

BOOMERANG KIDS: WHAT FACTORS IMPACT THE PREVALENCE OF MOVING HOME AFTER COLLEGE?

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ABSTRACT

In 2014, Pew Research found that more adult children, aged 18 to 34, live at home with their parents than in any other living arrangement. The survey found that 32.1 percent of all adults in this range lived with their parents, a tremendous increase from the 20.0 percent that lived with mom and dad in 1960. And it's not just uneducated young adults that are moving (or staying home). The same survey found that 19 percent of college graduates in the same age range live with mom and/or dad. What has driven this increase? Is it the increase in student loan debt, as many anecdotal arguments assume? This analysis uses the rich Beyond Postsecondary Survey to examine the characteristics impacting the prevalence of adult children living at home after completing college. Results indicate that it is not debt or income that is driving this decision. Instead, results show that males are significantly more likely than females to live at home, all else equal, and that whether a student lives at home and has a job at age 18 are also significant factors.

Key words: Higher Education, Mobility, Labor Economics, Gender Studies

INTRODUCTION

The trend of young adults living with their parents ebbs and flows in the United States. From the 1970s through 1995, there was an increase in the percentage of young men moving back home with their parents. Young women followed a similar trend albeit at a much lower level. In 1995, approximately 16 percent of men and 9 percent women between the ages of 25 and 34 co-resided with their parents. The trend of living at home decreased a bit in the late 1990s. Because of strong economic conditions, between 1996 through 2005, young adults became more likely to move out and bought their own homes. By 2005, a record 43 percent of adults under age 34 owned a home. Then came the Great Recession and the crash of the

housing market. Since that time, homeownership among young adults has dwindled to 35 percent, while the percent of young adults co-residing with their parents has jumped from 14 percent to 18 percent for 25 to 34 year old men, and from 7.5 to 10 percent for women. It has become so commonplace to co-reside with parents that millennials are sometimes referred to as the *boomerang generation*.

Anecdotally, this problem seems to be viewed as a more severe issue for boys than girls. A simple Google search will produce thousands of articles written on the phenomenon of these so-called boomerang kids, and many of the articles focus on boys. There is also quantitative data to back up the interest in the topic. According to Pew Research, males aged 18 to 34 years old were more likely to be living with a parent than they were to be living with a spouse/significant other in 2014, with an incredible 35 percent of men in this age group living with their parents. Only 28 percent of men in this age group were living with a spouse or a significant other, down from a high of 56 percent in 1960 and a level of 40 percent in 2000 (Fry, 2017).

Hanna Rosin's book *The End of Men: And the Rise of Women* (2012), and her previously written article in *The Atlantic* (2010) of the same name, point out that women are trending toward becoming the majority in the workforce. For every two men who earned a college degree in 2010, three women did the same. She concludes that modern-day America, a postindustrial, service-based economy, is better suited for women than for men. She concludes that this is not a short-term phenomenon but rather a major cultural shift which impacts the work-place environment for men. As a result, the previous bi-polar path of the labor force participation rates of men and women are now converging.

Labor market retraction for men has continued a steady slide for many years. In 1950, over 86 percent of men were a part of the labor force. As of September 2019, that figure had fallen to below 70 percent. Since the manufacturing employment peak in 1979, the US appetite for durable and non-durable goods has remained strong but America's male dominated manufacturing sector has experienced significant job losses sending shock waves through the traditional housing route of young adults. The jobs that men once typically held to provide for their families have stalled out and their adjustment into the relatively lower paying, service sector positions has been deficient. As US imports have increased tenfold, foreign workers have replaced US men in the manufacturing sector serving as the chef for the American consumer's appetite. Many wonder if this decline in manufacturing has led a growing percentage of young working age men to

trade their occupational competitiveness and household responsibility for the comfort and simplicity of a home cooked meal and a bed in their parent's home.

There likely is some truth that recent labor market conditions have contributed to men leaving the labor force, or reducing the number of hours they work, and moving back with their parents. To begin, the American labor market has been slow to adjust since the Great Recession in terms of quantity and quality of jobs. It took six years for the economy to recover the number of jobs lost in the recession with many of these new positions in traditionally low paying sectors. Nearly two million of the post-recession jobs have been added in retail trade, nearly three million in leisure and hospitality and three million in health care and social assistance. Manufacturing, a traditionally higher paying and male dominated sector, is still 1.4 million jobs shy of the December 2007 pre-recession level, while, the construction sector, which was stagnant for six years, is now level. Part-time employment for economic reasons stands at six million, which is two million more than the 2007 level.

Might this trend be different for college-attending young adults? Most analyses of this phenomenon focus on the prevalence of the entire age group living at home and don't break down differential impacts of college-attending and non-college-attending young adults? This is likely due to the lack of high quality, individual-level data on the topic.

In this paper we analyze the propensity of young adults to move home, specifically young adults who initially enrolled in college following high school. The data utilized includes students who attended all different types of higher education, including 4-year universities, community colleges, and certificate programs. The objective is to analyze the propensity of educated young people returning to their parent's homes and to unveil whether, after controlling for these factors, gender does indeed play a significant role. In addition, the role of college major, college location, household income, student debt, and many other demographic characteristics on the decision of young people to live at home are considered. The rich dataset utilized allows us to control for a wide range of variables that should better isolate the true impact of gender and other demographic variables.

Our results show that young adult males are indeed more likely to live at their parent's home six years after high school graduation than young females after controlling for individual characteristics. Surprisingly, and

contrary to some prior studies, family income is not a determinant of one's decision to live with their parents, nor is student debt. Students who graduate in STEM majors are less likely to live at home, as are those who attend a college further from their home towns. Additionally, gender, race and employment responsibilities introduced at a young age impact the decision to live at home.

LITERATURE REVIEW

Some of the focus on boomerang generation research has centered on the economic landscape encountered by young adults, specifically men. Kaplan (2009) submits that employment and earnings are contributing factors to the plight of young adults to move in with their parents. The parents play a role of support for young adults who have inconsistent labor market behavior. When uncertainty exists, young adults can use their parent's home as a place to regroup. Kaplan also suggests that children who do not attend college are more likely to reside with their parents. Kaplan uses the National Longitudinal Study of Youth for his analysis. His sample contains youths ranging in the age from 16 to 23. Approximately, 55 percent of his observations are males and 45 females. He finds that across ages the female percent of those living away from home is 11 percentage points higher than the males.

Kahn et. al (2013) takes a slightly different view of the data on co-residence than Kaplan. Using American Community Survey data over a fifty year period, they focus on the financial inter-dependency between young adults and their parents. As parents build wealth over time, the younger generation relies on their parents for financial support and tends to be the beneficiaries of the co-residence relationship. The financial problem of young adults is exasperated by the increasing burden of college debt on recent graduates. Rothstein and Rouse (2011) investigate the impact of college debt on occupational choices. They find that students with higher debt are more likely to accept a relatively lower paying job to begin their career.

The issue of debt, including credit card balances, as a factor in the co-residence decision was investigated by Dettling and Hsu (2014). They inspected the credit rating of young adults prior to the decision to co-reside with their parents. They discovered a downward trend in the mean credit score in the months leading up to the move back home which persisted for a few months before leveling. They also provide evidence of college debt rising since the recession, then link college debt to the move back home. They claim the college debt contributes to the debt holdings of the young

graduate and inhibits their ability to obtain credit which in turn leads them back home. Their analysis differs from Kaplan who provides evidence that young adults who do not attend college are more likely to co-reside; yet, a common factor between the research could be credit access. Indebted college graduates, particularly those with no work history or previous credit, and non-college educated young adults may share credit woes.

Mykyta (2012) uses the Current Population Survey from 1995 to 2011 to directly investigate the role of the Great Recession on the living arrangements of young adults. She found an increase in young adults living with their parents during the recession. After separating out students, she does not find an increase among 18 to 34 year olds living with their parents during the 1995 to 2007 time period. This finding is consistent with the large growth in home ownership among young adults during the early 2000s. Consistent with other researchers, she finds an increase in co-residence during and after the recession. She notes the delay of marriage as a factor in co-residence noting the inherent financial independence necessary to enter into a marriage arrangement declined during the recession.

Wiemers (2014) adds to the literature by delving into the impact of unemployment on living arrangements by educational attainment levels. Using data from the Survey of Income and Program Participation she finds that unemployment increases the likelihood of “doubling up” living arrangements. She specifies that those without college degrees are more likely to share residence with parents (and friends).

Wang and Morin (2009) state that the recession caused a “bumper crop” in the number of young adults moving back home with their parents. They site data from the Pew Research Center and Census Bureau which shows that the recession led to a 12 percent increase in the percentage of young adults finding a roommate; they also claim that the recession contributed to the postponing of marriages for young adults. This statistic supports Gibson et. al. (2005); they claim that unwritten financial prerequisites for marriage exists among young adults. Money is a significant factor in the marriage decision.

MEN LEAVING THE LABOR FORCE

The research cited thus far has suggested that young adults are trending back home for financial reasons. With this observation in mind, it is expected that the continued withdrawal of men from the labor force and subsequent

reduction in income corresponds with the increase in the percentage of young adult males living with their parents for financial reasons. In the past, young adults moved back with their parents to help their parents cope with old age; the more recent trend is reversed, as parents have become a financial cushion for the millennial generation (Kaplan, 2012). Since 1968, the percentage of young adults living at the home of their parents has increased from 32 to 36 percent. Most of these young adults are male, 50 percent of whom are out of the labor force.

One proposed explanation for men choosing not to live independently is that men are not burdened with the primary financial responsibility for their families anymore. According to the Pew Research Center, using data from the Decennial Census and American Community Surveys, in 2011, 40 percent of households with children are headed by women as sole or primary providers. Women as sole or primary providers include single mothers who make-up 25 percent of the households, and women who earn more than their husbands who account for 15 percent of the households. In 1960, these numbers were 7.3 percent and 3.5 percent respectively (Pew Social Trends, 2013). This data confirms that the male role as financial provider in households with children has decreased.

Another factor that has impacted the desire of men to live with their parents is the rise in the median age of first marriage. Since 1960, the median age of marriage for men has increased from 22.8 years old to 28.7 years old. Gibson et. al. (2005) provides evidence that low-income couples are less likely to get married. This delay in taking the marriage vow, coupled with the fact that 40 percent of young adult males live at their parent's home provides some circumstantial evidence that the financial responsibilities for young males to support themselves or their family has diminished overtime (Pew Research Center, 2013).

There are social attitudinal factors that should be mentioned when discussing the plight of the male labor force participation rate; however, these factors are beyond the scope of this paper. Our data source does not provide detailed information that addresses these trends. One such immeasurable societal change is the rise in on-line gaming. Participation in this industry has increased among males and females, although males have been shown to be ten times more addicted than females (Rehbein et. al.; 2010). Stated another way, 91 percent of dependents are male. These addicted players are more likely to withdraw from society, more likely to lose control and have more mood swings (Thomas and Martin; 2010).

The challenge in the topic of the tendency for males to be more likely to move home than females is in the quantification of the socio-attitudinal variables that have impacted men over the past few decades. Accurate data on-line gaming, men becoming lazier, or men giving up is difficult to quantify. But, it is mentioned as a basis for the societal trend discussion particularly since females have been less affected by the exposure to these same variables. The percent of females playing on-line games has climbed to 47 percent. Yet, females have fended off these trends and continued to grow in numbers and percent in the labor force. In fact, since 2008, men have obtained 35.7 percent of the 5 million jobs created. That is a disproportionate number since men make-up 53 percent of the labor force. They are also more likely to live independent as young adults. The research leads to the following hypothesis: As men retreat from the labor force, their financial position weakens causing them to depend on their parents for pecuniary support. It is expected that the continued withdrawal of men from the labor force and subsequent reduction in income corresponds with the increase in the percentage of young adult males living with their parents for financial reasons.

DATA AND ANALYSIS

For our analyses we utilized the National Center for Education Statistics' Beginning Post-Secondary 04/09 Longitudinal Study dataset (BPS). The 04/09 wave of this survey contains a vast amount of data pertaining to a sample of students who enrolled in post-secondary education for the first time in Fall 2003. These students were enrolled in either a bachelor's degree program, an associate's degree program, or a certificate program. For simplicity's sake, we will broadly refer to these programs as 'college.'

The particular variable of interest in the BPS survey is the one in which participants are asked to report their living arrangements in 2009, six years after entering 'college.' More specifically the question asks if they are living with their parents in 2009. At this point, the youngest students in the data are approximately 24 years old. Table 1 shows the percentage of students in the data who are living with their parents in 2009. It also breaks it down by students who were living with their parents during the initial interview during their first year in college in 2003. It is striking to note that the percentage of students living at home in 2003 and 2009 are nearly identical, yet it does not necessary appear to be the same students. Only 12.38 percent of respondents lived at home with their parents in both 2003 and 2009 while 17.62 percent lived away from home in 2003 and returned back to live with

their parents at some point between initial enrollment in college and six years later.

Table 1: Cohabitation Patterns

	Live with Parents in 2009	Live Outside of Home in 2009	Total
Live with Parents in 2003	12.38%	17.32%	29.69%
Live Outside of Home in 2003	17.62%	52.69%	70.31%
Total	30.00%	70.00%	

Source: “2004/2009 Beginning Postsecondary Students Longitudinal Study” (BPS), 2011, U.S. Department of Education, National Center for Education Statistics.

As a first step, we utilized a probit model to investigate the factors that influence the probability that a student will be living at home six years after first enrolling in college. Our hypothesis was that demographic factors (such as race and gender) and financial factors (such as student loan balances and income) played a significant role in the choice of these students to live with their parents at age 24.

The probit model is defined as follows:

$$\Pr(Y=1 | X_1, X_2, \dots, X_{11}) = \Phi(\beta_0 + \beta_1 X_1 + \dots + \beta_n X_n)$$

where Φ is the cumulative standard normal distribution function. Marginal effects allow the regression coefficients to take derivative form, meaning that a percent change in one of the coefficients leads to an associated change in probability of the binary dependent variable becoming one, or affirmative for “with their parents in 2009” in this case. The wealth of data included in the BPS survey allows us to include a large number of independent variables, ranging from demographic to economic to academic. The summary statistics along with variable descriptions are presented for 2004/09 dataset in Table 2.

Table 2: Summary Statistics

Variable	Mean	Standard Deviation
Male	0.424	0.494
Bachelors: binary variable indicating attainment of a bachelor's degree or higher by 2009	0.413	0.492
Married: binary variable indicating student is married in 2009	0.187	0.390
Children: binary variable indicating student has children in 2009	0.236	0.425
Housing03: binary variable indicating student lived at home their first year of college	0.329	0.470
US Citizen: binary variable indicating student is a US citizen	0.951	0.215
Black: binary variable indicating Black race	0.142	0.349
Hispanic: binary variable indicating student is Hispanic	0.123	0.327
Asian: binary variable indicating student is Asian	0.056	0.230
Other Race: binary variable indicating other minority race	0.024	0.154
GPA: categorical variable indicating student's cumulative GPA as of 2009	5.535	1.104
Job04: binary variable indicating that student worked during their first year of college	0.665	0.472
Job Hours 09: number of hours worked at a job each week in 2009	22.466	21.214
Parent's Own Home: binary variable indicating that parent's own their home	0.854	0.353
Out of State: binary variable indicating student attended a university out of state	0.163	0.369
Mom_College: binary variable indicating student's mother graduated from college	0.322	0.467
Dad_College: binary variable indicating student's father graduated from college	0.340	0.474
Loans: total student loans owed as of 2009	\$10,281.01	\$16,015.14
EFC: expected family contribution for student's expenses	\$10,582.50	\$15,518.07
Stopouts: number of times student stopped attending school for at least one semester	0.464	0.706
Transfers: number of time student transferred to another insitution	0.408	0.642
Distance: distance from parent's home to first college of attendance	184.194	654.842
Non-Traditional: binary variable indicating that student was 21 or older at initial enrollment	0.093	0.290
Parent's Income 2006: categorical variable indicating parents income in 2006	2.592	1.080
Major_Business: binary variable indicating study in business	0.157	0.364
Major_Tech: binary variable indicating study in a technical field	0.145	0.353
Major_Humanities: binary variable indicating study in the field of humanities	0.122	0.327
Major_Education: binary variable indicating study in the field of education	0.068	0.251
Major_STEM: binary variable indicating study in a STEM field	0.153	0.360
Major_SocialSci: binary variable indicating study in the social sciences	0.108	0.311
Major_Health: binary variable indicating study in a health field	0.116	0.321
Major_None: binary variable indicating field of study was never decided	0.129	0.336

Source: "2004/2009 Beginning Postsecondary Students Longitudinal Study" (BPS), 2011, U.S. Department of Education, National Center for Education Statistics.

Out of the thousands of variables provided by BPS, demographic, economic, and achievement-related variables were chosen to determine their individual and relative impacts upon student choice between living with their parents or living outside of the home. While the dataset is vast, and contains a large number of variables, there is missing data in many cases, and the choice of variables used was partially determined by the availability of reliable, full data. If data were missing for a student, that student was eliminated from the database. This process left us with a large sample of 10,170 students for the analyses that follow.

RESULTS

The first analysis regarding the probability of living at home six years after initial college enrollment is shown in Table 3. The results presented are the

marginal effects associated with the probit model. This analysis sheds light on some of the factors which contribute to the decision to live at home. The results conform to our expectations in general, with the exception of some of the economic variables. We initially hypothesized that the increase in average student loan balances was a significant contributor to the trend of moving home after school. We also thought this could be related to other economic variables such as income or parents' ability to financially contribute to their children's education. However, each of these variables is surprisingly insignificant.

Table 3: Probit Model Results

Variable	Marginal Effects	Variable	Marginal Effects
Male	0.026*** (0.010)	Mom_College	-0.030*** (-0.010)
Bachelors	-0.004 (0.013)	Dad_College	-0.004 (0.011)
Married	-0.284*** (0.009)	Loans	0.000 (0.000)
Children	-0.100*** (0.014)	EFC	0.000 (0.000)
Housing03	0.131*** (0.012)	Stopouts	0.018** (0.008)
US Citizen	-0.037 (0.024)	Transfers	0.005 (0.007)
Black	0.064*** (0.017)	Distance	-0.000*** (0.000)
Hispanic	0.066*** (0.017)	Non-Traditional	-0.050* (0.026)
Asian	0.183*** (0.022)	Major_Tech	0.003 (0.017)
Other Race	0.095*** (0.035)	Major_Humanities	-0.004 (0.017)
GPA	-0.025*** (0.004)	Major_Education	0.043* (0.022)
Job04	-0.026** (0.010)	Major_STEM	-0.037** (0.015)
Job Hours 09	-0.001*** (0.000)	Major_None	-0.012 (0.021)
Parent's Income 06	0.006 (0.005)	Major_SocialSci	0.020 (0.018)
Parent's Own Home	0.018 (0.014)	Major_Health	0.032 (0.017)
Out of State	-0.051*** (0.013)		
*** Indicates significance at the 1% level			
** Indicates significance at the 5% level			
* Indicates significance at the 10% level			

Source: "2004/2009 Beginning Postsecondary Students Longitudinal Study" (BPS), 2011, U.S. Department of Education, National Center for Education Statistics.

Results indicate that the most significant determinants of living at home six years after initial college enrollment are mostly demographic and academic related rather than economic related. Males, as hypothesized, are more

likely to live with their parents in 2009. Specifically, males are 2.6 percent more likely than females to live with their parents six years after initial enrollment, all else equal. This gives quantitative support to much of the anecdotal and qualitative evidence previously discussed. Our data indicate that while 29.5 percent of females are living at home with their parents in 2009, that number is 33.9 percent for males. The probit results indicate that this may be driven by more of a cultural phenomenon rather than grades, major choice, etc.

Several other variables also proved to be very interesting. Those who lived at home with their parents during the 2003-04 school year (their freshman year) were 13.1 percent more likely to be living at home in 2009. It may be that they never left, however, based on the data analyzed, it seems as though many did leave but eventually came back. We hypothesize that this is due to signaling, either by parents or the students themselves. Parents allowing students, or even encouraging them, to live at home their first year of college may present the student with a signal that living with your parents as an adult is acceptable. It is entirely possible that this signal is becoming more common as the cultural trend shifts towards more children in their early 20s moving home. In addition, a student who chooses to move out of the home for the first year out of college may be signaling to their parents that they intend to remain independent and will not need an offer of living in their home again.

Equally interesting is the coefficient on the variable Job04. Many parents assume that working while enrolled in school will be detrimental to their students. They fear that their grades will suffer and they will have less chance of success. However, results indicate that those who had a job during their freshman year of college, during the 2003-04 school year, are 2.6 percent less likely to be living with their parents six years later, all else equal. Once again, this could be due to signaling from parents who require their students to be employed, or from independent students who are signaling independence to their parents.

The location of the school chosen by students also appears to be a significant determinant of living at home in 2009. Those who attended college out of state are 5.1 percent less likely to be living with their parents, all else equal. In addition, for every 100 miles further from home the school is located, students are 0.2 percent less likely to live at home. Both coefficients are significant at the 1 percent level.

The major chosen by students was less significant than we initially assumed it would be. Major_Business was omitted from the model, and therefore, each of the coefficients are interpreted as the impact major choice has compared to those who major in business. STEM majors are 3.7 percent less likely to live with their parents in 2009 than business majors, while education majors are 4.3 percent more likely to live with their parents. The other major-related variables were insignificant. GPA was significant at the 1 percent level, as expected, indicating that those who made better grades were less likely to live at home with their parents in 2009.

CONCLUSION

Many people assume that the increased prevalence of children returning home to live with their parents after college graduation is related to the increased debt held by many recent graduates. Indeed, we believed this was likely the case as well. However, this study indicates that there may be much more to this story. Instead it appears to have more to do with the lack of independence observed in students who return to live at home beginning at the time when they start college. There could be many sources of this lack of independence and continued parental dependence. It could be a cultural phenomenon in which it is now more socially and culturally acceptable to continue supporting and actively parenting children beyond the traditional defined “adult” age. The question remains whether this is driven by the students who return home or the parents who allow, or encourage, them to do so.

There also appears to be something driving male students to return home more often than female students, all else equal. Could this be because of perceived lack of traditional male occupations? Or, could it be because mothers are more likely to allow their sons to return home? Or, maybe because males are now significantly less likely to attend college than females, it is more culturally acceptable to have a son that needs continued support into adulthood?

Further research is needed to disentangle these complicated relationships and decisions. In the meantime, there does seem to be reasonable evidence that encouraging students to work and live independently early on in college will decrease the probability that students will reside with their parents after college. The children of the authors will be submitting their resumes soon.

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