributing to the household finances, even if they are unemployed (unless they receive certain disability benefits). This is despite the fact that, under Universal Credit, young adults cannot themselves claim housing benefit when living in their parents' home<sup>80</sup>.

### **Co-residence – a 'safety net' or 'launch pad'?**

Parental co-residence may serve as a protective 'safety net' or as a propellant 'launch pad'<sup>81</sup>. According to the 'safety net' theory, parents provide material support to their adult children who are struggling financially, acting as a buffer to protect their socio-economic well-being. The 'launch pad' hypothesis argues that intergenerational co-residence boosts young adults' chances of successful transitions to adulthood by offering low or no rent, hands-on support, and access to parents' social and cultural capital. Living at home, with minimal housing costs and fewer household responsibilities, allows young people to focus on education, training or low-paid internships that lead to better jobs<sup>82</sup>. Co-residence can also facilitate saving, accentuating these propellant effects when individuals save money to finance future departures<sup>83</sup>. More research is needed to understand the relative importance of the 'safety net' versus 'launch pad', and how this differs according to parental background, gender and ethnicity. Recent findings for the UK suggest that economically uncertain young adults from resource-rich backgrounds are more likely to reside with their parents at younger ages, but at older ages, their richer parents may then subsidise them outside of the parental home<sup>84</sup>.

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## **Implications of co-residence for young adults' transitions to adulthood**

More research is required to understand the implications of extended parental co-residence, and particularly differences in these impacts by class, gender and ethnicity. Due to the way elements can affect or be affected by one another (for example, mental well-being and extended co-residence), such research demands rich, longitudinal data. Moreover, large sample sizes are required in order to look at differences within sub-groups, to differentiate

between those who had never left the parental home and those who have left and returned, and to control for the reason for co-residence. Given this, it is not surprising that evidence is scant.

There is concern that prolonged co-residence causes mental distress as young adults' reflect on their inability to achieve this marker of adulthood – residential independence<sup>85,86</sup>. The stigma associated with 'failure to launch' is hypothesised to be greater at older ages when co-residence is less normative. Some research highlights the potential for disagreements between parents and young adults<sup>87</sup> while other research suggests that prolonged co-residence may mean a loss of independence and self-identify which could affect well-being. Researchers have questioned how reduced privacy and increased parental monitoring associated with parental co-residence affect young adults' ability to form intimate partnerships<sup>88</sup>.

The empirical evidence relating co-residence to mental well-being is mixed. Some evidence from the USA<sup>89,90</sup> and Australia<sup>91</sup> suggests that parental co-residence (particularly returning to the parental home) increases the risk of poor mental health, but other US findings suggest that co-residence can have positive impacts on mental well-being<sup>92</sup>. Research based on UK longitudinal data found no significant effects of returning home on young adults' mental health<sup>93</sup>. Furthermore, parents' views on their adult children living with them will affect young adults' well-being<sup>94</sup>. The geographical location of the parental residence is also likely to be crucial: in Australia, differences in mental health between young adults living independently and those co-residing with a parent were much smaller for those living in large cities – suggesting that educational, social and career benefits may mitigate some of the negative implications of co-residence<sup>95</sup>.

These mixed findings likely reflect the great variety of circumstances underlying parental co-residence: For some young adults it reflects a preference, while for others it represents a response to labour market insecurity, high housing costs and a welfare system that provides lower levels of housing benefit support to younger adults – particularly those under the age of 35 – than to older claimants<sup>96</sup>. Among those in their twenties, co-residence often provides positive financial and non-financial benefits, with the parental home often acting as a 'launch pad', especially among those from wealthier backgrounds<sup>97</sup>. Young adults living independently of their parents in their early twenties are likely to have low incomes (either due to lack of a job, low-waged employment or low welfare entitlements), and are more likely to face unaffordable rents, insecurity and poor-quality housing, contributing to the relative advantage of the parental home<sup>98</sup> and the concept of 'privileged dependence'<sup>99</sup>. Among those in their late twenties in the UK, co-residence is more concentrated in those most economically precarious (at least among the White majority) and is more likely to be the result of constraint rather than preference.

It remains unclear how, and under what circumstances, prolonged co-residence affects young adults' job prospects in the longer term. Co-residence can support young adults while they finish their training, undertake internships and spend time applying for well-paid jobs<sup>100</sup>. These benefits are potentially more likely in young adults from more advantaged parental class backgrounds and act to increase intragenerational inequalities among young adults. However, prolonged co-residence could also have negative impacts on job prospects as a result of there being less pressure on co-resident young adults to find a job, or through decreased geographical mobility – if co-residence prevents young adults moving to areas with better job

prospects<sup>101</sup>. Research from the USA suggests that what matters is the length of co-residence, with short durations (up to a year) found to have positive associations with the likelihood of being employed full-time in later years, while longer durations (for example, 4–6 years) were negatively associated with employment levels<sup>102</sup>. However, UK longitudinal data suggests that co-residence may not affect young adults' job progress (at least over the subsequent 12 months) – those living with parents had similar frequency of moving jobs as well as likelihood of progressing into higher-skilled occupations, receiving pay increases or escaping low pay<sup>103</sup>. However, little is known about longer-term consequences.

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## Conclusion

Levels of intergenerational co-residence have increased steadily in the UK, mirroring global trends. These changes are driven by a combination of demographic shifts, economic pressures (including difficulties in securing stable, well-paid employment and rising housing costs) and changing social norms – along with greater acceptability of, and in some cases preference for, intergenerational living arrangements. However, there is limited evidence on how families make decisions about the provision of financial, instrumental and emotional support to young adults, and how these processes vary by gender, ethnicity and class.

Existing research has largely focused on economic constraints to residential independence. Much less is known about preferences for co-residence – such as those shaped by religion or ethnicity – how these preferences are changing over time, or whether rising co-residence reflects a broader shift towards greater emotional (inter)dependence between parents and adult children. For example, intensive parenting practices and parental aspirations for children's success are extending parental involvement well into adulthood.

While some evidence exists on the impacts of extended co-residence on both young adults and parents, important gaps remain. Media narratives frequently highlight tensions as parents and adult children renegotiate roles during a life stage traditionally associated with independence. Further evidence is needed to assess whether a feedback mechanism exists, whereby increased emotional dependence encourages co-residence, which in turn may delay emotional independence. Poor mental health may both exacerbate and be exacerbated by extended co-residence, particularly at later ages when normative expectations of residential independence are stronger. To understand longer-term outcomes, improved longitudinal data is required, measuring the financial, instrumental and emotional support exchanged between parents and adult children, regardless of whether they live together or apart. Such data is essential for assessing the implications of extended co-residence for young adults' future life chances, including employment trajectories that may be shaped by reduced geographical mobility.

Greater attention is needed on the differences across the young adult life course. While living with parents in a person's early twenties has become normative, continued co-residence into the early thirties remains unusual, and is more strongly associated with either cultural preferences or economic insecurity.

Co-residence functions as a substantial indirect financial assistance from parents to adult children. In relative terms, this assistance may be particularly important for young adults from less advantaged backgrounds, who face the greatest barriers to meeting housing costs. However, the benefits of co-residence – such as the ability to explore different career paths or access parental social networks – may accrue disproportionately to those from more advantaged backgrounds. Young adults from less advantaged backgrounds who co-reside are more likely to face constraints related to limited space and privacy, as well as disincentives arising from welfare policies that assume adult children – including those not in employment – contribute to household finances. Importantly, not all young adults have access to a stable parental home, despite this being an implicit assumption in much government policy. Young adults leaving care, or those estranged from their parents, may have no parental home to which they can return.

Given all the above, living with parents – particularly in the early twenties – should not be framed negatively as a ‘failure to launch’, but rather understood as a form of ‘privileged dependence’ that is unevenly distributed across the population.

While further research is required, existing evidence already points to several policy implications:

- Policies aimed at preventing and tackling youth homelessness should be complemented by more universal measures that support the transition to residential independence.
- Policymakers should work across government departments to advance a coordinated, long-term policy package that addresses the structural drivers of extended co-residence, including insecure employment, low wages and the shortage of affordable housing.
- Broaden the scope of existing policies, which have primarily focused on supporting first-time homeownership, to also include measures that help low-income young adults make successful transitions to residential independence.
- Welfare policy should explicitly recognise co-residence as a legitimate and valuable mechanism for supporting economically precarious young adults, and parents who support adult children while receiving welfare benefits should not be financially penalised for doing so.

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