The age at which a person is considered an adult depends on how adulthood is described in the social context of the individ– ual, and this defining age is changing. The factors contributing to this trend include high housing costs, high divorce rates, high unemployment rates, and the problems resulting from substance abuse and maladaptive behaviors. In recent years however, boomerang kids have evolved, as young adults have moved back into their parents' homes after an initial period of inde– pendent .living. Another criterion of adulthood is financial independence, which is also highly variable