

A. Tomaszczyk & N. Worth (2018) 'Boomeranging home: understanding why millennials live with parents in Toronto, Canada' **Social & Cultural Geography**

<https://doi.org/10.1080/14649365.2018.1535088>

This article examines young adults' experiences of living at home with their parents in the Greater Toronto Area (GTA). Although media frequently references co-residence as part of the trope of struggling/lazy millennial adulthood, it has received little academic attention from geographers. Co-residence offers a unique lens to understand some of the vital economic geographies of young adults, especially when set within a context of financial uncertainty, inaccessible housing markets, and a job market characterized by precarious work. The research draws on a feminist economic geography framework to understand why millennials (those born between 1980 and 1995) live at home. Analysis of qualitative interviews reveals the key social structures and processes that organize and shape millennials' experiences, including the economy, education and debt, as well as the family, culture and mutual reliance. This research highlights the role families play in the struggle to maintain a middle class social position for their children, providing insight into the complexity of young adults' decisions to co-reside with parents, where motivations of choice and constraint often overlap.

Keywords: millennials; co-residence; housing; precarity; lifecourse; family; austerity; intergenerationality

Introduction

As millennials (born between 1980 and 1995) search for their place in Canadian labour and housing markets they are confronted with the reality of an increased cost of living, a trend toward precarious and part-time work, and mounting housing prices. Faced with these challenges, more and more young adults are choosing to live at home with their parents—returning home after

time away (what Canadians call the ‘boomerang kids’ⁱ) or never leaving home. Statistics Canada (2017) data from the 2016 census reveals that close to half of young adults aged 20-34 live at home with their parents in Toronto (47.4%). Toronto has a challenging housing market for both renters and first time buyers and Ontario has the highest rate of co-residence in Canada, increasing 20% since 2001 (Statistics Canada 2017). In the media, millennials are often described as struggling (Baute and Marlow 2009), ‘hurt and baffled’ (Robson 2013), or lazy—unable to achieve the success of their parents because of their own inadequacies. More recently, there has been a more nuanced perspective on millennials in Canada; instead of ‘failing at life’, there is a growing popular recognition of the external challenges faced by young adults. The decision to live with parents is increasingly contextualized against the absurdity of house prices and scarce jobs, where living at home is framed as ‘desperate times call for desperate measures’ (Teitel 2017). Within this context, this article adds to a small but growing set of academic literature on young adult co-residence with parents from Australia (Gorman-Murray 2014; Warner 2014) the US, (Cooper and Luengo-Prado 2016; Houle and Warner 2017; Keene and Batson 2010) the UK (Lewis et al. 2016; Stone et al. 2014), and Europe more generally (Arundel and Ronald 2016). Emerging from geography, youth studies, sociology, and education this literature often prioritizes economic crisis and labour/housing insecurity as the driver of co-residence, with more limited attention on family ties or cultural traditions.

This article contributes to the emerging literature on young adult’s co-residence with parents, using data from a mixed methods project involving millennials in the Greater Toronto Area (GTA). It examines the experiences, perceptions and motivations of young adults who live in the parental

home through the lens of social reproduction and work in feminist economic geography more broadly (MacLeavy et al. 2016) to get at the complexity of choice and constraint within co-residence, where economic motivations interconnect with issues of care and support (Meehan and Strauss 2015). Inaccessible housing, underemployment and precarious work are key to understanding why millennials are choosing to live at home with parents, but the benefits (and challenges) of the intergenerational family—including diverse forms of care and shared domestic work also impact co-residence. We consider both economic insecurity and family to dig deeply into the experience of co-residence. We aim to demonstrate that co-residence with parents provides young adults with the opportunity to maintain a familiar standard of living while benefiting from various forms of family support during transition periods in the lifecourse. It is a way of mitigating risk through mutual reliance-- not being tied to a lease or mortgage gives young workers more flexibility and more funds to support daily living, and lessens the burden of domestic work. Situating co-residence as one example of the lived experience of the economic contributes to feminist geographical work on the economy, which has long tied together concerns with productive and reproductive labour (McDowell, 2001).

The next section examines two areas of literature that help explain co-residence with parents— (1) precarity and debt and (2) family and culture—concluding with the theoretical framework of the article, which situates co-residence at the interface of production and social reproduction. The following section describes the research design for the *GenY at Home* project. The central section of the article sets out two interconnected explanations for millennials' co-residence with parents: economic insecurity and family. In each, findings are organized by scale, moving from

structural entities like the welfare state and cultural norms inwards to agential decision-making and personal pathways. In the conclusion, we connect the key findings of the article to some of their wider implications. Co-residence with parents in many ways is about attempting to manage or cope with insecurity, yet it may actually perpetuate wider generational inequality and impact family capital (Waithaka 2014).

Thinking though co-residence

Precarity and debt as millennial norm

The working lives of young adults are becoming more precarious as contract, part-time and temporary employment opportunities replace permanent full-time jobs (Brannen and Nilsen 2002; Brückner and Mayer 2005). Unemployment in Canada has been slowly recovering since the economic crisis; however, other factors such as the rise of low-wage, temporary service work, have also contributed to the degradation of stable employment opportunities. These changes to the job market make it difficult for young adults to support themselves financially. A consequence of this is that young adults are choosing to live at home with parents to save money and/or pay down debt (Moos 2014). Historically, increased opportunities for young adults, such as access to higher education and gainful employment, encouraged them to leave home earlier. After the Second World War, people in Canada and the U.S. enjoyed a period of relative economic stability and job growth, a trend that continued for about 30 years after the war (Kalleberg 2009). Kahn et al (2013, p. 1463) trace how employment has influenced co-residence over the last 50 years, finding that: “[employment] changed from positively predicting co-residence with a parent in 1960, implying that financially stable young adults were providing residential support to their parents, to negatively affecting co-residence, reinforcing the portrait of an increasingly needy

younger generation". In Europe, prolonged co-residence with parents is more commonplace than in Canada and the U.S.; however, global events such as the recent economic crisis of 2008-2009 and trends like stagnant wages, increases in the cost of living, precarious work, and housing prices, impact young adults' opportunities to leave home across Europe, the U.S., Australia, and Canada (Aassve et al. 2013; Cherlin et al. 2013). Returning, or boomeranging, home after higher education is becoming normative (Stone et al. 2014). Older millennials who can no longer afford to live independently due to periods of unemployment or underemployment often position returning home as their only viable option.

From a lifecourse perspective, as humans living in western societies approach adulthood, they undergo pivotal life events that shape the development of self (e.g., first job, marriage, property ownership, parenthood). Research from this perspective has found in recent years, that the number of young adults who are postponing or 'failing' to achieve these key transition points into adulthood is increasing in Canada, the United States, parts of Europe and Australia (Aassve et al. 2013; Cobb-Clark 2008). In light of this trend, normative pathways in young adult development seem antiquated and not entirely applicable to the lifecourses young adults negotiate today. To address the disconnect between standardized conceptions of the lifecourse and its diverse contemporary forms, geographers have combined multiple theoretical lenses to capture the multi-dimensionality and nuance of young adulthood. For example, recent research has revealed young adults are developing non-predictable and non-linear pathways to grapple with their uncertain circumstances (Jarvis 2011). Due to global economic uncertainty, young adults do not lead predictable lifecourse trajectories because they are having a harder time achieving financial independence and security. The normalization of precarious work means that

working people often need to adjust their expectations for life events such as property ownership and parenthood.

In bad economic times, lifecourse scholars point out that families construct safety nets to mediate financial risk. For example, researchers have found that the diminishment of the welfare state has influenced young adults' dependence on these family safety nets (Hörschelmann 2011; Schwiter 2013). It is not surprising that young adults from families with greater resources are more likely to receive financial assistance from parents (Mitchell et al. 2004; Sandberg-Thoma et al. 2015). Moreover, scholars have noted that economic insecurity disproportionately affects young adults with less privilege (Anderson et al. 2005; Carmo et al. 2014). For example, Anderson et al.'s (2005) study found evidence that young adults constrained by economic insecurity had greater difficulties making long-term life plans.

Intergenerational families and cultural expectations

A central focus of intergenerational research centers on the dynamics of familial relations (Mannay 2015; Mitchell et al. 2004; Tarrant 2010). Within households, the power relations in family structures and household dynamics can constrain young adults' decisions to live in the parental home (Hörschelmann 2011). For example, developmental psychology research by Arnett (2004) demonstrates that parent's cultural expectations for interdependence and the timing of transition events such as marriage, parenthood, and leaving home have an impact on young adults' motivations. Although millennial men are more likely to co-reside with parents, in some cultures women are more likely to prolong their co-residence, enabling parents to protect and monitor their activities and control the timing of life events (Arnett 2004).

Lifecourse research has also indicated that the quality of parent-child relationships are a good predictor of young adults' co-residence with parents. For example, in telephone interviews with young adults, Mitchell, Wister and Gee's (2004) found those who reported higher quality relationships with the parents tended to stay at home longer and boomerang back at a faster rate. In a similar vein, Szydlik's (2012) research on intergenerational co-residency found family solidarity was high among households where young adults co-resided with their parents. Mitchell, Wister and Gee (2004, p. 570) speculate that intergenerational support acts as a strong form of social capital that "expands co-residence opportunities during the transition to adulthood". A compelling aspect of parent-child relationships in relation to co-residence is the role non-financial mutual support plays in motivating young adults' choices to live at home, yet there is little research on this subject. We argue that intergenerational co-residence is a physical and social form of interdependence (Worth 2016), a buffer against risk and uncertainty.

Co-residence and complex millennial lives

Previous research on young adults has found that structural changes to the economy, the education system, and the labour market that occurred over the last 30 years have resulted in young adults engaging in less standardized lifecourses (Worth 2009) . Growing up in neoliberal times, individuals are socialized to internalize individualization, expecting that individual responsibility goes hand in hand with their freedom to choose. In the lifecourse literature, a tension exists among scholars who believe the promotion of liberal principles in society translates to greater liberty in choice of lifestyle for the individual. Other scholars have argued that while there is a perception that individuals have more freedom to choose their life paths, this freedom only exists for the privileged few, whereas the majority of people are constrained by structural

and biographical circumstances (MacDonald et al. 2001). In the face of widespread financial insecurity, it often becomes an expectation for young adults to develop complex alternative pathways, contrasting or challenging normative notions of the lifecourse (Alloway and Dalley-Trim 2009; Blatterer 2007). This article attends to these debates through the lens of housing. According to Aalbers (2016, p. 23), “Housing, in short, is central of the matter of social reproduction, and not only insofar as the domestic sphere is where much of the work of social reproduction occurs”. Aalbers positions housing inherently as a site of social conflict, as a site that is necessary to reproduction but also a contributor to wealth disparity.

Opting to live at home provides young adults with the opportunity to enjoy a higher standard of living, afford higher education and form strong bonds with parents in times of economic strain. For some young adults, the benefits of living at home (such as financial and emotional support) outweigh the loss of physical independence. While young adults' satisfaction with their co-residence with parents is highly dependent on social and cultural conditions, support from parents provides the opportunity for young adults to pace their entry into adulthood and mitigate their often precarious working lives. After setting out the design of the research, the remainder of the article examines co-residence where economic insecurity and supportive family and cultural traditions bring (or keep) millennials in the parental home.

Research design: Understanding intergenerational co-residence

A generational research approach can involve families (parents and children) as well as cohorts of society, who experience events (like the recession of 2008-2009) at the same life stage (Vanderbeck and Worth 2015). Both definitions of generation are used here, focusing on the millennial generation, (born between 1980 and 1995), in Toronto, Canada; importantly, these

millennials are the children of the baby boomers, a generation who built up considerable housing wealth and experienced relative labour market stability (Green 2017). The research uses an intersectional lifecourse approach (Kelly 2015), to work across both structural and agential dimensions of co-residence (Hesse-Biber 2010). Participants for the project were recruited using a web survey that was shared via social media (Twitter/Facebook), key organizations for young adults (including non-profits like Generation Squeeze and organizations like the Canadian Internship Association), and through the project website and participants themselves. The survey was open from 2016 April to 2016 October and closed when responses trailed off. The survey acted as the recruitment tool for in-depth interviews. The interviews ranged from 45 minutes to an hour in length and were conducted at a place of participant's choosing. Respondents were purposively sampled to help ensure interviewees matched the diversity of the wider millennial cohort in Toronto (52% of millennials in Toronto are from a visible minority group, with individual total incomes of about 40% in the less than \$20,000 range, 40% between \$20,000 and \$59,999, and 20% earning more than \$60,000ⁱⁱⁱ)(Statistics Canada 2014; Milan 2016). Besides capturing data on why millennials live at home (debt, job insecurity, expensive housing) the survey (n=721) was designed to explore values and attitudes around well-being, autonomy and co-residence, and to inform the development of the interview script. US researchers (Bleemer et al. 2014) were surprised that young adults in New York continued to live at home despite rebounds in the job market and greater housing accessibility. They assume both a rational economic actor and that living independently is the ideal living arrangement for millennials. Yet many millennials involved in the *GenY at Home* project do not see the importance of sinking all their money into a house. Moreover, young adults often seek out the support of parents to help with childcare and others

are concerned they could lose their job and rely on an intergenerational safety net for both affective and financial support (Worth 2017). *GenY at Home* was interested in expanding beyond reasons of financial necessity to include the social register of co-residence.

Interviews (n=34) were the main source of data for this article. They began with open-ended 'tell me about' questions, using strategies from narrative methodologies to put participants at ease and position them as experts about their own experience (Andrews et al. 2008). Towards the end of the research encounter, the interviewer asked for critical comments about emerging themes from the research, asking participants for their analysis. Interviews were recorded and transcribed, and then coded in Dedoose, following the procedures of framework analysis (Ritchie et al. 2013). Framework analysis is a form of thematic analysis, built from a set of emergent key themes that are refined and organized as analysis continues. Interview transcripts were indexed with key themes and then charted with a series of subthemes. The resulting framework allows interpretation by participant, but also by theme/subtheme, while always linking back to the wider context of the narrative. The framework was further developed by linking specific themes to open text survey responses. This process allows for rigorous interrogation of the data at multiple times, through a variety of lenses. To give a sense of the complexity within young adults' narratives about co-residence with parents, the findings that follow feature extracts from interview transcripts. All names are pseudonyms.

Understanding the boomerang kids

This section considers the factors that influence young adults' motivations to live at home with parents, demonstrating how risk is mediated at the individual and household level in the neoliberal game of choice and constraint. We examine data collected against the backdrop of

widespread economic insecurity and precarious work, evaluating both transition and transformation based geographies (Brown et al. 2012). The following sections examine how millennials' decision to move back or remain in the parental home into adulthood connect to economic insecurity as well as family solidarity and cultural values—importantly, respondents often positioned these reasons for co-residence as intimately connected, either reinforcing their decision (family expectations with the added benefit of saving on rent), or making their choice more difficult. This article argues that co-residence with parents sits at the intersection of social reproduction and the economic activities of labour and housing markets.

Economic insecurity

Co-residence in tough economic times is a strategy millennials adopt to sustain standards of living. Familial interdependence provides young adults a way to plan for their futures while coping with economic challenges (Hall 2016). There is strong consensus in the literature on the lifecourse that the dominant neoliberal ideologies that promote individualization, the free market, and the idea that public policies should be based on individual choice rather than the collective will, has impacted how young adults perceive the transition to adulthood (Alloway and Dalley-Trim 2009; Blatterer 2007). Drawing on Beck's (1992, 2009) notion of a 'risk society' some lifecourse scholars argue that these neoliberal principles, when applied to public policies, have resulted in increasing uncertainty and insecurity in people's everyday lives. For example, in the post-Fordist era, structural transformations to the economy, namely the expansion of the free market, served to limit government powers and diminish the welfare state in order to stimulate decision-making based on individual interest. As a result, individuals lead increasingly precarious lives. Paradoxically, the competitiveness that drives the market, enabling individual choice,

simultaneously serves to constrain choice, specifically for individuals from less privileged backgrounds, thereby reproducing social inequalities (Cobb-Clark 2008).

Given the destandardization of the lifecourse, young people need to rely on alternative and multiple pathways to adulthood. Lifecourse scholars have noted that the normative lifecourse of the post-WWII, Fordist era, that was bolstered stable employment opportunities and a strong welfare state, has largely fallen by the wayside (Brannen and Nilsen 2002; Brückner and Mayer 2005). Although precarious work has been a growing part of the labour market since the 1970s, the recent recession of 2008-2009 has made it more difficult for young adults to gain financial independence. Consistent with previous empirical research, this study found that economic constraints such as low incomes, high costs of living, and soaring housing prices, are reasons for why young adults live at home in the GTA (Moos 2014). For those in precarious employment, and/or living on low incomes, engaging in non-predictable, alternative life pathways, was common. Similar to the findings of Jarvis et al.'s (2011), our interviews with millennials in Toronto revealed that many participants were unable (and unwilling) to plan for a linear, standardized lifecourse; instead they lived multiple, dynamic, pathways simultaneously to plan for their uncertain futures. For example, William was planning for his future by continuing his education, working, and saving for a down payment for a home. When asked why he lives at home, William replied:

William: 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. (Born 1988-1991, Income \$40,000-\$50,000, Non-student, Student debt \$10,001-\$20,000)

Other ways young adults in the study opened themselves up to multiple pathways was by pursuing entrepreneurship and volunteer work. The pursuit of a 'side hustle', a secondary, part-time job that brings in some income, was another way young adults coped with precarious work. Examples of side hustles from the GenY at Home project include shift work in retail, freelancing, and entrepreneurial ventures. In pursuing multiple pathways simultaneously, young adults are living to multi-task, constantly dividing their time and their efforts to keep their options open and create novel solutions to cope with precarity (Thieme 2017). Similar to findings from Anderson et al. (2005), despite experiencing economic insecurity and biographical constraints, the young adults involved in our research reflexively negotiated their pathways by reflecting on the risks and attempting to mediate the outcomes.

Second, with a receding welfare state, the safety net of the family home becomes a significant advantage for millennials who co-reside with parents (Berrington and Stone 2014). Findings support theorizations by Furlong, Woodman, and Wyn (2011, p. 362) that today's young adults are required to negotiate forms of support to suit their "historically specific circumstances". As revealed in Foster's (2013) study, a hurdle for young adults in Canada is coping with disaffection about work that is, the disconnection between employment aspirations and the rise in precarious work. For example, Andrew, disaffected by underemployment, left his job to pursue further education to re-shape his possibilities for career advancement. Andrew explains how he needed to live at home during periods of unemployment:

Interviewer: If you didn't live at home, could you afford rent?

Andrew: I mean I think so but for how long? Again, if I lose my job I would've gone on EI [employment insurance] or I would've had to be much less comfortable. I would've had

to accept a job I maybe felt underemployed at or I felt like was a risk to my long-term career. The only way you can pay rent if you don't live at home and you don't have a job is through EI and so you can't afford to like quit your job through EI kind of thing because you won't get it unless you can get some other kind of benefits. In that case I would've felt more trapped.

(Born 1988-1991, Income \$60,000-\$79,999 (before leaving work returning to school), Student, Student debt \$20,001-\$30,000)

Similar to findings from Schwiter's (2013) research, interviewees' inability to rely on the welfare state shaped their expectations for independent living (Schwiter 2013). The construction of family safety nets not only provides opportunities for young adults but their family members as well. Strong mutual ties between young adults and their parents help to mediate the risk of slumping into a lower socioeconomic class, by ensuring that the labour and income necessary to run the household is maintained. For example, Tyler describes how living at home produced greater security for him and his parents and viewed it as a favourable outcome for all involved:

Tyler: So my parents are of a comparatively older age and it's more so, I mean the security for me as well for my parents. So we're living together, if for some reason they can't do something I do it for them, like fixing around the house, the yard like the whole thing, everything. 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. (Born 1988-1991, Income \$20,000-\$39,999, Non-student)

Drawing on Tyler's experience, co-residence with parents proves mutually beneficial for millennials and their parents, mitigating risk when income levels decline (Gerlach-Kristen 2013). The mutual reliance illustrated by Tyler's experience reveals how ageing baby boomers can also

maintain their standard of living through co-residency. As baby boomers leave the workforce, they face reduced income levels combined with a greater propensity for health-related problems; their young adult children can provide support against underfunded social service systems that have yet to demonstrate they have the capacity to care for a large aging population.

Third, following research by Anderson et al. (2005), the study found that young adults are less able to engage in long-term planning because there is little sense of stability to plan one's life around (Bauman 2007; Carmo et al. 2014). For some interviewees, coping with financial strain and a failing opportunity structure meant that charting a lifecourse felt like a futile effort. Chelsea struggled to make plans for the future while working part-time in seasonal employment and financially contributing to her family. When asked about her plans for the future, she replied:

Chelsea: I can't. 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.

(Born 1984-1987, Income \$20,000-\$39,999, Non-student)

Some respondents, like Chelsea, were imprisoned in insecurity and unable to chart a path to move forward as their limited incomes supported the family as a whole. For other, more privileged peers, living at home allowed them to accumulate personal wealth without sacrificing a comfortable middle-class lifestyle. Without a stable employment as a basis for planning for the future, some young adults used living at home as strategy to maintain their class position, capitalizing on intergenerational living arrangements by saving money or spending money on

'extras' that would have otherwise been used for rent and household expenditures had they lived independently:

Jessica: I live at home because it's free and that's kind of the main reason. Because it's free and also because I really love to travel and I would rather travel than pay for my own apartment. Because if I lived on my own I would never get to travel, I'd be too busy with bills and expenses and then rent and like all of that (Born 1980-1983, Income \$60,000-\$79,999)

On the surface, these young adults' reasons for living at home seem to echo stereotypical views of millennials as entitled however, what they are attempting to do is resist financial insecurity in uncertain times. Recent stories in the news about millennials 'wasting money' on avocado toast rather saving every penny are disingenuous (Qui and Victor 2017; Salt 2016). The social critique of young adults for their spending can be a form of victim blaming, focusing on the individual rather than considering the wider social inequalities in the housing and labour markets that make life precarious for many. Remaining at home with parents is a strategy that some young adults are employing to engage in meaningful living.

Overall, the prevalence of negative stereotypes about millennials as lazy, entitled, and coddled in the media ignore the economic forces that contribute to young adults' inability to transition into independent living situations. These stereotypes reinforce the idea that young adults need to change their behaviours and values and regulate better self-control because their values appear disconnected from mainstream western values of self-sufficiency. However, the call to reproduce their parents' achievements, especially in the housing market will go unanswered because of transformations to social structures that have limited young adults' mobility. For

example, research from Generation Squeeze finds that saving for a 20% down payment took 5 years in 1976 now takes 15 years in Toronto (Kershaw and Minh 2016). In spite of structural factors that reinforce social stratification, determined parents demonstrate an obligation to ensure their children experience a similar lifecourse, or at least maintain a comparable standard of living by extending financial support well into children's adulthood (Waithaka 2014). In the next section, we examine how familial and cultural reasons for living at home overlap with financial explanations to demonstrate how aspects of care and support also play into the choices and constraints on millennials' motivations around co-residence.

Family ties

Moving beyond financial motivations, this section considers familial and cultural aspects of co-residence, considering the importance of unpaid work and support and care in the home. Familial and cultural values serve a dual function within co-residence—providing opportunities to live cheaply while also mediating young adults' decisions to live independently. Ideas held by parents about the timing of young adults' departure from the family home, and more generally, the familial responsibilities young adults have to other household members, factored into young adults' explanations for why they lived at home. Culture, ethnicity and gender shape motivations for living with parents. Strong familial bonds and culture specific values encouraged (or restricted) young adults' decisions to live with parents, whether or not financial insecurity was of main concern.

First, the culturally specific value placed on intergenerational co-residence is an important factor determining some young adults' decisions to live at home. Believing in traditional values like

staying at home until marriage or living with a spouse's parents after marriage were some of the reasons interviewees gave for remaining at home. For participants who belong to the South Asian community of the Greater Toronto Areaⁱⁱ, living with parents into the one's late twenties was unremarkable. Jagat and Arya explain co-residence as a common practice in their community:

Jagat: 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. (Born 1988-1991, Income Less than \$20,000, Student)

Arya: 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. When I was growing up my grandparents lived with us. When I was younger, at one point, my two cousins migrated and they lived with us for, I think, a year or two as well, so it was, kind of, normal to always have these sorts of setups, and I think it's similar for some friends I have. (Born 1984-1987, Income \$20,000-\$30,000, Student)

It is important to note that sometimes parental expectations based on cultural values restricted young adults in ways that constrained women's and men's decisions to leave differently. Bhanu, describes why she felt obligated to move back home after temporarily leaving,

Bhanu: 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.

(Born 1988-1991, Income Less than \$20,000, Non-student, Student debt \$10,000 or less)

Similarly, Kim describes her struggle with lack of individual choice in her decision to stay home,

Kim: 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.

(Born 1992-1995, Income Less than \$20,000, Student, Student debt \$20,001 or \$30,000)

Some men did experience pressure from parents to remain home, as leaving was viewed as an affront to family solidarity. When asked whose idea it was to live at home, Jarah replied:

Jarah: I mean it wasn't an idea. It's like in our culture especially it's just a given right? Like even when we talked to my future mother-in-law and my mom talked to her and like, "Oh Jarah wants to get his own place," she was like, "What? He doesn't want to live at home with you? Like what's wrong?" So I mean it wasn't really an idea. It was more like just a norm.

Yet Jarah goes on to explain that although the cultural expectations existed, he had the freedom to leave if he so chose,

Jarah: 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.

(Born 1988-1991, Income \$60,000-\$79,999, Non-student)

The power relations within households contribute to the complexity of young adults' biographies that in turn influence decisions to live at home (Hörschelmann 2011). In the study, both women and men negotiated their stay at home with parents; however, in some instances, men experience 'real choice' whereas women come up against greater constraint. These narratives signal the ethnocentric bias noted by other scholars in the lifecourse literature (Hörschelmann 2011). Discourse that presume that young adults live at home as a result of economic precarity often elide a nuanced understanding of cultural expectations of co-residence (see Ramdas 2012 for a discussion of how cultural expectations impact work choices). Yet cultural and financial

motivations can often be hard to pull apart, as young people who report living at home for cultural reasons also claim a head start on saving for a house, and minimizing debt as benefits of living with parents.

Beyond (and alongside) cultural expectations of co-residence, intergenerational reliance and family solidarity emerged as a powerful motivation for co-residence. In many intergenerational households, young adults and their parents manage their everyday lives through an ethic of mutual reliance. Intergenerational living arrangements provide young adults (and sometimes their parents), access to opportunities in urban areas (e.g., universities, jobs, community services) that they may not otherwise have living in individualized households (being unable to afford expensive rent). Millennials and their parents can also benefit from familial social support networks that bridge transition periods between lifecourse events (Druta and Ronald 2016). When the welfare state has weak provision of childcare, elder care, and mental health services, families respond by actively constructing systems of support—according to Szydlik (2008, p. 112), "societal conditions create a framework for intergenerational relations with the family". Interestingly, building on the findings of Burn and Szoek (2016), many supportive parents encouraged their adult children to live at home regardless of financial insecurity. For some of our interviewees, family obligations and the financial benefits of co-residence were secondary to *wanting* to live at home.

The parent-adult child relationship can be fraught with contradictions that both parents and adult-children may desire to balance and/or gain control over. Millennials in the study found ways to reconcile tensions rooted in their parent-child relationships. In line with previous

research on intergenerational co-residency by Szydlik (2012), family solidarity was high among interviewees. Among our interviews, most-respondents reported having positive and mutually supportive relationships with their parents. While tensions did run high on occasion, love and support diminished the negative side effects of conflicting personalities and behaviours. Similar to findings from Hörschelmann's (2011) work, *GenY at Home* reveals the 'linked lives' led by young adults and their parents, demonstrating dependence on 'relational achievements' rather than individual choice. Millennials and their parents provided support in the form of domestic and emotional labour but there were few monetary exchanges. Participants spoke about the time saved by having dinner ready when they returned home, or clean clothes ready—work most often performed by their mothers. While millennials reciprocated, domestic chores were often gendered, such as Tyler's reference to yard work in the previous section.

Emotional labour was another way millennials and their parents supported each other's well-being. Women took a more active role in caregiving for ageing parents and grandparents compared to men. This finding reflects a wide body of research on the gendered nature of caring, which continues in the millennial generation (Conradson 2003). For example, Samantha, who is the primary caregiver to her father-in-law who suffers from Alzheimer's, describes how she copes with caring alone and the impact it has on her career:

Samantha: [...] So I have gotten to a point now where I actually cannot get any work done at home, no matter what it is, doesn't matter what part of the house I hide in, he will look for me until he finds me. And yeah, certainly, you know, I can tell him I'm working and he'll walk away and ten minutes later he'll come back [laughs] because he doesn't remember.

Interviewer: Yeah.

Samantha: 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, it usually falls on me because apparently I'm a woman and that's what happens when you're married.

(Born 1980-1983, Income less than \$20,000, Non-student)

Strong family bonds based on mutual interest help families to see through tough times. Although family members pull together to support each other, expectations around caring roles and who does the domestic labour in the home mean that this work can be unequal—not by age but by gender. Recognizing this (unequal) domestic workload challenges stereotypes that millennials are 'entitled'. As Meehan and Strauss (2015) argue with the collection *Precarious Worlds*, the home is a site of labour that facilitates paid work—whether through chores or caregiving the reproductive labour of the home is an important lens for understanding co-residence.

Mutual reliance and family solidarity produces household stability and runs counter to neoliberal ideals that individuals need to act based on their own interest. Drawing on Bourdieu, McDowell (2004) argues that neoliberalism diminishes the space for collective action. For example, a flurry of news articles published in the last few years frame intergenerational cohabitation as young adults taking advantage of their parents, 'Living off the bank of Mom and Dad' (McLaren 2014). In some cases, this may accurately reflect the household circumstances, as not all parents have the capacity for intergenerational transfers (Maroto 2017). However, this type of generalization fails to recognize the value of mutual support, an ethic of care and the productive work that is done within the home (Richardson 2018). Within the intergenerational family (or more separate living-apart-together arrangements), families benefit from cooperative ties and collective efforts to defend against the insecurity of everyday life (Hall 2016).

Conclusion

In this article, we have engaged with economic insecurity as well as cultural expectations and family ties to examine why almost half of young adults in Toronto live with their parents. Young adults cannot be reduced to victims of circumstance or designers of their own biographies rather, they live interdependent lives in which they balance constraint and choice on a daily basis. Bringing together literature from youth studies and geography, co-residence is a way of using housing to connect concerns with social reproduction and economic uncertainty (see also Hoolachan et al. 2017 on 'generation rent'). Understanding the economic reasons behind co-residence is important, as co-residence (and other forms of intergenerational transfer) contribute to growing wealth disparities across generations, as well as increasing *intragenerational* disparity for millennials. According to Stenning et al. (2010, p. 113) housing “sediment[s] an uneven social geography which continues to explain, in part, differential housing experiences today”. Having parents with the space, resources and inclination to support adult children is a privilege, giving millennials a chance to pay down debt, go back to school or save for the future—essentially giving young adults the time and space to plan for insecurity. Yet following Christie et al. (2008), we argue that housing is ‘emotional as well as economic’; understanding why millennials live with parents requires an analysis that moves beyond economic push factors. In practice, this means seeing millennials not (just) as neoliberal actors, maximizing financial security, but taking a more-than-economic approach that values intergenerational family life.

This article has also challenged the popular stereotype of the lazy, entitled millennial, instead carefully examining how parent/child roles are being redefined in adulthood, with co-residence often being an experience based on reciprocity (Burn and Szoeké 2016). Importantly, “micro-level intergenerational relations do not exist on their own, but they always influence and

are influenced by more macro-level social structures and public policies” (Izuhara 2010, p. 154). Here the labour and housing markets, the policies of the Canadian welfare state and the changing role of the family all influence millennial co-residence with parents. Neoliberal public policies appear to intensify intergenerational dependencies by pushing millennials and their parents together, in order to adapt to difficult circumstances through their collective efforts. This study calls for a shift in how we think about intergenerational relations. Rather than viewing millennials and the baby boomer parents in tension over family capital, intergenerational relations can also reinforce a caring ethic, providing opportunities for both generations to mitigate financial insecurity in a climate of economic austerity. Going forward, a generational approach has much to offer, not just seeing age as an important embodied subjectivity for an economic actor, but the concept of generation as a social cohort who have experienced the events at the same part of their lifecourse helps reveals how economic crisis has differential impacts. For those finishing higher education and just entering the labour market during the recent economic crisis and its aftermath, co-residence with parents provides a stepping-stone to advance their lives despite the vicissitude of the global economy.

Acknowledgments

The authors thank the participants in *GenY at Home's* survey and interviews—their experiences and perspectives are at the core of the research. The authors thank Claire Major for her invaluable contributions in the early stages of the project. Thanks also to Steven Tufts in the Department of Geography at York University for his support. The article also benefitted from comments and questions on earlier versions presented at the American Association of Geographer's Annual Meeting and the Canadian Association of Geographers Annual Meetings in 2017. This research was funded by the Social Sciences and Humanities Research Council of Canada [430-2015-00637].

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ⁱ A boomerang is an Aboriginal word for a stick that returns to the thrower. Used as a verb, boomeranging is part of the Canadian vernacular, meaning to come back or return.

ⁱⁱ South Asians, also known as East Indians, have heritage in India, Pakistan, Bangladesh, Nepal and Sri Lanka.

ⁱⁱⁱ Statistics based on Toronto Census Metropolitan Area.