

# Early family transitions

## Initial findings from the Millennium Cohort Study at Age 23

The transition to adulthood is often marked by reaching certain milestones, such as finishing education, obtaining stable employment, living independently from parents, forming partnerships, and having children. Yet the timing of reaching these milestones varies considerably across individuals and is related to sociodemographic factors<sup>1</sup>.

Economic and societal factors also influence the timing and acquisition of adult milestones. The Millennium Cohort Study (MCS) cohort (born 2000–02), representing ‘generation Z’, are navigating the transition to adulthood in challenging economic times, due to the prolonged impact of the 2008 financial crisis and the COVID-19 pandemic<sup>2</sup>. Therefore, reaching certain milestones, such as living independently from parents, may be delayed compared to previous generations.

Population level data from the Office for National Statistics (ONS) has shown trends for delayed adult transitions in the UK over time. In 2017, more than 50% of 23-year-olds had left the parental home, while in 1997 this figure had been reached by age 21<sup>3</sup>. Further, the average age of a first time mother was 29 years in 2016, around two years later than it was in 1997<sup>3</sup>.

This briefing paper explores early family transitions, including living independently from parents, forming partnerships, and childbearing, using the latest MCS data collected at age 23. We analyse the proportion who reached these milestones across the total UK sample and by respondent sex, ethnicity, whether they attended university, and country of residence. We also compare estimates to previous findings from Next Steps, a nationally representative English cohort born a decade earlier and surveyed at a similar age (25 years) in 2015/16, to explore generational differences.

### ABOUT THE DATA

## Millennium Cohort Study Age 23 Sweep

The Millennium Cohort Study (MCS) is a UK longitudinal birth cohort study. It is following the lives of around 19,000 young people born across England, Scotland, Wales and Northern Ireland in 2000–02. At age 23, 9,675 study members took part in a 60–75-minute survey, either online or with an interviewer (data collected between October 2023 and February 2025). Data from this and previous sweeps of MCS are available to download from the UK Data Service.

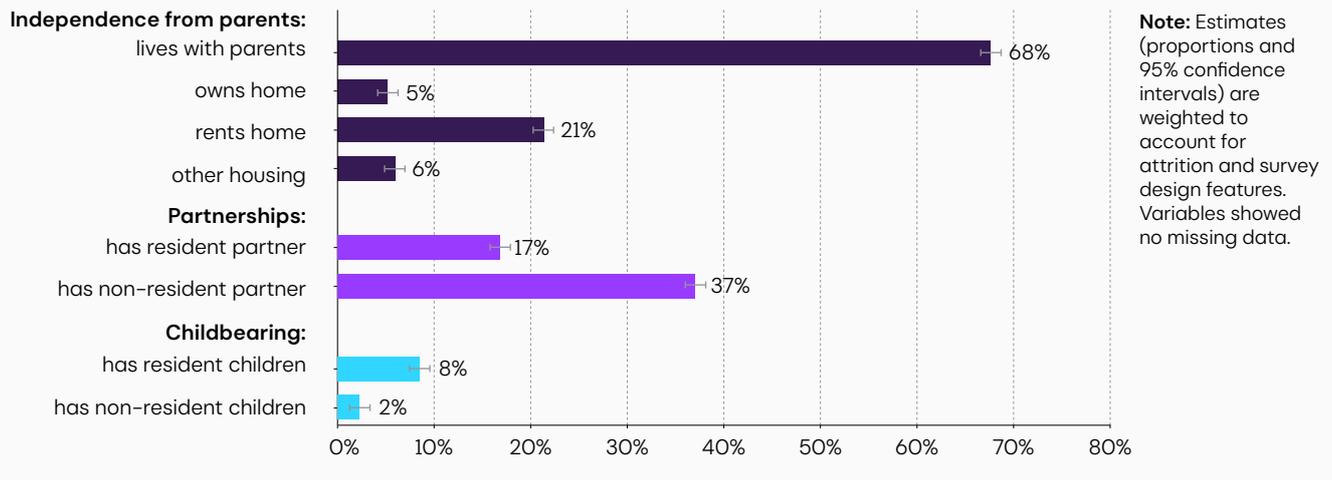
### AUTHORS

Dr Charlotte Booth  
Professor Emla Fitzsimons

## Key findings

- Around 7 in 10 respondents lived at home with parents (68%) – the rest rented (21%), owned (5%), or lived in other accommodation (6%).
- A higher proportion of males, and those of Black or Asian ethnicity lived with parents.
- The most common reasons for living with parents were of a financial nature, e.g., “Can’t afford to move out” (23%), or “Saving for a deposit” (17%).
- Around 54% had a romantic partner (17% had a resident partner; 37% had a non-resident partner).
- A lower proportion of males, and those of Black or Asian ethnicity had a resident partner.
- Around 10% had children of their own.
- A lower proportion of males, those of Black or Asian ethnicity, and those who attended university had resident children.
- The majority definitely want (more) children in the future (61%).
- MCS showed delayed adult milestones compared to the previous generation, i.e., a higher proportion living with parents and a lower proportion living with a partner or children, compared to Next Steps surveyed at a similar age.

**FIGURE 1: EARLY FAMILY TRANSITIONS (N = 9675)**



# Results

## Independence from parents

A key adult milestone transition is living independently from parents. At age 23, the majority of MCS had not reached this, as 68% were living at home with parents (Figure 1). The remaining proportion either owned their own home (5%), rented a home (21%), or lived in some other type of accommodation (6%), e.g., an ‘educational residence’ or ‘somewhere else rent-free’.

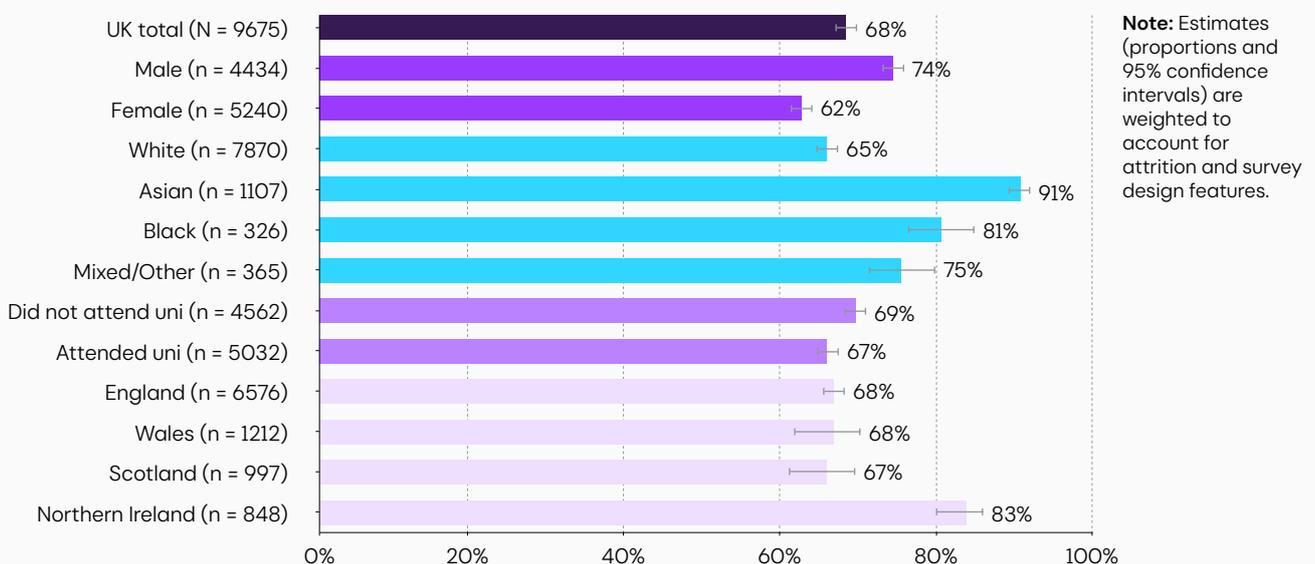
We examined differences in the proportion of those living with parents by respondent sex, ethnicity, whether they attended university, and country of residence (Figure 2). Figures show proportions and 95% confidence intervals, where non-overlapping confidence intervals (error bars) can be interpreted as significant differences.

A higher proportion of males (74%) compared to females (62%) lived with parents. A higher proportion

of Asian (91%) and Black (81%), compared to White (65%) respondents, lived with parents. There were no significant differences by university attendance and minimal country differences – although a higher proportion of those in Northern Ireland (83%) lived with parents, compared to those from Scotland, Wales and England.

Comparing estimates to previous findings from Next Steps at age 25 (in 2015/16) showed that a much higher proportion of MCS were living at home with parents. In Next Steps, 23% lived with parents, 39% lived in rented accommodation, and 17% owned their own home<sup>4</sup>. Although Next Steps were slightly older, this suggests that gaining independence from parents may be delayed in MCS compared to the previous generation.

**FIGURE 2: LIVES WITH PARENTS (GROUP DIFFERENCES)**

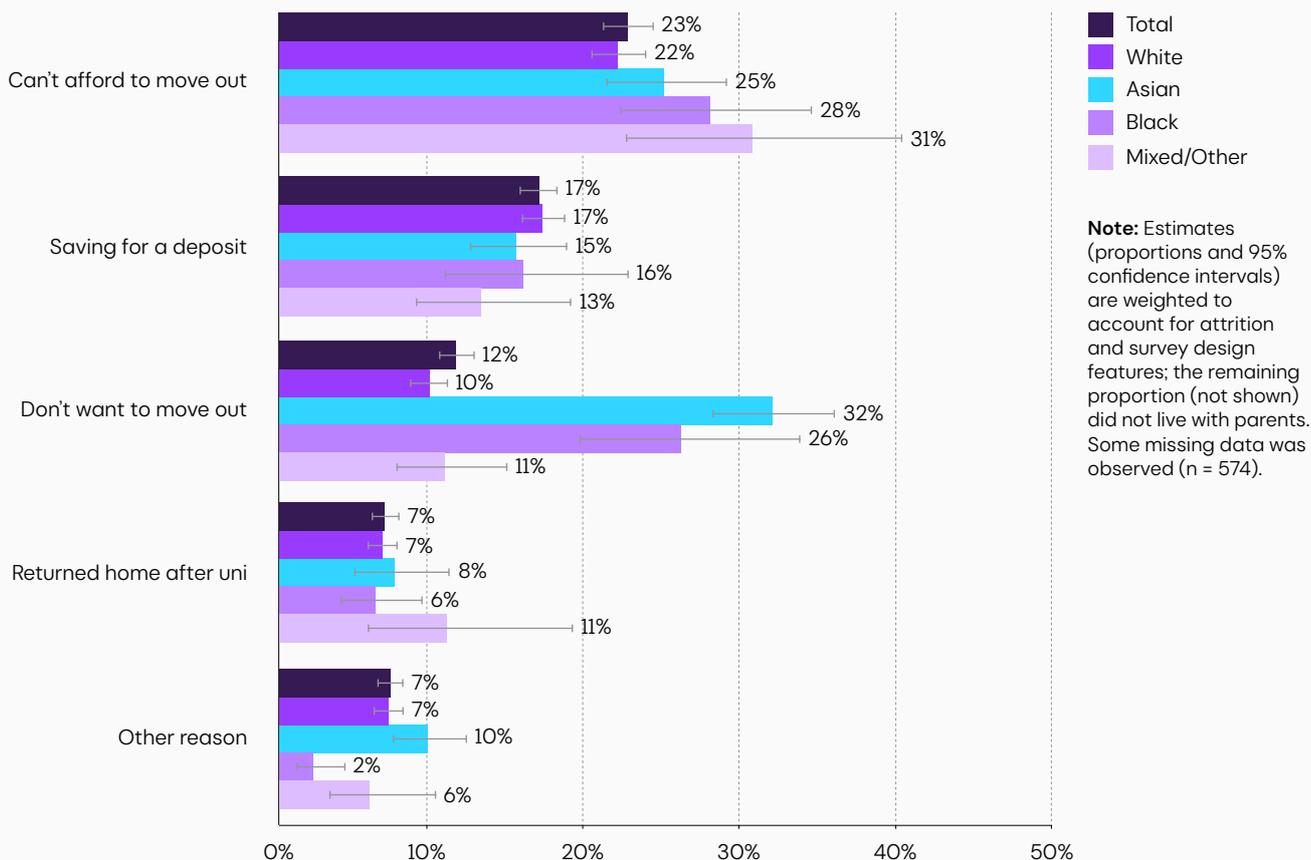


## Why do young people live with parents?

Those living with parents were asked their main reason for doing so from a choice of eight options, including a free-text response. Across the total sample, the most common reasons for still living with parents were: “Can’t afford to move out” (23%), “Saving for a deposit” (17%), “Don’t want to move out” (12%), “Returned home after university” (7%), or a combination of other reasons (7%). The remaining proportion did not live with parents.

We compared the main reasons for living with parents by ethnicity (Figure 3), as this was where the largest group differences were observed. The only significant differences in reasons for living with parents were for the “Don’t want to move out” option. More specifically, a higher proportion of Black (26%) and Asian (32%), compared to White (10%) respondents, did not want to move out, which partly explains the higher proportion of these groups living with parents.

**FIGURE 3: MAIN REASON FOR LIVING WITH PARENTS (BY ETHNICITY)**



## Partnerships

Another adult milestone is forming romantic partnerships, in particular living with a partner. At age 23, more than half of MCS (54%) reported some form of romantic relationship, with 37% reporting a non-resident partner, and 17% reporting a resident partner (Figure 1). Compared to Next Steps at age 25 (in 2015/16), where 40% had a resident partner<sup>4</sup>, a lower proportion (17% in England) had a resident partner in MCS.

We examined group differences in resident partnerships (Figure 4). A higher proportion of females (21%) compared to males (12%) had a resident partner. A higher proportion of White (18%), compared to Asian (6%) or Black (3%) respondents, had a resident partner. A marginally higher proportion of those who did not attend university (18%), compared to those who did

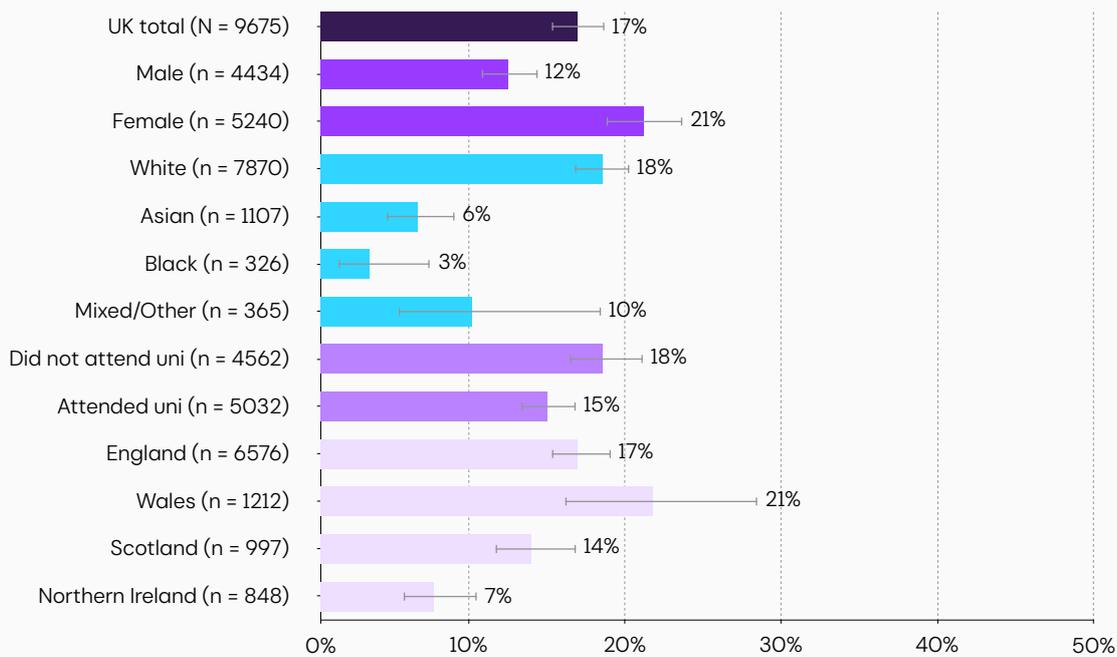
attend university (15%), had a resident partner. Finally, a smaller proportion of those living in Northern Ireland (7%) had a resident partner compared to the other home nations.

Two fifths of young people are unable to move out because of financial reasons –

**17%** are saving for a deposit, while  
**23%** simply can't afford to move out.



**FIGURE 4: RESIDENT PARTNER (GROUP DIFFERENCES)**



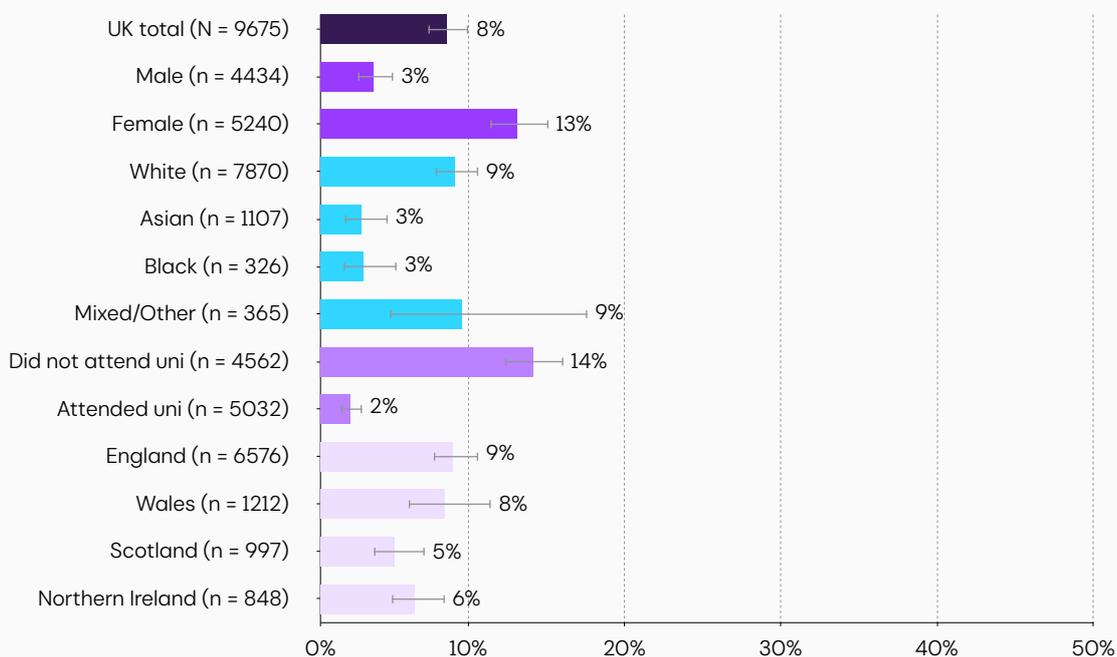
**Note:** Estimates (proportions and 95% confidence intervals) are weighted to account for attrition and survey design features.

## Childbearing

Childbearing reflects another adult milestone transition, although is more common towards the end of the third decade of life<sup>3</sup>. In MCS at age 23, around 10% had children of their own (8% had resident; 2% had non-resident children) (Figure 1). Compared to Next Steps at age 25 (2015/16), where 24% had resident children<sup>4</sup>, a much lower proportion (9% in England) had resident children in MCS. Although Next Steps were slightly older, this may reflect a general trend of delayed childbearing across generations.

We examined group differences in the proportion who had resident children (Figure 5). A higher proportion of females (13%) compared to males (3%) had resident children. A higher proportion of White (9%), compared to Asian (3%) or Black (3%) respondents, had resident children. A much higher proportion of those who did not attend university (14%) compared to those who did attend university (2%) had resident children. Finally, a slightly lower proportion of those in Scotland (5%) compared to England (9%) had resident children.

**FIGURE 5: RESIDENT CHILDREN (GROUP DIFFERENCES)**



**Note:** Estimates (proportions and 95% confidence intervals) are weighted to account for attrition and survey design features.

# Do young people want to have children in the future?

Respondents were asked about their future fertility intentions. Across the total sample, the majority said they would “Definitely like (more) children” (61%), or that they “Might like (more) children” (30%) – only a small proportion said they would “Definitely not like (more) children” (8%) in the future. There were very few differences in future fertility intentions by sociodemographic characteristics or conditional on

whether they already had children. Although some groups were more certain of their fertility intentions, as 75% of Asian and 73% of Black respondents said they definitely wanted (more) children. This suggests that most of the sample plan to have children in the future and that those who already have children intend to have more.

## Considerations for policymaking

Initial findings from MCS at age 23 suggest that reaching certain adult milestones may be delayed in this generation. A much higher proportion were still living at home with parents (68%) compared to Next Steps (23%) at age 25<sup>4</sup>, and to the ONS population estimate from 2017, where less than 50% of 23-year-olds were still living with parents<sup>3</sup>. In addition, a much lower proportion of MCS reported having a resident partner or having resident children compared to Next Steps at age 25, which may reflect a general trend for delayed family transitions.

Young people today may find it more difficult to reach certain adult milestones compared to previous generations, due to the current economic situation and so-called ‘cost of living crisis’<sup>5</sup>. The government should be making affordable housing and jobs for young people a top priority, in order to alleviate this situation. Delayed adult transitions, including gaining independence from parents, forming partnerships and having children, could lead to future problems, such as increasing mental health difficulties and decreasing fertility rates.

## Opportunities for future research

Future research should make use of the rich longitudinal data that has been collected as part of MCS, including on participants’ socioeconomic and educational background, to better understand the reasons for delayed family transitions in this cohort. There is also an opportunity to compare results from MCS to those of previous generations using the older CLS cohort studies (e.g., Next Steps, BCS70, NCDS) to understand whether there are specific economic barriers (e.g., lack of employment, low earnings) that can explain delayed adult transitions in this generation. Another potential reason could be due to changing attitudes and preferences for living with parents or starting a family, which could also be investigated across cohorts.

In addition, researchers may wish to use the wider data collected as part of the MCS age 23 survey, which includes information about the children of the MCS cohort members, which could be used to investigate inter-generational transmission. Data on future fertility intentions could also be explored further, e.g., to model future fertility rates in this generation, which could be particularly useful for economic forecasting.

## About the Millennium Cohort Study

The Millennium Cohort Study (MCS) is a UK longitudinal birth study. It is following the lives of around 19,000 young people born across England, Scotland, Wales and Northern Ireland in 2000–02. There have been seven main sweeps of MCS to date, at ages 9 months, 3, 5, 7, 11, 14, 17 and 23 years. It has tracked measures such as physical, socio-emotional, cognitive and behavioural development, economic circumstances, parenting, relationships and family life across the life course. MCS is core funded by the Economic and Social Research Council and a consortium of government departments.

## How to cite this briefing paper

Booth, C and Fitzsimons, E. (2026) Early family transitions: Initial findings from the Millennium Cohort Study at Age 23. London: UCL Centre for Longitudinal Studies.

## Acknowledgements

The Millennium Cohort Study is supported by the Economic and Social Research Council and a consortium of government departments. These initial findings, and the future research these data will enable, would not be possible without the invaluable contributions of the Millennium Cohort Study members over many years. We are very grateful for their ongoing commitment to the study.

## References

1. Cepa, K. and F.F. Furstenberg, *Reaching Adulthood: Persistent Beliefs about the Importance and Timing of Adult Milestones*. *Journal of Family Issues*, 2020. 42(1): p. 27–57.
2. Rubin, J.D., K. Chen, and A. Tung, *Generation Z's Challenges to Financial Independence: Adolescents' and Early Emerging Adults' Perspectives on Their Financial Futures*. *Journal of Adolescent Research*, 2024: p. 07435584241256572.
3. ONS *Milestones: journeying into adulthood*. 2019.
4. Gagné, T., A. Sacker, and I. Schoon, *Transition milestones and life satisfaction at ages 25/26 among cohorts born in 1970 and 1989–90*. *Advances in Life Course Research*, 2022. **51**: p. 100463.
5. Smith, C. 'I can't afford to move out of my parents' house due to rising living costs'. 2025.

### Contact

✉ [clsdata@ucl.ac.uk](mailto:clsdata@ucl.ac.uk)

🌐 [www.cls.ucl.ac.uk](http://www.cls.ucl.ac.uk)

🐦 [@clscohorts.bsky.social](https://bsky.app/profile/clscohorts.bsky.social)

🌐 UCL Centre for Longitudinal Studies



Economic  
and Social  
Research Council

Published in February 2026