# **Methodology**

Harris Poll® fielded the study on behalf of the National Endowment for Financial Education from December 12-14, 2017, via its Harris On Demand online omnibus service, interviewing 538 U.S. adults aged 18-39 who are not students and 438 parents of children aged 18-39 who are not students. Data were weighted using propensity score weighting to be representative of the total U.S. adult population on the basis of region, age within gender, education, household income, race/ethnicity, and propensity to be online. No estimates of theoretical sampling error can be calculated; a full methodology is available.

**Key Findings – Financial Pressures**

71% of U.S. adults aged 18-39 who are not students feel that the financial pressures faced by their generation are tougher than those faced by previous generations.

Nearly half (48%) of parents of adults aged 18-39 who are not students feel that the financial pressures faced by their generation are tougher than those faced by their child(ren)’s generation.

**Key Findings – Children Living at Home**

Over a quarter (27%) of U.S. adults aged 18-39 who are not students are currently living at home with their parents.

Nearly two in five (38%) parents of adults aged 18-39 who are not students say that they have adult children who are not students living at home with them.

**Key Findings – Contributions to Expenses While Living With Parents**

Over half (53%) of U.S. adults aged 18-39 who are not students either currently live with their parents or have in the recent past.

Among those that do/have, the overwhelming majority (94%) provide/provided some form of assistance in various ways.

* Over four in five (88%) provided some sort of financial assistance, with men (95%) significantly more likely to indicate this than women (82%). Helping with groceries/other food expenses topped the list of financial assistance overall, with more than two thirds (68%) providing assistance in this manner.

Over half (53%) provided some type of non-financial assistance such as cooking, cleaning or helping with childcare.

**Key Findings – Receiving Financial Assistance**

Half (50%) of U.S. adults aged 18-39 who are not students are currently receiving/have received financial assistance from their parents.

Among those that do/have, two in five (40%) got assistance with expenses (e.g., rent/mortgage, food, utilities, gas, cell phone), while a third (33%) received assistance with insurance coverage (e.g., health, auto) or a place to live (different than rent/mortgage assistance) (32%).

**Key Findings – Providing Financial Assistance**

68% of parents of U.S. adults aged 18-39 who are not students are currently providing/have provided financial assistance to their adult children.

Among those that do/have, nearly half gave assistance with expenses (e.g., rent/mortgage, food, utilities, gas, cell phone) (49%) or helped with transportation-related expenses (e.g., car, commuting fees), while over two in five provided a place to live (different than rent/mortgage assistance) (44%).

**Key Findings – Statements Applicable to Receiving Financial Assistance**

Among those U.S. adults aged 18-39 who are not students and are currently receiving/have received financial assistance from their parents, two in five (40%) say their parents are/were happy to help, and they are/were pleased to accept it while 38% said they didn't have to ask; their parent(s) offered to help. Interestingly, only 3 in 10 plan to repay/have repaid their parents when they get/got back on their feet.

**Key Findings – Results of Receiving Financial Assistance From Parents**

Among those U.S. adults aged 18-39 who are not students and are currently receiving/have received financial assistance from their parents, a third (34%) have had to use money from savings/investments/retirement funds. About a quarter moved back in with their parents, sold possessions or took on more debt (all 26%).

**Key Findings – Results of Providing Financial Assistance to Child(ren)**

Among those U.S. adults who are providing/have provided financial assistance to their child(ren) aged 18-39 who are not students, over two in five (45%) provided emotional support. About a quarter (24%) asked adult children living with them to contribute to household expenses in some way (e.g., pay rent, purchase groceries). Unfortunately, 23% said they took on debt, while 1 in 5 (22%) gave up privacy due to adult children living with them, and 18% even delayed a life event they wanted to do (e.g., get married, take a vacation, buy a home).

**Key Findings – Reasons Providing/Provided Financial Assistance to Children**

Among those U.S. adults who are providing/provided financial assistance to their child(ren) aged 18-39 who are not students, over half (57%) have no problem helping them; they are happy to help. About two in five can relate to their children’s struggles, saying they have struggled themselves and don't want them to struggle the way they did (44%) and/or are legitimately concerned with their financial well-being (39%).

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