

*GenY at Home: Understanding why young adults live with parents in Toronto, Canada*

# GEN Y AT HOME

*Well-Being, Autonomy and Co-residence with Parents*

Understanding why young adults live with  
parents in Toronto, Canada

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## About the authors

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## Executive Summary

*GenY at Home* examined why young adults (born 1980-1995) live in the parental home—what we call ‘co-residence’. In the Greater Toronto Area (GTA), almost half of young adults live with parents (47.4%), much higher than the Canadian average of just over a third (34.7%).

This report combines survey and interview data to understand GenY’s co-residence with parents in the GTA. Young adults report a variety of **economic reasons**, including saving money, paying down debt, and unemployment. **Cultural traditions** and **closeness with family** were also important motivators for living at home. Importantly, these reasons often overlap—where saving money was the main reason for being at home, participants also reported benefits connected to shared care-giving.

Co-residence is often framed negatively, with stereotypes of laziness and entitlement. However, this research finds strong support for mutual reliance, especially in household chores and emotional support, where members of GenY report contributing as much as they receive in return. Negotiating social relationships between parents and adult children can sometimes be challenging, and participants report actively reframing their relationship with parents when they move back home.

The increasingly common experience of living with parents into your late twenties and early thirties is changing how members of GenY understand ‘home’ and ‘adulthood’. For some, co-residence is just about sharing physical space—what’s called ‘living-apart-together’, while for others living with parents means actively being part of a close intergenerational family, sharing domestic work and spending time together.

The growing trend of co-residence with parents represents a new normal for members of GenY who are lucky enough to be able to live at home. Understanding co-residence is important, as space in the parental home is a significant form of **intergenerational transfer** (other transfers include money, emotional support and job networking) (Worth 2017). These transfers make it possible for some members of GenY to get ahead, whether onto the property ladder because they can save a down payment while at home, or into the career of their choice, because co-residence means they can afford to intern or volunteer.

In the future, given the increasing number of jobs that are precarious (contract, part-time, few benefits) and the challenges of Toronto’s housing market, young adults’ co-residence with parents is here to stay. It’s taking young adults longer to find some form of stability with work and housing, and having the support of parents can be invaluable.

## Introduction    The *GenY at Home* project

In the Greater Toronto Area (GTA) in Ontario, Canada, almost half of young adults 20-34 lived in the parental home in 2016, 13% above the national average (Statistics Canada 2017a). Recent data on housing describes Toronto as a 'desperation city' (Carrick 2014), where many members of GenY have little chance of getting on the property ladder.

Adult children living with parents is not unique for many in the global south and for countries in Southern Europe living with parents into the 30s is not unusual (Arundel and Ronald 2016). However, in North America, for many who don't have a cultural heritage of co-residence, living with parents is seemingly in opposition to ideals of the self-sufficient individual and very different to the experience of their own parents, who tended to marry and leave home much earlier.

The overall goal of the research was to understand why GenY lives with parents in the GTA. The research had three specific objectives. First, the project examined why many in GenY live in the parental home. The research challenges stereotypes of GenY as lazy, entitled, and coddled, living in their parent's basement while indulging in luxury goods and lifestyles. Instead, many explanatory factors need analysis, including labour market precarity, low wages, inaccessible housing markets, and shared care giving.

Second, while many young adults live at home out of necessity (related to debt, jobs and housing), for others it is a positive choice that contributes to their well-being, a significant value shift about what it means to be an (independent) adult. The research was interested in understanding how co-residence impacts well-being.

Finally, the project examined how living with parents leads to new conceptions of 'home' and 'adulthood' for Canadians in GenY. Around the world, co-residence of parents and young adult children is more common—yet it is an underexplored development in Canada. Existing literature from Southern Europe describes a range of relationships, from close intergenerational families (Aassve, Arpino, and Billari 2013) to 'living apart together' arrangements (Billari et al. 2008), with different consequences for GenY's sense of autonomy and adult identity.

GenY at Home wanted to understand:

1. Why are young adults living in the parental home?
2. How does co-residence affect well-being for GenY?
3. How does co-residence impact GenY's conceptions of 'home' and 'adulthood'?

## Background    GenY co-residence with parents

The following section provides a statistical overview of the context for co-residence with parents and highlights trends in gender, age, education and employment.

### **Economy in context**

- *Inflation and wages.* In Ontario, between January 2015 and January 2016, inflation rose by 2% while wages increased by only 1.3% (Statistics Canada 2016a).

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- *Debt levels.* In Canada, aggregate household level data produced by Statistics Canada for 2016 showed that households owed more than \$1.67 in credit market debt for every dollar of adjusted disposable income (Statistics Canada 2017b).
- *Housing market.* Average home prices in the GTA have increased by 33% since 2016 (Toronto Real Estate Board 2017).
- *Employment.* Precarious employment such as temporary, contract, and part-time positions increased by nearly 10% from 2011-2014 among workers in the GTA, Hamilton and Burlington (Lewchuk 2015).

### **Gender Trends**

More young men live with parents compared to young women. For those aged 20 to 34 in 2016, 5 men for every 4 women lived with parents (Statistics Canada 2017a, c). This is a trend among both younger and older members of GenY. In 2011, 64% of men and 55% of women aged 20 to 24 lived with parents. In that same time period, 29% of men and 20% of women aged 25-29 co-resided with parents. (Statistics Canada 2016b)

### **Age Trends**

Older members of GenY are also more likely to live in the parental home than in the past. In 1981, 11.8% of GenY (aged 25-29) lived with parents, by 2011 this percentage has more than doubled (25.2%) (Statistics Canada 2016b). There is a similar trend among young members, those aged 20 to 24. 62.6% lived with parents in 2016 an increase of 20.6% from 1981 (Statistics Canada 2016b, 2017a). This pattern is a new social development in Canada, where previous generations left home much earlier and in greater numbers.

### **Education and Employment Trends**

Students are more likely to stay with parents. 57% of young adults aged 20-29 who attended an educational institution during the 2010-2011 school year lived in the parental home (Statistics Canada 2016b).

In terms of employment, 39% of employed young adults lived with parents (Statistics Canada 2016b). Among the unemployed, this proportion was 15% greater (Statistics Canada 2016b). The percentage of young adults who work full-time year-round and live with parents has also increased by 10% since 1981 (Statistics Canada 2016b).

## **Method    Collecting data for the *GenY at Home* project**

Data collection for the *GenY at Home* project took place between April 2016 and October 2016. Young adults living at home in the GTA with parents or their partner's parents were invited to participate by completing a web-survey. The survey was shared on social media (e.g., Facebook and Twitter) and with advocacy organizations for young adults. The survey focused on collecting reasons for co-residences, as well as wider values and attitudes around well-being and autonomy. The survey also acted as the recruitment tool for in-depth interviews.

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*Online Survey Respondent Characteristics.* 721 young adults participated in the web-survey, with the majority of respondents residing in the Peel, Toronto and York regions. The survey provides a stronger account of women's experiences living at home with parents compared to men's, as respondents who identified as women represented more than 50% of respondents. This was unexpected as there are more young men who live at home with parents compared to young women (Statistics Canada 2017a). 53% of respondents identified as a visible minority, a good representation of the wider cohort of GenY in the Greater Toronto Area. 8.9% of the respondents were born between 1980-1983, 22.3% were born between 1984-1987, 45.8% were born between 1988-1991, and 23% were born between 1992-1995. In terms of employment, 56% were employed full-time and 27% were employed part-time.

*Interviewee Characteristics.* GenY at Home interviewed 34 respondents to deepen its analysis of co-residence. The interview script featured open, discussion style questions, allowing participants to share their experience of co-residence. About equal proportions of men (44%) and women (56%) participated in the interview stage. 59% of the interviewees identified as a visible minority. The interview sample was split in terms of employment status as 46.9% worked full-time, which was higher than the national average for those aged 20-29 (Statistics Canada 2016b). 44% percent worked part-time. Half of the interviewees were born between 1988-1991, 31% were born between 1984-1987, and those born between 1980-1983 and 1992-1995 made up 19% of the sample collectively (about 9.4% for each cohort).

## **Results**

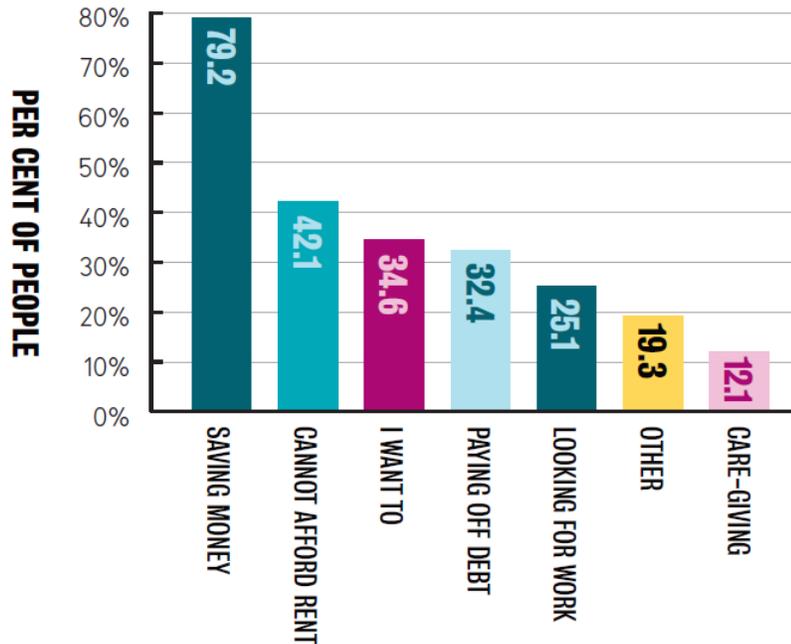
### **1 Why are young adults living in the parental home?**

There were multiple and complex reasons for why young adults were living in the parental home. Although, economic, cultural, and familial factors were named as the primary reasons for living at home, these factors often overlapped with secondary reasons such as convenience, lifestyle, continuing education, and employment also mentioned.

#### **Economic Reasons**

Many young adults were living at home primarily for economic reasons. Seventy-nine-point two percent of young adults' surveyed were living with parents to save money. Approximately, 2/5 of respondents reported that they could not afford rent. In the face of precarious work and widespread economic insecurity, familial interdependence provides young adults with a way to plan for their futures while coping with economic challenges. Economic constraints such as low income, a high cost of living, and soaring housing prices are reasons for why young adults live at home in the Greater Toronto Area.

## ECONOMIC REASONS



*It's cheaper, for the most part. Housing prices are really expensive. I don't think it's really worth it to move out. I'd rather stay at home and save money for a down payment for a place. That being said, though, one of the reasons I stayed after I got this job is because I'm kind of going back to school, so it makes sense to me to save the money.* -William

**“IT DIDN'T MAKE ANY SENSE FOR ME TO GO INTO ADULT LIFE STARTING \$50,000 TO \$100,000 IN DEBT WHEN I COULD RECEIVE EVERYTHING I NEED HERE AND THERE'S NO NEED TO PUT MYSELF IN A HOLE BEFORE I GET TO WHERE I WANT TO BE, ESPECIALLY WITH SOMEONE WHO WANTS TO GO [TO GRAD SCHOOL], IT DOESN'T MAKE SENSE. AND ALSO MY JOB WAS RIGHT THERE SO I COULD ALSO HAVE THAT AS A CONSTANT INCOME.”**

**CHRISTOPHER**

The accounts of young adults revealed that some lacked employment stability to plan their life around for life events such as marriage, raising children, and property ownership.

*I'm very much limited to 20 hours. I cannot go – work above that. There's pretty much no chance for promotion, or increasing hours where I am. So I'm very comfortable and happy with it, but, you know, it's getting to about a year working in that job, and I'm looking for something that's more fulltime.* -Madison

### Employment Picture

- Most respondents were working at a paid job (84.3%)
- Just over half of were working full-time (56%)

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Young adults in GenY, including those who married and/or had children, lived multiple and dynamic, pathways simultaneously to plan for their uncertain futures by going back to school to re-shape possibilities for career advancement, developing start-ups, and volunteering.

*I've been working at that place for quite some time, five or so. I'm only there part-time now because I have a couple other income sources. A friend of mine we are starting a start-up. –Justin*

*Interviewer: So you have three jobs?*

*Elizabeth: Yeah.*

*Interviewer: And how do you like your jobs–*

*Elizabeth: They're fun, they're good. They're good, yeah. It's a good change from my academia – like it's different than my academic work which is nice. I also work for a blog [...] in the States.*

### Debt levels

- 24.1% less than \$10,000
- 37.3% between \$10,001-\$20,000
- 14.9% between \$20,001-\$30,000
- 21.5% \$40,001 or more

### Education

28.3% of respondents were enrolled at a university, college or trade school

**“IT WAS SUPPOSED TO BE PART-TIME, BUT THEY WOULD GIVE ME JUST UNDER FULL TIME HOURS, SO THEY DIDN'T HAVE TO PAY ME BENEFITS OR, YOU KNOW, GIVE ME LIKE THAT PAID VACATION TIME. [...] SO I ENDED UP STAYING HOME, SIMPLY BECAUSE CHILDCARE COST MORE THAN I WAS BRINGING IN AND BECAUSE THOSE HOURS WEREN'T STEADY.”**

**AMANDA**

Less privileged individuals endured greater financial insecurity, making it difficult to chart a path to move forward in life. This was in contrast to their privileged peers who were living at home to accumulate personal wealth without sacrificing a comfortable middle-class lifestyle.

*I feel like that's one of those 'this too shall pass'—once you get there, you'll see what your life was preparing you for, kind of philosophical things because I can't see it, I can't see what the next five years are going to be. I can't envision it for myself and I don't know what they look like. -Chelsea*

### Cultural Reasons

Believing in traditional values like staying at home until marriage or living with a spouse's parent after marriage were some of the reasons interviewees gave for remaining home. Living at home was viewed as ordinary behaviour for men and women in the South Asian community.

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*I think it's more – I don't know if it's like that for everyone, apparently not from what I've heard, but in my community, as I'm East Indian, it's just a custom to live like amongst your family as long as you can. -Jagat*

**“I THINK ESPECIALLY IN, LIKE MY COMMUNITY, THE SOUTH ASIAN COMMUNITY — I THINK IT'S PRETTY NORMAL FOR US TO LIVE IN, SORT OF, THESE EXTENDED FAMILY DWELLINGS. I KNOW I GREW UP LIKE THAT.”**

**ARYA**

Sometimes parental expectations based on culture-specific values restricted young adults in ways that constrained women's and men's decisions to live at home differently.

*It was the crushing stress that I caused my parents that their young daughter moved out. It's a lot of psychological stress and it would come to a point where I would visit my mom and she wouldn't speak to me sometimes because she was just so upset and so disappointed that I had to go. She understood why but she had moments*

*where she was so upset she just wouldn't speak to me. So, I decided to move back. –Bhanu*

*My parents won't allow me to leave home. Originally when I was applying for schools I wanted to go away and explore, but then my parents talked me into oh, you need to save money and I'm like, okay fine, I'll stay at home. -Kim*

The study revealed that both women and men negotiate their stay at home with parents however, in some instances, men's experienced 'real choice' whereas women were confronted with greater constraint.

*So in our culture a lot of times, a lot more than not is that once a guy gets married like the girl comes to their house, they live at home with the parents but for me it was like, Oh heck no. I need to get my own place. I need to move out and my parents understand. -Jarah*

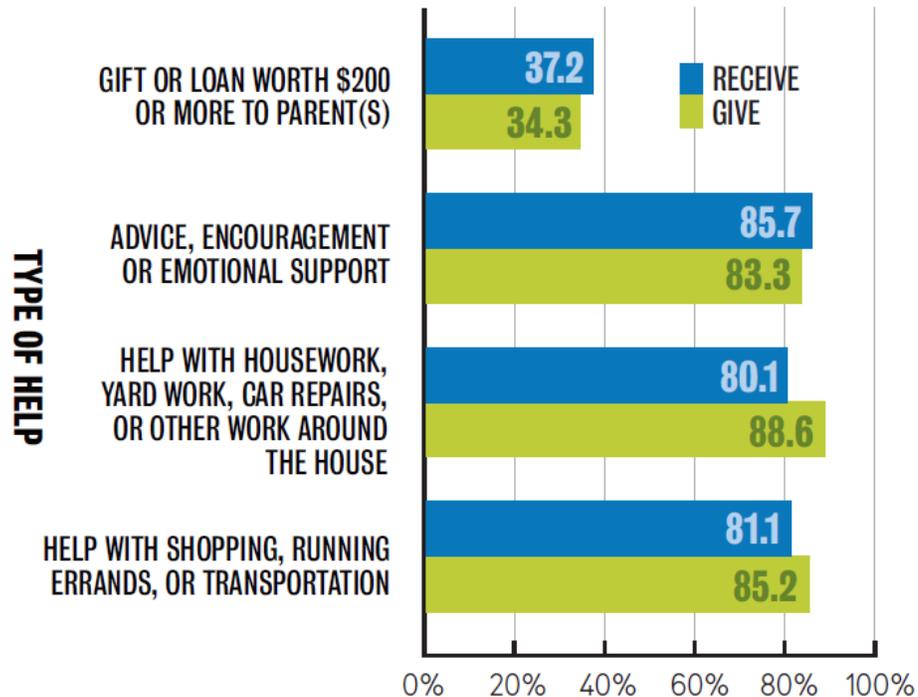
### **Familial Reasons**

In intergenerational households, young adults and their parents manage their everyday lives through mutual reliance. Intergenerational living arrangements provide young adults and/or their parents, who are constrained by low income, access to opportunities in urban areas (e.g., universities, jobs, community services) that they may not otherwise have living in individualized households.

Young adults and their parents can benefit from familial social support networks that bridge transition periods between life course events (e.g., schooling and first job, working life and retirement).

## A STORY OF NEGOTIATION AND MUTUAL RELIANCE

Parents and their adult children often supported each other—financially, emotionally and with the work of looking after a home:



Interestingly, supportive parents encouraged their adult children to live at home regardless of financial insecurity. Out of the individuals interviewed, many reported having positive and mutually supportive relationships with their parents. Young adults and their parents provided support in the form of physical and emotional labour demonstrating high interdependence among family members.

*Yeah if one of us has had a bad day we can just go home and we share with each other our experiences that day, I think that really helps all three of us in terms of you know keeping current with what's going on in each other's lives, being aware of what the other person needs. So that's definitely helps all three of us. So yeah having that support structure. -Michelle*

85.8% of respondents believed family was very important

Women respondents reported taking on a more active role in care-giving for ageing parents compared to men. This gendered response reflects the 'double duty' of women's labour.

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*"And my grandfather has been in better and worse health over the past decade or two. So in his down times, I am one of the people who is strongly taking care of him. I'm pretty much the second string of defense after my mom, so if she is not there, I'm the one in charge of everything. Making sure that he has everything and everything's okay. –Emily*

*So, you know, and also my husband lives there and also is, you know, trying to build his career, so if one of us has to deal with it [ill in-law], it usually falls on me because apparently I'm a woman and that's what happens when you're married. -Samantha*

## 2 How does co-residence affect well-being for GenY?

Parents supported young adults' emotional, psychological, and physical well-being by helping them through transition periods between life events such as school and full-time employment, the development and dissolution of romantic relationships, child rearing, and during times of instability such as unemployment, underemployment, and illness.

### Life Satisfaction

Parents generally made positive contributions to young adults' psychological and physical well-being. Seventy percent reported being satisfied or very satisfied with their lives while living at home. Parents helped to mediate young adults' stress by engaging in daily social interactions with them, acting as a soundboard, and taking on household tasks like paying bills and household chores.

**"IF FOR SOME REASON THEY CAN'T DO SOMETHING I DO IT FOR THEM, LIKE THE YARD. SO I TAKE CARE OF ALL THAT RESPONSIBILITY. OF COURSE I HELP THEM OUT WITH LIKE MORTGAGE AND GROCERIES AND ALL THAT AS WELL. SO I THINK ITS SECURITY BOTH WAYS. SO THEY'RE HELPING ME, I'M HELPING THEM, SO IT'S ACTUALLY LIKE A WIN-WIN SITUATION."**

**TYLER**

*Yeah there's no pressure at all from any sources so it's good and I'm healthy. That's really important. If you know you're on a healthy track physically, you just feel so much better about yourself. There's nothing to reproach myself with because I'm doing well physically, I'm like happy emotionally and financially free and I don't have any pressure from anywhere. -Justin*

*I just don't like being lonely and I feel like not dating somebody really seriously and coming home to an empty home will be a constant reminder of, okay, you're alone. You know what I mean? You're like, okay. So, I'm never reminded. I'm never self-conscious about it. - Hannah*

*I'm not worrying about the food, managing like what I'm bringing in. I'm not worrying about cooking so much. I'm not worrying about utilities and other expenses that are important. I'm not worrying about, you know, the assets, liabilities. I'm not worrying about my family in the sense that like I don't have to take more into consideration. My parents are more worried for that, like how we're doing, right? And I don't have to – I just have to worry about myself. - Zachery*



**REPORTED BEING SATISFIED  
OR VERY SATISFIED**  
WITH THEIR LIVES WHILE LIVING AT HOME.

### Illness and Disability

Some young adults (or their spouses) in the study were struggling with illnesses or disabilities and depended on their parents to provide care that would be less accessible or entirely inaccessible otherwise. Parents' care-giving took a range of forms from daily care to paying for health-related expenses (e.g., dental bills).

*I rely on my parents to talk to them a lot about different things, like I discuss a lot of things with my parents that a lot of people probably don't even discuss with their parents. More like personal things about like my relationship or health problems, or things. I have obsessive compulsive disorder so I get excessive thoughts over and over and over and over in my head and I'll talk to them about that when I wouldn't talk to other people because they'd think I'm like nuts. - Elizabeth*

*Brandon: So we're much better off financially and health wise now, because we live at home. I'd actually be dead if I didn't have someone with me.*

*Interviewer: Why do you say that?*

*Brandon: I just had a major – like I had an illness from – in December. So I had a huge blood clot where my left arm was swollen. I was in the intensive care unit.[...]So, and then, it's because my mom was at home, that because she was able to take care of me when I was recovering.*

*Like we're a very cohesive family unit, and especially with my husband struggling with mental illness, I need that other adult in the house. - Amanda*

Familial support networks were particularly beneficial for young adults living on low incomes since they could not depend on the state to provide adequate care.

*Daniel: because she [mother] was my primary caregiver, so she does still provide some personal care, because remember I only have the seven hours per week [for government funded care] and then the one extra hour that I've got for showers.*

*Interviewer: Does she do the cooking and the cleaning?*

*Daniel: Cooking, yes. Cleaning, less so; and probably very, very minimal. Like, anything that's hard physical labour is hard, it's just like no. But cooking, yes.*

### Challenges at Home

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In some instances, young adults did express reproach with their living arrangements in households where parental support for well-being fell short. The inability to leave home hindered young adults' sense of independence, self-worth, and was viewed as detrimental to other aspects of their mental and/or physical well-being and their romantic lives.

### **Mental and Physical Well-being**

*What will help me make goals again? Cause I don't know. For me, I don't. There's nothing. That could be the depression, but that could also just, like, it's just. . . I don't know anymore, what it is that I want to do. And that's the most frustrating at nearly 32 years old, after having done all this schooling, after having done all this experience and not be able to say 'I want that'. Chelsea*

**“MY FAMILY IS VERY DRAMATIC. THEY THRIVE ON GUILT. MY MOM’S GREAT AT GUILT. MY DAD’S REACTIONS ARE HUGE TO EVERYTHING. YEAH, EVERYTHING SEEMS TO BE A REALLY BIG DEAL THERE. LIFE [ON MY OWN] WAS A LOT QUIETER.”**

**TAYLOR**

### **Romantic Life**

*I'm single, but I'm in a relationship. The reason why I say I'm not sure how to answer that is, because I've been almost dating someone for two years, but my parents don't know. So, it's been, sort of, stressful in that regard, because my parents are extremely protective. -Kim*

*I do think it stops me from dating unconsciously. I try not to use these things as excuse, but I think it's a huge factor for me. - Matthew*

*Samantha: Plus you can basically write off your sex life because now you live with your parents.*

*Interviewer: Right.*

*Samantha: So I can't even remember what that's like. And we were supposed to be like, honeymoon, just married. So, we basically sacrificed our marriage for the last five years, and certainly in the last six months, like, there was some talk of separation.*

### **Balancing Positive and Negative Impacts on Well-being**

Many young adults in the study strived to achieve a balance of negative and positive factors impacting their well-being by focusing on the benefits of living at home (e.g., stability, security) and minimizing the challenges (e.g., co-dependence).

Framing their living at home as a temporary situation and/or rational decision in discussions with friends and family also helped young adults cope with the emotional frustration stemming from their perceived lack of independence.

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*So it totally was a case of, "Oh what does everyone else think of me?" You know I knew it was best for me but yeah it really took some convincing. It was really that conversation with a friend of mine who said like, "Try for three months, just convince yourself of three months and it will be OK."-* Jessica

### 3 How does co-residence impact conceptions of 'adulthood' & 'home'?

In the study, some participants identified as adults, some had mixed feelings, and others did not view themselves as adults at all. Young adults' self-evaluations of their 'adulthood' were based on common markers of adulthood included gaining financial independence/being employed full-time, homeownership, marriage, parenthood, and completion of school. Although, many of these markers of adulthood were delayed or contested by young adults living at home. Instead, young adults strived to actualize adult identities by emphasizing their efforts to take on self-responsibility, demonstrating a shift in the definition of adulthood into one that is more flexible.

#### Feeling not quite like an adult

For those young adults who did not identify as adults, factors such as dependence on parents for financial support and lack of control in decision-making were mentioned as reasons for they did not feel like adults. Young adults who did not identify as adults explained how they lacked opportunities to express themselves and pursue their own lifestyles.

*Well I guess – my idea of adulthood is taking care of a house, like feeling a sense of ownership over your place where you live, right? And part of that is keeping it in order and decorating it and I don't have that at all anymore, which I associate more with my teenage self, feeling like I'm not in control of my dwelling, place where I live. And in terms of – in terms of my behaviour, I've reverted in the sense that I'm snarky with my parents and you know, muttering things behind their back[...]-Taylor*

*Well, for me, it's not...it's not adulthood, because I'm still living with my parents. I consider adulthood to be marked by the separation from one's family. [...]So I felt like I had made that separation and made that jump when I left for university, and coming back felt like a retreating and a...a regression. So...So it doesn't feel like adulthood to me, in my current living situation. - Madison*

*I don't want to say that I feel like an adult just, because every single day of my life I'm being treated as a child. -Kim*

- 77.6% of respondents believed financial independence was very important
- 79.9% of respondents believed independence was very important

#### Negotiating interdependence

Some young adults redefined markers of adulthood as achievements in self-responsibility for example, taking responsibility for personal finances, paying bills, taking on chores, and contributing in other ways to the household.

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*I think just the fact that I help around the house financially and actually doing the household work as well, it just makes me feel as an adult, whereas as a kid I didn't really do anything.* - Tyler

*I think the car kind of helped me become an adult—like realize expenses and then paying utility bills helps as well.* - Jarah

*Well, I guess adulthood for everyone would be different so, being emotionally, financially stable and things of that sort, I feel like I'm able to do that where I am. So, I can do that because I work full-time. It's not like I depend on my parents to give me money to go on my trips, or my vacations or anything. But, yeah, so I feel like it still allows you to get your independence.* - Hannah

### **2015 personal income before taxes**

- 39.5% made less than \$20,000
- 23.7% made between \$20,000-\$39,999
- 18.6% made between \$40,000-\$59,999
- 13.7% \$60,000 or more

Engagement in these activities gave interviewees a sense of being an adult, particularly those who viewed themselves as in the process of transitioning into adulthood. However, those in transition also experienced mixed feelings and uncertainty in their adult status.

*I think it's a transitioning period into adulthood because I'm not fully an adult, yet. I'm still somewhat pampered, so I can really say I'm fully - I'm not really, fully a self-sufficient adult. [...] As for now, I'm like in really a transition phase, where you have a lot more responsibilities, but your parents have kind of let the reigns go [...].*-William

Despite taking on adult responsibilities, young adults facing hardships in their financial or romantic lives remained uneasy identifying themselves as adults.

*I don't know, I feel like I'm in this liminal space, where I'm not quite an adult, but I'm not quite a child either, right, because I'm somebody's parent but at the same time, like I don't really feel like I'm not a real adult yet, I guess.* - Amanda, Mother

*[...] I think it's very hard to function in an independent, adult way, when you're living with your parents. I think there's, it's a little bit better for me except that my husband behaves like such a child with his parents that I feel like an adult to him, and that's really bad for my marriage.*- Samantha, Primary Care-giver

*I think that I struggle with the confidence to say that I am an adult, right? [...] When dates do happen, and you are at a table with someone who has a place of their own, oh, I still live at home. You know, there's something that happens there, well, that's not a sign of you being a person that's ready for a serious relationship. That's not a sign of you as someone being ready to be considered an adult.* - Chelsea, Household Breadwinner



## Culture

Cultural factors also played a role in determining whether or not living at home impacted interviewees' definitions of adulthood. Some young adults recognized the negative stereotypes about living at home that exist in western media or among their friends. Interestingly, many individuals did not appear to experience pressure to conform rather, they were critical of these stereotypes.

*Yeah I don't know but in the western culture and I grew up here for a lot of my life, it seems like that's very stigmatized. It's like, Oh well you should have your own place by now. You're kind of a loser. I don't know. How would you say? You don't have your own identity or you don't have your own property, you don't have your own place. It's like for me I don't care. Who cares? Some people see it as I guess a sign of status kind of thing. - Andrew*

## Meaning of Home

Young adults' definitions of home took on a variety of meanings however, a common definitional component was that home was a place where they felt comfortable, secure, and could be themselves. Home was defined in two distinct ways by interviewees one as a collective space (i.e.,

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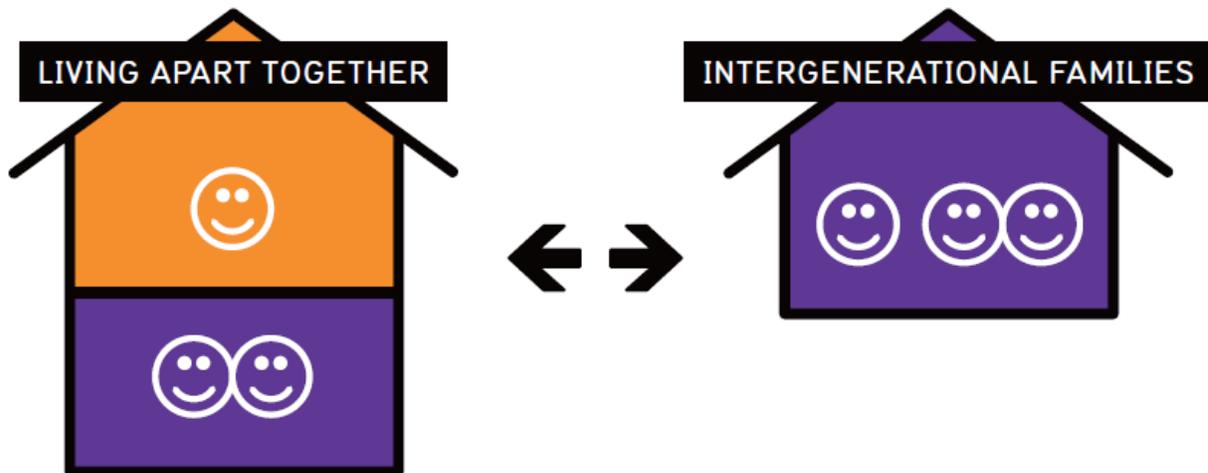
which focused on the people) and the other as an individualized space (i.e., which focused on privacy). At times these definitional components overlapped. In some instances, women and men viewed home in noticeably different ways. While some men viewed home in a utilitarian way, as a stable and secure space for activities, some women saw it as a place of hardship. What became apparent from young adults' definitions of home was that there was a lack of association between 'home' and 'house' (the physical dwelling), indicating a shift and redefinition of home as a constantly evolving, sometimes contradictory, and multi-dimensional concept.

### Collective Homes

In definitions of home that captured collective household spaces, family relationships symbolized home. For these young adults, home was constructed by supportive and loving people who contributed to creating a comfortable, intimate, space that was removed from public scrutiny, but not necessarily stable.

*Home is where my family is. Like we could be in a cardboard box and it would still be home if everyone was there, right. So home is wherever the kid and the two dogs are.- Amanda*

*Where you're surrounded by supportive people who love you, people who make you feel like home.- Emily*



### Individualized Homes

In definitions of home that captured individualized household spaces, interviewees made reference to home as a symbol of self, an independent space, free from surveillance, a private space for self-development and creativity. Home was viewed as a space to organize and explore one's self and life.

*Ashley: Also home is a place of - I think it's also a place of - what would you call this - identity making, I guess. So you developed your identity and your personality and stuff like that because, you know, there is - you're living - you're - you're cohabitating with people and it's not a permanent*

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*circumstance. [...]I don't know. For me I think home is just a place that's mine where I can go to at the end of the day and relax and just let go of just the day's challenges and be myself.*

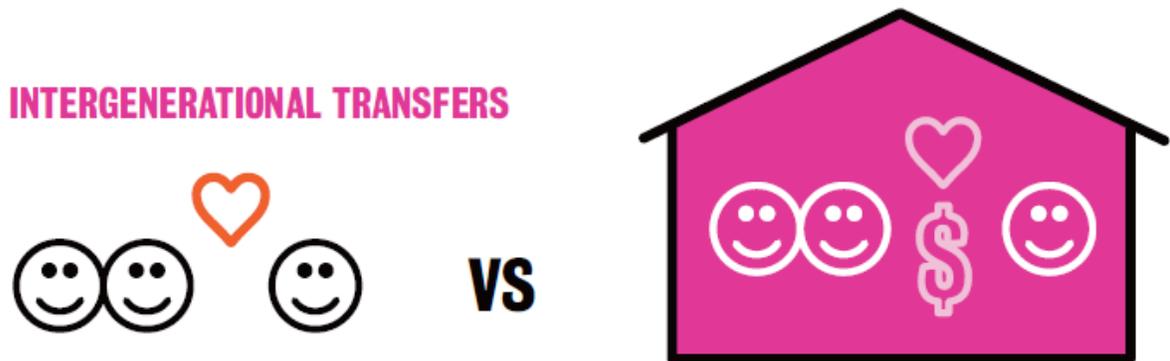
Home defined as a private space for self-development did not always preclude collective household spaces, demonstrating the complexity of the meaning of home.

*So to me a home would be a place where I have my family and I'm able to have my own space. So you know my own private space, I actually you know physically own in terms of the title, the contents of what's in that place. I guess the most important thing is though the people who are living there and I guess in my definition it would be just like any like direct family. So if I lived with a bunch of friends you know in a rental property or even a timeshare or something I wouldn't consider that home. - Michelle*

### Conclusion Understanding co-residence: why this research matters

*GenY at Home* aims to provide a more nuanced understanding of how co-residence connects to well-being in young adulthood. Challenging current stereotypes of GenY, as well as opening a more complex discussion of what co-residence with is understood, both personally and socially.

#### Intergenerational wealth transfers and disparities



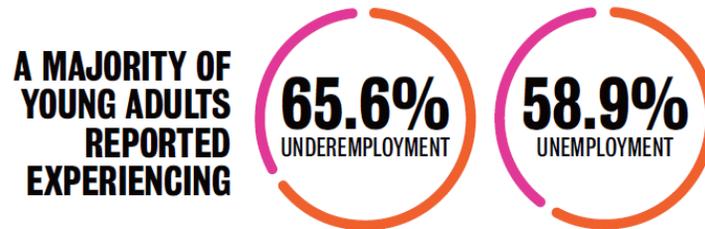
In the *GenY at Home* study, young adults and their parents mutually relied on each other to run and maintain the family household. Young adults largely depended on their parents for financial but also emotional support. Living with parents provided young adults with the stability and security to engage in multiple life paths, a required adaptive strategy, in an increasingly insecure and uncertain world. In return, young adults contribute to family life and home by sharing expenses, domestic duties, and providing emotional support to parents. Young adults and their parents co-construct safety nets to support their shared lives.

Through intergenerational wealth transfers from parents, privileged young adults in particular have an opportunity to save money allowing for greater security in the future. There is growing disparity in socioeconomic inequality between upper and lower income families, as the middle-class shrinks. Less privileged families who do not have the means to provide financially for their adult children means wealth inequalities are reproduced in the next generation.

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### Precarious work

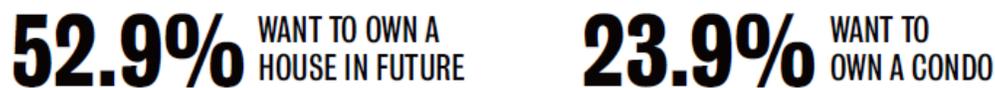
The rise in precarious work has made it exceedingly difficult for GenY to secure permanent full-time positions with employment benefits. Precarious employment means young adults face more frequent and longer periods of financial instability. For many in GenY, financial dependence on parents has meant that traditional markers of adulthood (e.g., financial independence, full-time employment, property ownership) are being re-imagined to reflect the lived and perceived uncertainty of their working lives (Worth 2016).



### Challenging housing market

In the GTA, housing prices continue to skyrocket, leaving the majority of young adults unable to move out of the parental home. In the *GenY at Home* survey, 42.1 percent were living at home because they could not afford rent that is, they were struggling financially. Other young adults in the study were living at home because they were trying to save for things like a down payment, more schooling or just a nest egg for when they no longer have financial assistance from their parents. Even for those better off financially, GenY is finding it tougher to enter the housing market when wages are stagnant and home prices keep rising. Many young adults are choosing to co-reside with family to avoid living in poor housing conditions while working in the cities.

### IN TERMS OF FUTURE HOUSING, THE MAJORITY OF YOUNG ADULTS SAMPLED PLANNED ON OWNING A HOUSE...



### THEY PLANNED TO BE HOME-OWNERS IN THE NEAR FUTURE...



GenY does have ambitious and hopeful plans to own their own homes and in the near future. Approximately, 77% want to own a house or a condo in the future. 41.8% expect to live in their preferred future housing in the next 1-3 years and 32.5% in the next 4-6 years. Despite speculation that a slow down in home prices is in the near future, central banks in Canada continue to keep interest rates low. This makes it easier for people to buy, but also harder to save for that down payment. For some in GenY, this has meant delaying life events (e.g., marriage, parenthood) or forgoing them altogether.

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