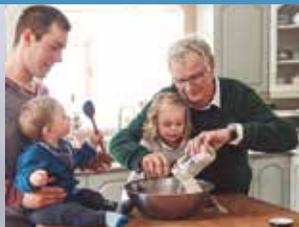


# FAMILY MATTERS: MULTIGENERATIONAL LIVING IS ON THE RISE AND HERE TO STAY



**generations  
united**

Because we're stronger together®

# Table of Contents

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<b>INTRODUCTION</b>	<b>1</b>
<b>BACKGROUND</b>	<b>3</b>
<b>DETAILED FINDINGS</b>	<b>5</b>
<i>Key Findings</i>	6
<i>Who Lives in Multigenerational Households?</i>	8
<i>Why Are People Living in Multigenerational Households?</i>	9
<i>How Does Multigenerational Living Affect Families?</i>	14
<i>What Makes Multigenerational Households Work Well?</i>	18
<b>RECOMMENDATIONS</b>	<b>22</b>
<i>Priority Recommendations</i>	22
<i>Housing and Homes</i>	23
<i>Family Relationships and Caring</i>	24
<i>Employment, Benefits, and Income Support</i>	24
<i>Health and Healthcare</i>	24
<i>Societal Attitudes and Expectations</i>	24
<b>CONCLUSION</b>	<b>26</b>
<b>APPENDIX A</b>	<b>28</b>
<b>APPENDIX B</b>	<b>29</b>
<b>ACKNOWLEDGEMENTS</b>	<b>30</b>
<b>REFERENCES</b>	<b>31</b>

# Introduction

In early 2020, the COVID-19 pandemic hit a tipping point in the United States. While specific shutdowns across the states varied, in general, Americans began hunkering down in March of 2020. Millions of Americans began working from home, and many businesses shut their doors. The U.S. unemployment rate soared from 3.8 percent in February of 2020 to 14.4 percent in April 2020.<sup>1</sup> Nearly 2.2 million women left the workforce between February and October 2020.<sup>2</sup> Americans were urged to stay home.

Schools and many childcare programs closed, and families took on increased responsibility for their children's education at home and through e-learning, as well as juggling care for babies and young children while working at home. In some cases, relatives moved in to help while parents worked.

Older adults, the group most vulnerable to becoming seriously ill and dying from the virus, were under quarantine with families unable to visit them; some moved in with family to fight the isolation. And for the first time since the Great Depression, a majority (52%) of young adults ages 18-29 lived with their parents in July of 2020.<sup>3</sup> American families and their home-lives were going through unprecedented change as the snowball effect of the pandemic unfolded.

Generations United wanted to learn more about the effect of the vast COVID-19 pandemic on multigenerational living specifically, and at the end of January 2021 commissioned a public opinion poll, conducted online by The Harris Poll, to determine if multigenerational households were growing and what makes them tick. The survey results reported here give us insights as to the growth, why families plan to continue living together – and why it helps them be strong and resilient.

Our results are clear: multigenerational living is indeed on the rise in 2021, with more than **1 in 4 Americans (26%) living in a household with 3 or more generations**. Given our finding in 2011 that 7 percent of Americans lived in a multigenerational household,<sup>4</sup> this means that multigenerational living has **nearly quadrupled in the past decade** (a 271 percent increase from 2011<sup>5</sup> to 2021). This finding is incredibly striking, and our survey reveals some of the impetus for this staggering growth.

As expected, the pandemic does play a strong role. Among those living in a multigenerational household, **nearly 6 in 10 (57%) say they started or are continuing to live with multiple generations because of the pandemic**.

## Key Recommendations

- Increase multigenerational housing stock and affordability.
- Promote multigenerational living as an environmentally friendly housing option.
- Expand access to affordable, high-quality child and adult daycare including co-locating care by developing more intergenerational shared sites.
- Expand paid family leave and flexible work environments.
- Increase access to home- and community-based services and supports.
- Support innovative intergenerational approaches to education at home.

Sixty-six percent of those living in a multigenerational household say the economic climate was a factor in their family becoming a multigenerational household. Other drivers that led to this type of living arrangement include the need for eldercare (34%), childcare/child education needs (34%), job loss/change in job status/underemployment (30%), healthcare costs (25%), and cultural/family expectations (23%).

Nearly all Americans who live in a multigenerational household (98%) feel their household functions successfully, citing various aspects of home design, family relationships and interactions, and supports and services influencing their success. Additionally, many benefits of multigenerational household arrangements are reported, including enhanced bonds or relationships among family members and making it easier to provide for the care needs of one or more family members, both at 79 percent. Other benefits include improved finances of at least one family member (76%), positive impacts on personal mental and/or physical health (76%) and enabling family members to continue school or enroll in job training (71%). Despite the successes and benefits, it's not surprising that 75 percent note that their living arrangement can contribute to stress among family members at times.

“Families may come together from need, but they stay together by choice,” says Donna Butts, executive director of Generations United. Indeed, more than 7 in 10 (72%) of those currently living in a multigenerational household plan to continue doing so long-term.

Multigenerational living positively impacts our families, our nation, our society, and our economy. Combining households can also have a positive impact on our environment, lowering the need for new housing, and reducing energy costs and water usage. One option for families is adding an Accessory Dwelling Unit (ADU)<sup>6</sup> to their property to include a family member in the household. Research suggests that ADUs can reduce up to 40 percent of the environmental impact compared to the environmental impact of a medium-sized separate home.<sup>7</sup>

**Family Matters: Multigenerational Living Is on the Rise and Here to Stay** provides insight as to why more families are choosing to live together, as well as why the arrangement helps them be strong and resilient. Flexible living options allow families to create their own unique approaches to address their varying needs and resources. Further study is warranted to determine more about challenges these families face and barriers that may exist, preventing more families from availing themselves of multigenerational living.

This report includes recommendations for ways that both public and private initiatives can help more families benefit from this highly successful way of living, providing incentives and supports, while preparing for an increasingly multigenerational future. We address housing and homes, family relationships and caring, employment, benefits and income support, health and healthcare, education, the environment, and societal attitudes and expectations.

We also provide suggestions for ways that we, as a society, can embrace multigenerational living as a constant among all socio-economic levels, and help people understand that the choice to live with family does not represent a failure. Instead, many families thrive, drawing on each other's strengths for a better quality of life for all.

“ Families may come together from need, but they stay together by choice.

- Donna Butts, Executive Director of Generations United

## Background

Our nation was built by multigenerational families, weaving multigenerational living into the fabric of our culture for centuries. It was an accepted and “normal” choice for generations, as Americans pooled resources, cared for each other, and approached life with practicality. Older family members have played an expected role in childcare for grandchildren, and younger generations cared for their elders if needed. When hardship struck a family member, they likely moved in with other close relatives. If older relatives were widowed, they combined households with the younger generations.

According to a report from the Pew Research Center<sup>8</sup> at the turn of the 20<sup>th</sup> century, 57 percent of Americans age 65 and older lived with their children, grandchildren, or other family members.<sup>9</sup> In 1935, the Social Security Act<sup>10</sup> was signed into law by President Roosevelt, allowing older adults more financial security and independence. Still, in 1940 about a quarter of the U.S. population lived in a multigenerational household.

Then World War II brought change to the entire world, and the increasingly mobile post-war society meant families had opportunities and resources to seek education, jobs, and homes, away from their hometowns. At the same time, suburbs developed, and a lower percentage of Americans were immigrants. America’s concept of “rugged individualism,”<sup>11</sup> first introduced by Herbert Hoover in 1928,<sup>12</sup> grew, perhaps contributing to a shift in the public viewpoint on familism and multigenerational living.

By 1960 just 15 percent of Americans lived in a multigenerational household, and in 1980 a low of 12 percent was reached.<sup>13</sup> While multigenerational living never disappeared, it became much less common.

But then, due to “a mixture of social and economic factors,”<sup>14</sup> multigenerational living began to grow, and by the year 2000, 15 percent of Americans lived in a multigenerational household again.<sup>15</sup> America entered the Great Recession in 2007,<sup>16</sup> and Pew reported 16 percent of Americans engaged in multigenerational living. Many lost their homes and jobs, and multigenerational households began to rise more rapidly.

According to the U.S. Census Bureau, in 2010 there were 5.1 million multigenerational households in the U.S., which was 4.4 percent of all American households.<sup>17</sup> A 2010 Pew Research Center report, “Return of the Multigenerational Household,”<sup>18</sup> found 1 in 6 Americans live in a multigenerational household.<sup>19</sup>



*Photo courtesy of Dulce Medina*

“ Before you say no to multigenerational living, give it a try and see what you’re able to adapt to. There are so many things to learn from each other when this type of living occurs. It’s a beautiful learning experience which I think all of us have benefited from.

**- Dulce Medina, 46, who lives with her 22-year-old daughter and her 70-year-old mother**

In 2011, in the wake of the Great Recession, Generations United undertook a survey to learn more about multigenerational households, “Family Matters, Multigenerational Living in a Volatile Economy.”<sup>20</sup> At that time, our survey found 7 percent of Americans lived in a multigenerational home with 3 or more generations. Some predicted that as the nation’s economy recovered from the Great Recession, multigenerational living would decline. But trends showed the opposite.

In 2018, Pew reported growth to 1 in 5 (20%) of the U.S. population in multigenerational homes using data from 2016.<sup>21</sup> Various factors likely contributed to this growth, including increasing percentages of Americans with strong cultural traditions of multigenerational living. Additionally, young adults were remaining in their parents’ homes longer due to under-paying jobs, high student loan debt, the cost of housing, and delaying marriage. And the aging of the Greatest Generation, the Silent Generation and Baby Boomers<sup>22</sup> meant more families were involved in caregiving.

As Generations United’s **Family Matters: Multigenerational Living Is on the Rise and Here to Stay** reports, our nation has now experienced another striking increase, from the 7 percent we found in our 2011 survey<sup>23</sup> to 26 percent of Americans living in a multigenerational household in 2021. The COVID-19 pandemic has clearly been a significant factor in this massive change: among those living in a multigenerational household, nearly 6 in 10 (57%) say they started or are continuing to do so due to the pandemic.

“ I’m closer with the grandchildren I live with. I spend a lot more time with them. They know me better, and I know their personalities. I’m the one who takes them on bike rides and into the park and sledding. It has worked out well and I’m happy I’m here.

- Jane Graham, 68, who lives with her son, daughter-in-law and 5 grandchildren



Photos courtesy of the Graham family

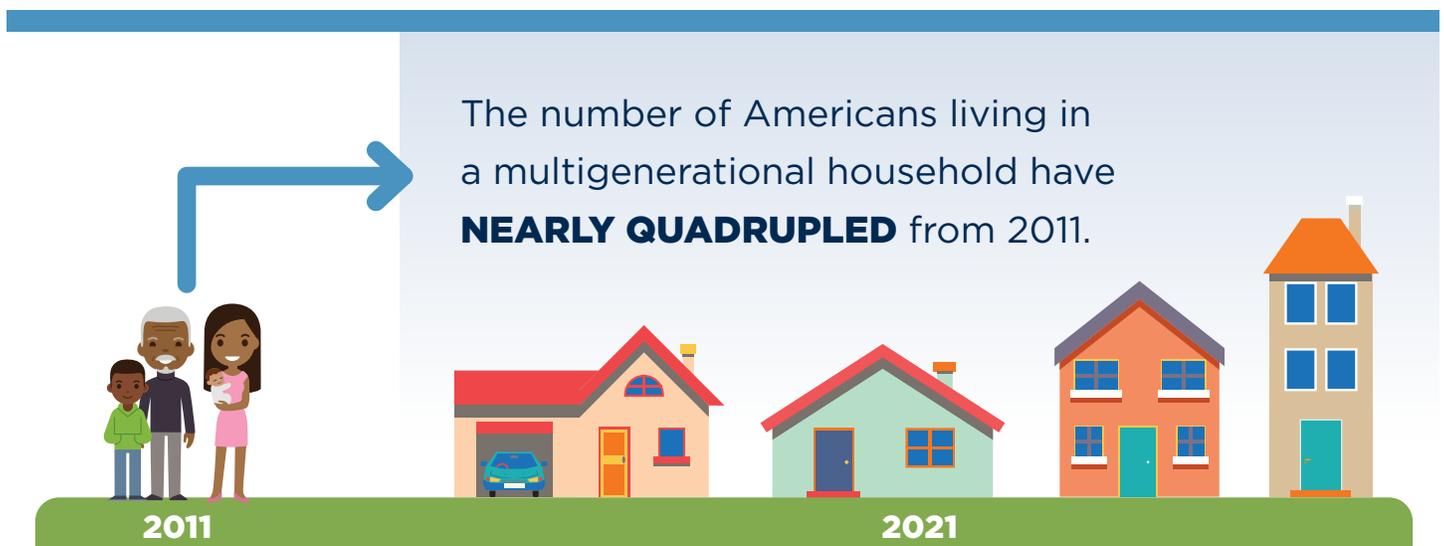
## Detailed Findings

To learn more about multigenerational living in the U.S., Generations United commissioned a nationwide public opinion poll conducted by The Harris Poll.<sup>24</sup> For the purposes of this survey, we defined a multigenerational household as a family household that contains at least 3 or more generations living together.

The survey, conducted online by The Harris Poll among over 2,000 U.S. adults ages 18+, between January 28 and February 1, 2021, found **more than one in four Americans ages 18+ (26%) are currently living in a multigenerational household.** This is

a striking increase, as the number of Americans living in multigenerational households nearly quadrupled from Generations United's 2011 survey, also conducted by The Harris Poll, which found just 7 percent of American ages 18+ lived in a multigenerational household.<sup>25</sup>

Using the U.S. Census Bureau July 2020 population estimate for U.S. adults ages 18+ of 256,662,010,<sup>26</sup> and our survey data (26% live in a multigenerational household), we estimate approximately **66.7 million adults ages 18+ in the U.S. are living in a multigenerational household in 2021.**



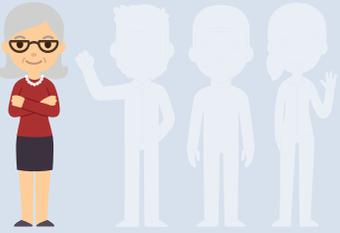
### Definition of Multigenerational Household

For the purposes of this survey, multigenerational households are defined as those with 3 or more generations living together. The most common multigenerational living scenario among Americans who live in a multigenerational household is the head of household, their child, and their grandchild (33%).

### Profile of Multigenerational Households

American adults who are engaged in multigenerational living predominantly live in a home that is owned by someone living there (76%), include children under the age of 18 in the home (71%), have an annual household income of \$100,000 or more (49%), live in the South (39%) or West (28%), and are White (non-Hispanic) (47%).

## Key Findings



More than **1 in 4 Americans (26%)** live in a multigenerational household.



26%

66.7M

**26% of Americans** - an estimated **66.7 million** adults ages 18+ in the U.S. - are living in a multigenerational household.<sup>i</sup>



**The number of Americans living in a multigenerational household has nearly quadrupled in the past decade.**

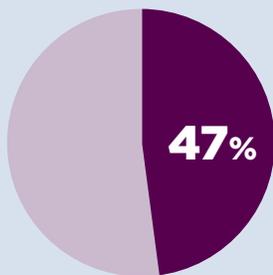
There was a 271% increase from 2011<sup>ii</sup> to 2021 (7% vs. 26%).



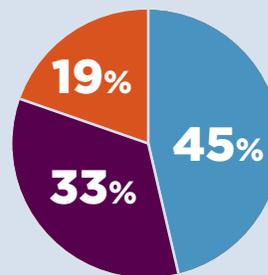
2011



2021



**Nearly half of Americans** who have children under 18 living in their home (47%) report living in a multigenerational household.



■ Hispanic Americans  
■ Black Americans  
■ White Americans

Among all Americans, **Hispanic Americans (45%)** and **Black Americans (33%)** are more likely than **White Americans (19%)** to say they live in a multigenerational household.

i U.S. Census Bureau. Population Division. Population and Housing Estimates of the Total Resident Population and Resident Population Age 18 Years and Older for the United States, Regions, States, and the District of Columbia. July 1, 2020 (SC-EST2020-18+POP-RES) Release Date: December 2020. <https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates.html> and <https://www2.census.gov/programs-surveys/popest/tables/2010-2020/state/totals/sc-est2020-18+pop-res.xlsx>

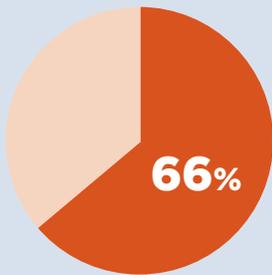
ii Please note that although both surveys were conducted by The Harris Poll, sample providers have changed from the 2011 "Family Matters: Multigenerational Living in a Volatile Economy" survey to the 2021 "Family Matters: Multigenerational Living Is on the Rise and Here to Stay", survey.

## Among those living in a multigenerational household:



### The COVID-19 pandemic:

Nearly 6 in 10 (57%) report they started or are continuing to do so because of the pandemic.



### Economic climate:

66% say the current economic climate was a factor in their family becoming a multigenerational household, with 16% saying it was the only factor.

### Multigenerational household arrangements have many benefits. The following benefits are cited:

79%

Enhanced bonds or relationships among family members

79%

Making it easier to provide for the care needs of one or more family members

76%

Improved finances for at least one family member

76%

Positive impact on personal mental and/or physical health

71%

Made it possible for at least one family member to continue school or enroll in job training

**Multigenerational households are formed for a variety of reasons:** The top causes for their family becoming a multigenerational household include:

34% Need for eldercare

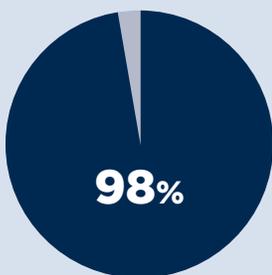
34% Childcare/child education needs

30% Job loss, change in job status, or underemployment

25% Healthcare costs for one or more family members

23% Cultural and family expectations

23% Education/retraining expenses



### Multigenerational living is a highly successful solution despite challenges.

Nearly all (98%) say their household functions successfully, although 75% say their household arrangement can contribute to stress among family members at times.



### Multigenerational living is here to stay:

More than 7 in 10 (72%) plan to continue living in a multigenerational household long-term.

## Who Lives in Multigenerational Households?

### HOUSEHOLD COMPOSITION

Americans who live in a multigenerational household predominantly live in a household comprised of 3 generations (76%), with the most common relationships being the head of household, his or her adult child, and at least one grandchild (33%). About one-quarter (24%) live in households comprised of the head of household, their parent, and their child. Just 9 percent live in a household with the head of household, their parent, and their grandparent. Just over one in ten say they live in a household with 4 generations (13%).

### RACIAL/ETHNIC BACKGROUND

According to our survey, Americans who are residents of a multigenerational household are predominantly White (non-Hispanic) (47%), while 28 percent are Hispanic, and 15 percent are Black (non-Hispanic).

“ It’s a cultural thing, I think we’re just going to stick together. No matter the situation family always has to come first.

– **Dulce Medina, 46, Inglewood, California,**  
*who lives with her 70-year-old mother  
 and her 22-year-old daughter*

### HOME OWNERSHIP AND LOCATION

According to our survey, Americans who are residents of a multigenerational household primarily live in a home that is owned by someone living there (76%), and their home is predominantly located in the South (39%) or West (28%), with just 18 percent in the Northeast and 15 percent in the Midwest.

### CHILDREN

Children under age 18 play a large role in American multigenerational households. Of Americans living in a multigenerational household, the majority (71%) say they have children under the age of 18 living in the home.

“ We are really dependent on my father throughout the day to keep Saachi, our two-year old, entertained, safe, healthy and also ensure that she’s engaged in active play.

– **Garima Kalra, 35, Tempe, Arizona,**  
*who lives with her husband,  
 daughter, and her father*



Photo courtesy of Yatish Mishra and Garima Kalra

## SOCIO-ECONOMIC STATUS

We examined education, employment, and household income to gain a perspective on the socio-economic levels of those who live in multigenerational households and found that multigenerational living crosses all levels.

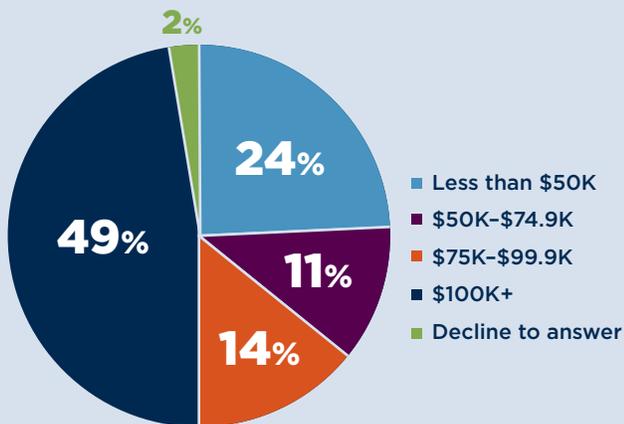
**Education:** Americans living in a multigenerational household predominantly have at least some college education (55%) or are college graduates and/or have post-graduate education (32%).

**Employment:** Americans living in a multigenerational household are predominantly employed (77%).

**Household Income:** Multigenerational households predominantly fall into two opposite ends of the income spectrum, with the most common annual household income at \$100,000 or more (49%), followed by less than \$50,000 (24%).

### American Multigenerational Household Income Levels

The largest percentage of Americans living in a multigenerational household have an annual household income of \$100,000 or more (49%), followed by 24 percent who have a household income of less than \$50,000.



See Appendix A for a listing of all individual demographic data and Appendix B for a full listing of all household demographic data among those who live in a multigenerational household.

## Why Are People Living in Multigenerational Households?

Every family is unique, and there is generally an intricate web of reasons culminating in their decision to bring the generations together and combine households. We wanted to examine some of these drivers to gain insights about the role of the pandemic, the economy and other key life events, roles, expectations, and challenges.

## THE COVID-19 PANDEMIC

Results of our survey indicate that among those living in a multigenerational household, nearly 6 in 10 (57%), say they started living in or are continuing to live in a multigenerational household because of the COVID-19 pandemic.

The pandemic has affected families in myriad ways. A child's education may have moved from a school building to a home classroom. Household members may have had job and income changes. Parents may be working from home, or some may not have the option to work from home, posing dilemma of how to provide childcare and assist with a child's education. They may face the challenge of finding a way to pay for tutors or childcare providers for children who were previously in school all day. In some cases, grandparents, aunts, uncles, or other relatives have moved in to assist with childcare and tutoring.

The pandemic also caught some families by surprise. Garima Kalra, 35, of Tempe, Arizona says her father, CK Kalra, or "Nanu" to his granddaughter Saachi, came from India for a visit in late January of 2020. "We were going to celebrate our daughter's first birthday and his 75<sup>th</sup> birthday," says her husband, Yatish Mishra, 34. "We went to Hawaii and when we came back everything started shutting down. His four-month visit turned into fourteen months. It's been great having him here with Saachi and

enjoying his company.” While he feels stuck and misses home and his friends, CK feels spending so much time with his granddaughter, Saachi, has been good, saying it’s a “Very comfortable and very happy life.”

In addition, some families may have brought older loved ones to live with them to prevent isolation and manage their care, which is both a good solution and a challenge if help caring for them is needed – perhaps while also caring for children and working.

According to 2020 data of the NORC University of Chicago COVID Response Tracking Study, Black, Hispanic, and younger Americans have been particularly likely to deal with economic adversities due to the pandemic. Younger adults are more likely than older Americans to have lost jobs and income, while Older Americans more likely to lose retirement investment savings.<sup>27</sup>

“ Economic impacts of the pandemic are widespread, with 20 percent or more of Americans reporting hardships such as job loss, delayed bill payments, lost income, or negative impacts on investments. Adults living with children, younger adults, Black Americans, and Hispanic Americans are among those most likely to report economic or financial difficulties due to the pandemic.”

**- NORC at the University of Chicago COVID Response Tracking Study, Issue Brief, 2020<sup>28</sup>**

## ECONOMIC IMPACT

Among those living in a multigenerational household, roughly two-thirds (66%) say that the current economic climate was a factor in their decision to combine households. Interestingly, the same proportion (66%) said the economic climate was a factor in our 2011 survey,<sup>29</sup> in the wake of the Great Recession.

According to our 2021 survey, 16 percent of those who live in a multigenerational household say the economic climate was the only factor in becoming a multigenerational household. About one-third (34%) indicate that the current economic climate was not a factor at all, which validates the notion that, while the economy plays a quite prominent role, a significant portion of those living in a multigenerational household are doing so for other reasons.

“It’s hard – the cost of living. It’s expensive for young people now, for my children and their children to live out on their own here in Connecticut and especially with the pandemic - and that’s changed a lot, for a lot of people,” says Robin Whinnem, 55 of Bristol, Connecticut, who lives with her husband, Stan Kurandy, 54, her two stepsons, Nick, 21 and Alex, 19, her daughter, Katie Stewart, 27, and her grandson, Joey, 6. In addition, Stan’s mother, Helena, 94, lives right next door.

Indeed, the COVID-19 pandemic may play a role in response to this question about the current economic climate, given the impact on jobs, childcare, education, and eldercare, as well as retirement income. The effect of the pandemic is also illustrated in data collected by Census Bureau’s Household Pulse Survey<sup>30</sup> showing the pandemic’s ongoing impact. According to the Pulse data collected January 6-18, 2021 (less than two weeks prior to the fielding of our survey), as reported by the Center for Budget and Policy: “Millions of people report that their household didn’t get enough to eat, isn’t caught up on rent, or struggled to cover usual expenses.”<sup>31</sup>

## KEY CAUSES

### Caring

When asked about events that caused them to live in a multigenerational household, caring for family members topped the list. **Both childcare/child education needs (34%) and the need for eldercare (34%)** being top drivers seem to indicate a strong desire among American families have to care for loved ones at home. According to AARP and the National Alliance for Caregiving's report, "Caregiving in the U.S. 2020," in 2019, 40 percent of family caregivers said their care recipient lived in the caregiver's household, which was significantly more than in 2015 (35%).<sup>32</sup>

The COVID-19 pandemic may also influence the issue of care. Many children are staying home from childcare centers and school, either by choice or necessity. Certain services and supports for children with disabilities have been curtailed due to safety concerns. Child Care Aware® of America reports that as of December 2020, 13 percent of both childcare centers and family childcare remained closed.<sup>33</sup>

During the pandemic, Jessica Winn, 33, of Bowie, Maryland, has been grateful for her mother-in-law, Maria, affectionately known as "Lola" (which means grandmother), who lives with her husband, 2 and 4-year-old daughters, and her. She has been working from home during the pandemic, but her husband, who repairs fighter jets, goes to his jobsite. "I'm grateful because my kids are downstairs with their grandmother and I can focus on work. They are very close to their Lola." At the same time, Maria is 78, so the family has been very careful to protect her. "She is in the very high range for susceptibility to being seriously sick from COVID. And then she has some of those chronic health

conditions that make it a little riskier for her. So, we are extra, extra careful."

Vivian Nixon lives in Los Angeles with her fiancé, Jazzston Williams, her 2-year-old daughter Shiloh, and her 2-month-old daughter, Aviah on a property with her mom, actress and dancer Debbie Allen and her dad, former professional basketball player Norm Nixon, along with her 97-year-old grandmother, Pulitzer-prize nominated artist, poet and playwright, Vivian Ayers Allen, whom they call "Ma Turk". She says the pandemic has posed challenges regarding childcare for her 2-year-old daughter. "I can't go back to work, and I can't do what I need to do for my family if she doesn't have the care that she needs," says Vivian. Her parents enjoy helping out as often as they can between their jobs and caring for Ma Turk.

Like millions of households with vulnerable loved ones, Vivian says keeping everyone safe has been tricky as well. "We've figured out a way to coexist with COVID. We locked down in the beginning and there was separation. Because of my mother's line of work, she's constantly getting tested, and I'm extremely careful because of my kids too." She says her family has found safe ways to integrate, like outside distanced visits with Ma Turk. But challenges certainly arise. "When one of the paid caregivers for Ma Turk was sick, they didn't want someone who might not be safe coming in. So, my parents had to just slug it out for three days. It's difficult when you don't have the support due to the pandemic."

Many families have had older loved ones isolated in nursing facilities where visitation was not allowed; some have brought them into their homes to combat isolation and provide or supervise care. Whether the care situation came about due to the pandemic, or family had been caring for loved ones at home for some time, the usual care and respite services, such



Photo courtesy  
of the Winn family

as adult or child day care services or in-home care, may no longer be accessible or available, whether due to family choice or because the doors have closed temporarily or permanently.

“Mom is 93 now and she is frail, doesn’t get around so well and cannot take care of her normal daily human needs without help,” says Marjorie Conner of Alexandria, Virginia. She lives with her 93-year-old mother, Joan, and her 18-year-old daughter, Emma. Marjorie says the pandemic has put more pressure on her. “Mom used to have people from the church who came to see her every week, and it was nice because there was somebody other than me sitting down and talking with her. She misses that, and the other grandkids can’t come to visit her, so she had learned to FaceTime.”

Marjorie says her daughter, their two paid caregivers and she must be very careful to protect her mother. “We all have to be mindful of getting sick.” Emma agrees. “I have someone who’s at a higher risk living with me, so I have to be extra extremely careful,” she says. “And when my friends are like, hey, do you want to hang out? I have to be like, I’m sorry. I cannot.”

In addition, as finances have become tighter for many, and jobs have been lost; often childcare and eldercare services just won’t fit in the budget and are instead being taken up by family members.

### **Jobs**

Job losses, changes in job status or underemployment (such as going from full-time to part-time or taking a lower paying job) came in next on the list of causes, with jobs being a factor for nearly one-third (30%) of those living in a multigenerational household. We can surmise



that the COVID-19 recession may have had a significant effect in this area. According to the Congressional Research Service, the unemployment rate in the U.S. hit unprecedented levels in April 2020 at 14.8 percent not seen since data collection started in 1948.<sup>34</sup> And nearly 2.2 million women left the workforce between February and October of 2020, according

to the National Women’s Law Center,<sup>35</sup> working from home, leaving a job or going to part time in order to care for family members, or losing a job due to the economic impact of the pandemic, businesses closing their doors, or inability to provide an in-person service.

“Since COVID hit, I don’t have a job,” says Katie Stewart, of Bristol, Connecticut. She and her 6-year-old son, Joey, live with her mother, Robin Whinnem, her stepfather and two stepbrothers. Katie was working for a ticket company when the pandemic started and concert venues shut down. “Until we get approved to open up for the concert venues again, I don’t have work.”

### **Healthcare Costs**

Twenty-five percent say healthcare costs for one or more family members were a basis for forming their multigenerational household. While the pandemic suppressed overall health care spending temporarily as people stayed home and stopped seeking non-COVID related care, overall, healthcare costs remain high for Americans. According to the NBC News/Commonwealth Fund Healthcare Poll of likely voters in January/February 2020, 1 in 5 respondents had trouble paying medical bills, or were unable to pay them, over the past 2 years.<sup>36</sup>

The Centers for Medicare and Medicaid Services reports national health expenditure data and found annual out-of-pocket consumer health spending increased by 4.6 percent during 2019 (prior to the pandemic). Approximately half of Americans have

health insurance coverage through their employer,<sup>37</sup> but the employee's portion of premiums as well as deductible costs have outpaced growth in median income,<sup>38</sup> resulting in healthcare costs eating up an increasing percentage of income.

### **Cultural and Family Expectations**

For many families and cultures, it is expected that multiple generations will live together in a shared home. Older adults play a much-anticipated and valued role in providing childcare and helping children develop a sense of self, rooted in family and cultural identity,<sup>39</sup> with storytelling, bringing family history to life and teaching cultural traditions. Younger generations are expected to support and care for their valued and respected elders should the need arise. A sense of reciprocity and respect pervades.

Our survey found 23 percent of those living in a multigenerational household felt cultural and family expectations were a contributing cause for their multigenerational living arrangement. As discussed in the previous section, familism, a strong value of family before self, may play a role as a motivator.

Dulce Medina, 46, of Inglewood, California says there was never a question that she and her daughter would move in with her parents when her father became ill, nor that they would stay to care for her mother when he passed on three months later. "I'm the eldest. It's an expectation that is not even talked about. We're a Mexican family. It's a cultural thing." Dulce moved out when she was 17 to go to college. Moving back in with her parents wasn't easy. "It's a bit of a struggle because we need to adapt to each other. But at the end of the day, we're family."

"My husband was born and raised in the Philippines," says Jessica Winn. "It's very much a part of the culture. It's really taboo for older adults to go to nursing homes. But it's also common for grandmothers to help take care of the grandkids." Her mother-in-law lived together at some point with most of her 9 children and helped care for her grandchildren when they were young. Jessica's husband is the youngest. "We joke around that we

are the last stop! So, it's all a circle of life kind of thing," she says. "I'm Asian American, but I grew up in America with American kind of individualism, with my nuclear family, and driving for hours and hours to get to grandma's house. So, I didn't grow up with that kind of situation in my family."

Garima Kalra and her husband Yatish Mishra grew up in India and say that having her father living with them is not an unusual concept to them. "It's not uncommon for us to consider multigenerational living because in India it's very common," says Garima. "So, it's nothing new for us. And I think in our minds we understand the benefits and maybe some restrictions that come with it sometimes. I think as long as there is a balance of both, it helps."

### **Education**

For some, education is a driving force, with 23 percent saying education (e.g., high tuition costs, student loan debt) and re-training (perhaps due to the loss of a job or a desire to advance or change careers) expenses were a factor in their decision to live in a multigenerational household. The pandemic may be at play here as well. As workers have lost jobs, they may be choosing to further their education at this time or take this opportunity to re-career while fewer jobs are available.

### **Marriage: Divorce or Separation**

For about 1 in 6 (16%), divorce or separation was a cause for them living in a multigenerational household. Changes in a marriage can have repercussions on finances, childcare, and life direction. Joining forces with relatives for support, assistance, cost-sharing, or childcare may be factors associated with this life event that make multigenerational living an attractive solution.

Five years ago, twenty-seven-year-old Katie Stewart of Bristol, Connecticut, and her then one-year-old son, Joey, moved in with her mother and stepfather and two stepbrothers when her relationship ended. She and her son both have osteogenesis imperfecta, which causes their bones to break easily. Joey needed care while she worked, but child daycare wasn't a good option, "Because he breaks so easily, I never really trusted to put him in care of somebody

else,” she says. She and her mom took turns caring for Joey. “My mom works days and I worked nights before the pandemic.” Now Joey is 6 years old and in school some of the time, but with COVID he’s learning from home off and on.

### Housing

Housing is also a factor of multigenerational living, with 14 percent saying foreclosure or other housing loss of one or more family members was a cause for their multigenerational living arrangement. Again, the pandemic may be a factor here, due to the related high unemployment rates and the economic recession. Interestingly, in our 2011 study, foreclosure was at top of mind as the housing crisis in previous years had led to unprecedented numbers of foreclosures, and the same proportion (14%)<sup>40</sup> said it was a cause for their choice to live with relatives.

#### Reasons for Multigenerational Living

Events that caused multigenerational household living arrangements include\*:



\*Respondents could check all that apply.

### How Does Multigenerational Living Affect Families?

The type of household we live in certainly influences our lives in many ways. We wanted to dig deeper specifically into the ways multigenerational living affects household members.

#### FAMILY RELATIONSHIPS AND CARING

It’s not surprising that, among those living in a multigenerational household, two benefits that are reported by a majority are family-centered:

- Nearly 8 in 10 (79%) say living in a multigenerational household has enhanced bonds or relationships among family members.
- An equal proportion (79%) say it has made it easier to provide for the care needs of one or more family members. This finding correlates with the data about the causes of multigenerational living, as childcare and eldercare topped the list.

Yatish Mishra of Tempe, Arizona says he has enjoyed having his father-in-law, CK, living with him and they have developed a closer bond. “It’s a different dynamic because he is my father-in-law, definitely,” says Yatish. “Because I have a different kind of relationship with my father – I believe my father is more strict with me!” His wife, Garima, says having her father there has also been helpful for their two-year-old daughter, Saachi. “It’s been very helpful to have him around especially with COVID and we are so limited in the things that we can do, plus the additional stress that comes from work. Knowing that he’s around gives a lot of comfort for Saachi.”

Vivian Nixon says her grandmother moved from South Carolina to her parents’ home in Los Angeles after a visit there prompted her parents to decide that they didn’t want her to live alone anymore. Her parents gave up their main bedroom downstairs and moved into a guest room so her grandmother could stay on the first floor. Vivian says there was no hesitation about “Ma Turk” moving in. “She’s raised everybody. So, when it comes to her, it’s just a no-brainer. She’s been a guiding force for our family, so at the end of the day, when she needs something, we’re there.”

## FINANCIAL MATTERS

Not surprisingly, the practical matter of improving the financial situation for at least one family member is a benefit that 76 percent of those living in a multigenerational household feel their living arrangement has contributed to. This finding helps complete the picture of the overall effect of finances related to multigenerational living, along with the 66 percent who say the current economic climate was a factor in their decision to live together.

The fact that job loss, changes in job status, or underemployment (30%) came in third on the list of causal factors is also a piece of the financial puzzle for these families, as well as the 1 in 4 (25%) who say healthcare costs was a factor and 14 percent who say foreclosure or other housing loss was a reason.

Robin Whinnem says her multigenerational household is financially beneficial for her daughter, Katie and grandson, Joey, who live with Robin, her husband and her two stepsons. “I don’t know, especially now with her being out of a job, how they’d be surviving right now.”

Jane Graham, 68, has lived with her son, Arick, 41, daughter-in-law, Rachel, 37, and their 5 children between the ages of 5 and 12 near Denver, Colorado for 5 years. Jane helps with childcare, and she says it helps them all financially. “It’s not only a financial benefit to me; we’re not duplicating expenses. If I didn’t live here, I’d have to pay rent or a house payment and insurance costs. I’m saving money by living here. I do contribute to the cost of food and other necessities at times, but there’s no specifics.” They discussed paying her for childcare, but when they calculated what she could be paying elsewhere for rent, meals etc., it would balance the care she provides. “We kind of decided that it would probably be a wash.”



*Photo courtesy of Robin Whinnem*

Dulce Medina lives with her mother and her daughter. She says sharing expenses is helpful. “Financially, obviously it assists all of us because I may provide somewhat better for my daughter, and for my mom, *and* I’m saving for myself, too.”

## STRESS AND HEALTH

While 75 percent of those living in a multigenerational household say that living with multiple generations can cause stress among family members at times, slightly more (76%) say the living arrangement has had a *positive* impact on their mental and/or physical health.

It stands to reason that there would be occasional stress in a multigenerational living situation which could inherently create challenges around managing care, household schedules, privacy, household routines and managing finances. “I will be honest, there are days when I’m overloaded – over-stimulated probably – and I need to have quiet time and get away,” says Jane Graham about living with her 5 grandchildren.

But more frequent and closer family relationships may also play a role in building positive coping mechanisms to deal with the stress, creating a positive effect on both physical and mental health.

Marjorie Conner shares her home with her mother and her daughter. “We have our stressful moments, but we all are generally kind and respectful people. We work through our issues and come out the other side,” she says. And there

are benefits to having each other. “I think we’re all closer, and it has enriched Emma’s life – that’s a good thing.” Emma agrees. “My grandmother has lived on this earth a long time. She gives great advice and she’s also just a joy to be around. But then on the other hand, you have the things that come along with

old age where it's just, you know, they're not all with it anymore. And it's hard to see someone that you love go through that. So, I think it gives and it takes, but I think predominantly it's positive. I absolutely love it. And I always have loved it, but it was hard to adapt to it first."

Changing lifestyles and losing privacy are stressors for many families. "I don't think there's some stress, I think there's a lot of stress!" says Dulce Medina, who lives in a three-generation household. "Just adjusting to not having your own space, the music we hear, the lighting. All of us have different tastes. I like peace and quiet; my mom likes noise. I'm coming home and want to have a glass of wine. My mom wants to watch soaps in the evening; I'm an MSNBC, CNN, and basketball watcher. So, it's just a different atmosphere that all of us have learned to adjust to."

On the other hand, Dulce says there are benefits in knowing that she is the support system for her family. "I know my mom feels secure knowing that I'm taking care of things around here, that I'm taking care of her emotionally. I'm able to continue to enjoy my daughter, and I have really in-depth conversations with my mother and my daughter, and if we were not living together, I don't think that would occur. It's a comfort - I feel good - I don't have to worry about my daughter, and I don't have to worry about my Mom."

Robin Whinnem lives in a house with 3 generations, along with her mother-in-law next door. She also provides care and support for her mother who has recently battled cancer. She says the pandemic has changed how her family copes with stress. "Before the pandemic, we were able to get out of the house, go visit friends. Now, with the pandemic, we don't have that outlet, Robin notes. "You can't go to a movie. You can't go over to



friends' houses and that type of thing. I have to be extremely sensitive about who I'm around. So, it's really stopped all of that. And that, I think, is what's contributing more to the stress level."

The COVID-19 pandemic caused isolation for millions of Americans who hunkered down to stay safe, and isolation has been proven to be as detrimental to our health as smoking 15 cigarettes per day and can cause worse health outcomes than obesity.<sup>41</sup> But multigenerational living provides the opportunity to lower isolation and thereby improve health. Our survey also found that 79 percent of those living in a multigenerational household say their living arrangement has strengthened family bonds, which may support a multigenerational household's ability to build positive coping mechanisms, provide moral support and companionship.

Some family members may also have better access to healthcare due to multigenerational living. Older loved ones may get more assistance making and attending healthcare appointments or dealing with tele-health, which has increased dramatically during the pandemic.<sup>42</sup> Household members of all ages may do better with medication adherence with family supervision and assistance.

## EDUCATION AND JOB TRAINING

More than 7 in 10 Americans living in a multigenerational household (71%) say that living together has made it possible for a family member to continue school or enroll in job training, up significantly from 52 percent in 2011.<sup>43</sup> This effect could be positive for household members of several generations, whether it be younger college students, or younger or older household members advancing or changing careers.

Undoubtedly, the pandemic has dramatically shifted the workforce, and Americans are looking for new jobs or jobs they can do from

home with more flexible work options, particularly in multigenerational homes. Job training, or continuing school can help workers achieve these goals.

“My stepson, Nick, has continued to live with us while he attends heating, ventilation and air conditioning trade school and works part-time at Home Depot,” says Robin Whinnem. “Now he’s looking for an apprenticeship. So as soon as he gets that, eventually he’s planning on moving out.”

## TYPE OF HOME

Two-thirds (67%) of those living in a multigenerational household say it has influenced the type of home they are living in, such as choosing a house versus an apartment or the size or location of their home. While it stands to reason that the more people living in a household, the stronger the desire for more space, bedrooms, and bathrooms, the COVID-19 pandemic may play a role here in terms of the timing of our survey.

Jessica Winn says when her mother-in-law moved in with her family their home became too small. “We were actually living in an apartment at the time, in Northern Virginia and it was a two-bedroom apartment. We made do with the space at the time, but we knew that we definitely needed to get a single-family home, not just for our kids, but also for my mother-in-law who is living with us too. So, we got a single-family home in the suburbs.”

According to the National Association of Realtors® 2020 Profile of Home Buyers and Sellers,<sup>44</sup> an annual survey, fielded in July 2020, that examines home buyers and sellers across America, those who completed a transaction after March 2020 (when America began hunkering down due to the pandemic) were more likely to purchase a multigenerational home. In fact, multigenerational home purchases accounted for 15 percent of sales after March, compared to 11 percent for those who closed before April. “They also shopped for larger homes because extra space would allow households to better accommodate older adult relatives or young adults that are now living within the residence,” said Jessica Lautz, vice president

of demographics and behavioral insights at the National Association of Realtors®.

Over the past year, 25 percent of homebuyers who purchased a multigenerational home (defined as a home that will house adult siblings, adult children, parents and/or grandparents) did so because of health/caretaking of aging parents, according to the National Association of Realtors® 2021 Home Buyers and Sellers Generational Trends report.<sup>45</sup>

Some families would like to move but are limited for various reasons. Robin Whinnem and her husband have thought about moving to a home that has a more conducive layout for multigenerational living. “We’re cramped as it is. But living next door to my mother-in-law is working for now. It’s absolutely the very next best thing to being in the same house, and in some ways better. So, we’ve stayed here. We want to move to a bigger house, but we won’t at this point.”

## MULTIGENERATIONAL LIVING IS HERE TO STAY

The majority (72%) say they plan to continue living in a multigenerational household long-term, suggesting that they are happy with their arrangement; clearly the benefits far outweigh any challenges they face. This finding is particularly significant when we consider the viewpoint many had that multigenerational living would diminish after the Great Recession which began in 2007.

Marjorie Conner says as long as her mother is happy living with her, they will remain a multigenerational household. “She’s a very happy, sweet, loving person, and she could not live alone. If she became unhappy then we would find a place for her, in fact she’s on a waiting list. But that’s not what she wants. Right now, she wants to be here with us and that’s where she’ll stay.”

Many families feel if the multigenerational approach works for them, they will continue. Jane Graham says when she thinks about her future it doesn’t necessarily involve staying there, but that she really doesn’t think she’d be happy living alone either. “I haven’t found another arrangement that I feel

like would work well for me. I really enjoy the full house, activities, and commotion. I came from a large family of seven children. I'm used to a busy household."

The fact that multigenerational living has continued to increase in America, coupled with this finding that the majority of those who are currently residing in a multigenerational household are planning to continue doing so suggests the need for America to embrace and prepare to meet the needs of a growing number of multigenerational families and the demand for appropriate housing.

### Effects of Multigenerational Living on Families

Among Americans living in multigenerational households:

79%

say it has enhanced bonds or relationships among family members.

79%

say it's easier to provide for the care needs of one or more family members.

76%

say it has improved the financial situation for at least one family member.

76%

say it has had a positive impact on mental and/or physical health.

75%

say, at times, it can contribute to stress among family members.

72%

say they plan to continue living in their multigenerational household long-term.

71%

say it has made it possible for a family member to continue school or enroll in job training.

67%

say it has influenced the type of home they are living in.

### What Makes Multigenerational Households Work Well?

While 77 percent feel there should be more government programs and policies that are supportive of multigenerational households like theirs, nearly all Americans who live in a multigenerational household (98%) believe their household functions successfully. This extremely high level of satisfaction indicates the strength, resilience, and resourcefulness of American families who choose to live together. It seems that, despite inherent challenges, they find ways to adapt and join forces to solve challenges and create a successfully functioning home.

When Robin Whinnem's daughter and grandson first moved in there was an adjustment period. "At first, I thought it was kind of a strange arrangement, but it's become so natural. Initially I thought I don't know how we're going to blend the families and how it's going to work, but it went really pretty easily."

Examining the factors that those living in multigenerational households say contribute to the successful functioning of their home, we found that many fall into three categories: the interactions that build family relationships and aid communication, the logistics of home design, and various supports and services that help the household or individual family members.

### FAMILY RELATIONSHIPS AND INTERACTIONS

At the heart of any multigenerational home is family, and interactions among family members appear to be key to making the household flourish. In this category, many of those who live in a multigenerational household (42%) indicate that engaging in intergenerational activities, such as cooking, sharing stories, or sharing family and cultural history is a factor that keeps the household running successfully, crowning the list for this category. This speaks to the mutual benefits of intergenerational relationships that build on the strengths of all generations.

Vivian Nixon says her 97-year-old grandmother, “Ma Turk”, lights up when she sees Vivian’s 2-year-old and 2-month-old daughters. “I come with the babies and she sees them and it doesn’t matter how bad her day is, she “180s” immediately!” says Vivian. “We kind of bring in the light, we bring in the joy. It’s a lift of the spirit so that’s our role as grandchildren and great-grandchildren.”

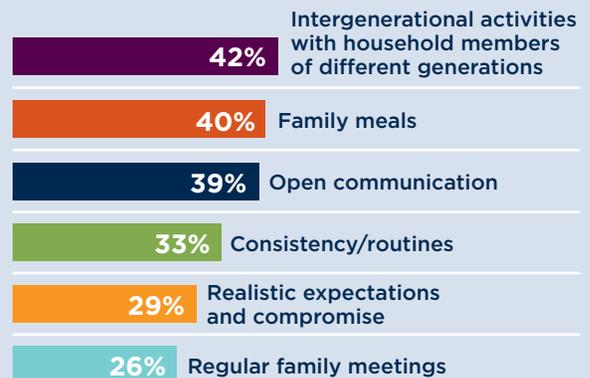
In addition, their four-generation home gives Vivian’s children the opportunity to build a special bond with their grandparents, Debbie Allen and Norm Nixon. “Grandma and grandpa and the grandkids are the most delicious thing to watch! They walk straight past me to the babies. I’ve given them the greatest gift. I love watching it.”

Forty percent say family meals with all household members present is a factor that contributes to their household’s success. “We have dinner together every night to some extent,” says Robin Whinnem who lives in a four-generation situation. “But we get together for Sunday dinner with everybody, including sometimes my sister-in-law and my other daughter.”

Regular family meetings are cited as a contributor to success by about 1 in 4 (26%) Americans living in a multigenerational household. Family meals with all household members present (cited by 40% as a factor to success) and regular family meetings may help enable several of the other factors that residents of a multigenerational household say facilitate successful functioning, including open communication (39%), and consistency and/or routines (33%). More than a quarter (29%) say realistic expectations and compromise contribute to success.

Robin Whinnem attributes much of her household success to open communication. It’s particularly important with her husband. “We’ve said, if something’s bothering you, tell me. He’s not one to hide things and neither am I,” says Robin. “But you need the rest of the family to be on board and be honest about their communication as well. If they’re not, it’s not going to work. If they need space to themselves, they need something, they’ve got to communicate it.”

### Factors that Contribute to the Successful Functioning of a Multigenerational Household: Family Relationships/Interactions



### HOME DESIGN

Clearly one of the most important issues for a well-functioning multigenerational household is the physical set up of their home. In this category, the importance of the number of bedrooms (46%) and bathrooms (43%) rose to the top as factors that multigenerational household residents say contribute to the successful functioning of their home.

Eighteen-year-old Emma Conner says having adequate bathrooms, and bedrooms (with doors), located in places that are accessible for all family members is key. When her 93-year-old grandmother moved in, the house she and her mother lived in had no bedrooms on the first floor. Her grandmother had great difficulty going upstairs, so they converted the dining room to be her bedroom. There was only a half-bath on the first floor, so going upstairs for a shower was a major ordeal. “When she was in the dining room it was not fun for anyone,” says Emma. “Mom and I were both sleeping upstairs, and she was far away. Grammie didn’t have her own space. Her doorway just had a curtain. It was almost dehumanizing.” The family later looked for a house that had first floor bedrooms and two bathrooms,

which they say works much better for them all now, and Emma has the basement to herself.

Undoubtedly, when family members have a bed to sleep in and some privacy it helps keep everyone happy. In fact, approximately two in five (38%) of those who live in a multigenerational household say private spaces in the home (i.e., personal space or a designated area for each household member) is a factor of their home functioning successfully.

Jane Graham lives in her son and daughter-in-law's home, and while she has a nice big bedroom to herself in the basement, she doesn't have other space that allows for privacy or peace and quiet. "I do not have a space where I can entertain friends. I always leave this house to go visit friends, and it's because I don't have a family room or a sitting room," she says. Jane, whose husband passed on 8 years ago from early-onset frontotemporal dementia, says it's hard for her to date. "I would love to get re-married at some point, but I could never bring a man in this house really without like, you know, without a lot of commotion! And I'm not going to take him to my bedroom - but that's the only quiet place that I have away from the rest of the family!" she notes with a chuckle.

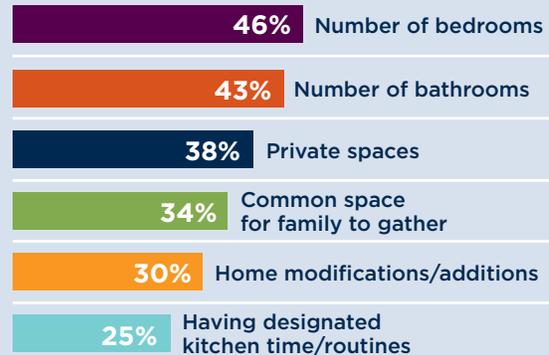
When Dulce Medina and her daughter moved in with her parents there were some sacrifices to be made. "Unfortunately, we only have one bathroom. So that does create stress, definitely. Not so much for my mom, but for my daughter and me. So, we've had to adapt to that situation." They each have a bedroom though, which Dulce says helps. "Having a space dedicated for everyone is definitely a plus."

While private space is important, it is balanced by the need for togetherness. Nearly as many (34%) say having a common space in the home where family can gather contributes to the household's effective functioning, which relates to the top finding around successful functioning listed above (42 percent say intergenerational activities impact success positively).

Having designated kitchen time and/or routines contributes to successful functioning of their home for 1 in 4 of those who live in a multigenerational

household (25%), which may help prevent conflict and ease daily routines in the home. Nearly one-third (30%) say home modifications or additions to the home (such as installing ramps, additional bathrooms, separate or detached ADU/guest house, or a finished basement) factor in their multigenerational living success.

### Factors that Contribute to the Successful Functioning of a Multigenerational Household: Home Design



## SUPPORTS AND SERVICES

For a multigenerational household to function well, families can benefit from various forms of assistance. More than a quarter of those engaged in multigenerational living (27%) say mental health support, such as counseling or support groups, contributes to the successful functioning of their household.

This finding juxtaposed against the finding that 75 percent of those living in a multigenerational household say the situation can cause stress among family members at times is interesting. Perhaps just 27 percent cite mental health support as a contributor to the successful functioning of their multigenerational household because it is simply not available to many families. Or maybe a multigenerational living situation both generates stress and at the same time creates an atmosphere conducive to family support that helps household

members cope better with the stress, lowering their need for mental health services.

Mortgage or rent assistance is cited as helpful to the successful functioning of their household for 26 percent of those living in a multigenerational household.

Given our finding that just over one-third of those living in a multigenerational household say a key reason for forming a multigenerational household was the need for caregiving of an older family member (34%) and childcare/child education needs (34%), it is unsurprising to find that nearly 1 in 4 (24%) say paid help with eldercare and/or childcare, such as a home health aide, day care center, tutor, or babysitter, is a key element contributing to the success of their multigenerational household.

Without paid help, Marjorie Conner, an attorney, wouldn't be able to care for her mother and work. "The help I have is what lets me work. They are here during the day so that I can attend to my clients' needs." Her advice to others in a multigenerational household like hers where intensive caregiving is involved? "Get as much help as you can get and just keep a good humor about everything. Because they're going to be tough days."

As reported, more than three-quarters (77%) of those who live in a multigenerational household are employed, and research from AARP and the National Alliance for Caregiving indicates more than 6 in 10 family caregivers are working (61%).<sup>46</sup> Therefore, it is interesting to note that just about a quarter (24%) of those living in a multigenerational household say workplace support, such as flexible hours, access to benefits for family members or paid family leave, contributes to the success of their household.

The lower percentage of those who cited workplace support as helpful may indicate that access to such workplace supports is limited among multigenerational families, or perhaps it could indicate that workplace supports are not needed due to the

availability of other family members to keep the household running while others are working.

Robin Whinnem says both support groups and workplace supports have been helpful to her as she has cared for her mother and her mother-in-law, and helped out with her grandson, while juggling full-time work and living with several generations. In addition to being able to work from home for the past 11 years, she has had supportive supervisors and other workplace supports. "The Hartford, my employer, has been absolutely wonderful about mental health resources and support. For me, it's been the group that we have at work for working caregivers of older adults," says Robin. She says her daughter's mental health has been impacted the most by their multigenerational living situation and the pandemic. "She's still trying to find some help."

#### Factors that Contribute to the Successful Functioning of a Multigenerational Household: Supports and Services



## Recommendations

Multigenerational families are growing and are here to stay. The great diversity of this country includes an increasing demand for new living arrangements. Multiple generations living under one roof not only makes sense for many people but is a choice that has demonstrated a high rate of success. As neighbors, business owners, employers, journalists, and/or policymakers - we all play a role in supporting the strengths of multigenerational households and dispelling the negative myths of these arrangements.

For three decades, Generations United has focused on improving the lives of children, youth, and older adults through intergenerational collaboration, public policies, and programs - including promoting the strengths of multigenerational households. Therefore, following our most recent survey of those living in a multigenerational household, we offer the following recommendations to support multigenerational households.

### Priority Recommendations

- Increase multigenerational housing stock and affordability.
- Promote multigenerational living as an environmentally friendly housing option.
- Expand access to affordable, high-quality child and adult daycare.
- Expand paid family leave and flexible work environments.
- Increase access to home- and community-based services and supports.
- Support innovative intergenerational approaches to education at home.

**Increase multigenerational housing stock and affordability.** The benefits and success of multigenerational living often are dependent on housing options available to families. Both the housing industry and government have opportunities to help families of all incomes access adequate housing options and provide

financial backing to promote multigenerational living. Home developers should consider expanding the availability of home models that are conducive to multigenerational living, including incorporating universal design principles,<sup>47</sup> accessory dwelling units (ADUs), and adequate bedrooms and bathrooms. In addition, families with lower incomes who can benefit from living with relatives, should have more multi-bedroom housing options and subsidies to promote and not penalize multigenerational living. For specific recommendations on housing policies for grandparents and other relatives raising children, see the Generations United 2019 report, *A Place to Call Home: Building Affordable Support for Grandfamilies*.<sup>48</sup>

### Promote multigenerational living as an environmentally friendly housing option.

Multigenerational homes, including ADUs, demonstrate lower energy and water use and consumption of fewer building materials.<sup>49</sup> Further research and investments are needed to provide detailed guidance on how to best achieve green building and/or modifications that work for multigenerational families and are better for the environment. Engaging the housing industry and creating incentives to expand access to environmentally friendly multigenerational homes for families of all incomes are initial steps that need immediate action.

**Expand access to affordable, high-quality child and adult daycare.** Individuals living in a multigenerational household identified the need for childcare or eldercare as top reasons for choosing a multigenerational living arrangement. Both adult and childcare options are limited and expensive for families. Additional high-quality centers, including workplace-based or sponsored centers, that provide extended hours, adequate wages, culturally informed care for children and adults including those with special needs, are needed across the

country. Intergenerational shared site programs that offer adult and childcare at the same location are ideal for many multigenerational families and should be encouraged in communities, along with additional financial incentives to build, and subsidies and/or tax credits to assist with the cost of care for all families. For more information on shared sites see [Generations United's resources](#).

**Expand paid family leave and flexible work environments.** Comprehensive paid family and medical leave policies are critical to multigenerational families. Policies must support time for parents and other family caregivers to care for themselves, bond with a new child, care for an aging family member or a family member with special needs without jeopardizing their ability to pay for necessities. COVID-19 has demonstrated the need for expanding leave options, such as the Family and Medical Leave Act (FMLA) and paid family leave to accommodate a multigenerational household. In addition, employers should expand flexible work and leave options to retain all valued employees and enable those with child or elder care responsibilities living in a multigenerational household to continue working successfully.

**Increase access to home- and community-based services and supports.** It is critical for all families, regardless of the age or income of those they care for at home, to access adequate high quality home- and community-based services and supports, including home health aides, respite care, home-based primary care, home-based therapies, medical equipment and mobile x-rays, medical tests, and labs, as well as community-based day services centers. Health care coverage, including Medicare and Medicaid, is key and must be accessible to families so they can tap into many home- and community-based services and supports. In addition, these services and supports are critical tools that help family caregivers in maintaining their own mental and physical health.

**Support innovative intergenerational approaches to education at home.** The pandemic highlighted the existing need for educational supports for children at home and in communities.

Multigenerational families and/or intergenerational programs can provide children the additional tutoring, help with homework or aftercare options while providing caring adults the opportunity to serve their family or community. Programs like AmeriCorps and AmeriCorps Seniors (formerly SeniorCorps) are innovative examples of creating opportunities for people of all ages to receive training and build meaningful relationships across generations while serving as tutors and/or providing valuable enrichment programs. We have also seen need for technology support for older adults to access activities and services remotely. Amidst and following the pandemic recovery, access for all ages to critical services depends on universal access to the internet and additional investments in broadband expansion.

## *Housing and Homes*

**Educate and inform consumers about the opportunities and risks of multigenerational home mortgage loans and home modification programs.** To expand their housing options, consumers should be informed of options such as a Fannie Mae loan that offers a HomeReady Mortgage<sup>50</sup> for lower-income borrowers that can use the income of other family members (extended income households) to qualify for a loan. In addition, there are government, non-profit and volunteer programs to help modify homes to serve specific populations. For example, the U.S. Department of Housing and Urban Development provides grants through their Older Adults Home Modification Grant Program<sup>51</sup> to support lower-income homeowners make safety and functional home modifications.

**Encourage housing laws and codes that enable Accessory Dwelling Units (ADUs) when possible and appropriate.** Inform cities and counties about successful implementation of ADU laws and codes in the U.S. and educate consumers about how to obtain information about local codes and laws and advocate for them where they make sense but don't exist.

## *Family Relationships and Caring*

**Support the strengthening of family bonds and relationships which increase the success and benefits of multigenerational living.** Through national, local, and community-based organizations, increase offerings to assist families such as family counseling and coaching, communication skills development and training for intergenerational activities in which families can engage in their multigenerational homes.

### **Support development of child and dependent care tax credits and payment for family caregivers.**

Educate family caregivers about and expand the availability of tax credits that benefit family members providing and/or paying for the majority of the care costs for a dependent, regardless of age. Support proposals to increase Social Security payments for unpaid family caregivers. Support programs at state and federal levels that provide financial assistance to family caregivers in the form of vouchers that can be used to pay for respite care so the caregiver can take a break.

## *Employment, Benefits, and Income Support*

**Increase access to employment supports such as job placement services.** Connect multigenerational families to work resources such as Department of Labor's Career One Stop<sup>52</sup> locations, which provide assistance with finding jobs, training and local help, taking into account there may be multiple people of varying ages in a household in need of help to find training and work. In addition, promote targeted jobs programs such as the Senior Community Service Employment Program<sup>53</sup> which offer training and employment for older job seekers over the age of 55, as well as employment programs for Indian and Native American communities<sup>54</sup>, and Temporary Assistance for Needy Families (TANF)<sup>55</sup> education and training programs.

## *Health and Healthcare*

**Increase access to mental health support for multigenerational families.** Offer education and training for therapists, counselors and doctors regarding the unique stresses and challenges of multigenerational living, as well as the strengths garnered through family bonds and relationships in a multigenerational household. Ensure access to mental health support for multigenerational families through private coverage, Medicare, Medicaid and free or reduced-cost community mental health services and educate them about how to access and utilize such services.

### **Encourage employer-provided health insurance coverage across the generations in multigenerational families.**

Employers should consider enabling employees to extend dental and vision coverage for a multigenerational household, including older family members who have difficulty accessing dental and vision coverage. Encourage employers to allow grandparents and other relatives raising grandchildren to include the children on their health care plans.

### **Support access to food and nutrition services for multigenerational families.**

Ensure families who choose to live in a multigenerational household are not punished by losing eligibility to food and nutrition programs, such as SNAP and WIC, due to having multiple incomes in the household, yet not enough food to go around.

## *Societal Attitudes and Expectations*

### **Combat societal stereotypes, expand visibility of and normalize positive images of multigenerational families in entertainment, educational materials, books, and professional training and materials.**

Help Americans to understand and accept multigenerational living as a common, normal, and growing way of living. Share family profiles, images, and stories of successful multigenerational households, including the range of racial/ethnic backgrounds, income levels, ages, locations, and other demographic characteristics.

**Raise awareness about the benefits of multigenerational living.** Build media interest and educate government agencies, businesses, non-profit organizations, and consumers about the benefits for the residents of a multigenerational household, as discussed in this report, as well as the larger benefits to society, the environment, our communities, and for the economy. Inform viewpoints about multigenerational living, to include these survey results which indicate this is a successful family resilience model across all socio-economic levels, rather than a negative, last-resort option for struggling families. Encourage forward-thinking and realistic expectations about the future needs and resources of multigenerational households.

**Train and educate related industries about the opportunities presented by the growth of multigenerational living.** Share survey results and offer education about the needs of multigenerational families for those in businesses focused on real estate, home building, design and modification, technology, consumer product development, marketing, health and wellness, mental health support, care provision, and medical equipment and supplies.

“ The benefits of living in my household? I think being surrounded by strong, powerful women all around me: my mother, my grandmother and the two caregivers that take care of her. It’s just all of these amazing women in this house together. And it’s so inspiring. My relationship with my grandmother has gotten so much stronger. I just love her so much and I think I have an understanding for her that I just didn’t before. I just admire her so much and I love spending time with her. She’s just one of my favorite people.

*- Emma Conner, 18, who lives with her mother and her 93-year-old grandmother*



*Photos courtesy of the Conner Family*

## Conclusion

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Multigenerational living is once again common in America. After being a norm for many generations, then declining as American families scattered, multigenerational households have grown over the past several decades to become widespread. The past ten years have seen a remarkably large leap in multigenerational living, from 7 percent of Americans found in our 2011 survey<sup>56</sup> to 26 percent of Americans in 2021. Most of us are likely either residing in a home with multiple generations, or we know someone who is.

The COVID-19 pandemic has had a strong effect on this phenomenon, with nearly 6 in 10 (57%) Americans living in a multigenerational household saying they started or are continuing to do so due to the pandemic. The pandemic caused unemployment to reach an all-time high (since the U.S. began counting),<sup>57</sup> and families have hunkered down at home together by necessity or by choice to provide care, lower expenses and avoid isolation. Multigenerational families may be one of the most positive changes to come out of the pandemic.

Cultural traditions and expectations are likely another influencer for this marked increase. Nearly 1 in 4 (23%) Americans living in a multigenerational household say cultural or family expectations are a cause for choosing multigenerational living.

Other factors include the desire of 3 out of 4 American adults age 50 and older to stay in their homes and communities while they age,<sup>58</sup> and the increasing number of family caregivers caring for loved ones in their homes.<sup>59</sup> The large Baby Boom generation is aging, and a decade from now will all be at least 65 years old,<sup>60</sup> and their care needs will increase over time.

While we all hope the COVID-19 pandemic will subside and eventually be less of a driver in regard to economy, jobs and quarantining, other key causes for forming a multigenerational household will not disappear.

The need for quality, affordable childcare is ever present. The cost of education and job training is not declining. National health spending is predicted to continue rising at a faster pace than in the past (5.4% per year according to the Centers for Medicare and Medicaid Services).<sup>61</sup> And the rich multicultural nature of America continues to grow, along with stronger values of familism.

Multigenerational living is here to stay. In fact, among those living in a multigenerational household more than 7 in 10 (72%) say they plan to continue doing so long-term. Therefore, it's time for America to embrace this phenomenon as commonplace in American life among all socio-economic levels. We must prepare for a multigenerational future, examining our policies and approaches to home building and design, family support and care, healthcare, communication, business and service-provision, jobs and more.

### Implications for further study

Further study is needed to dive deeper into the various aspects of multigenerational living, including, but not limited to:

- **Multicultural factors:** Examine the role of cultural diversity and familism in multigenerational living, based on the higher predominance among Hispanic/Latino and Black Americans found in this survey. In addition, analysis for Asian Americans, American Indians, and Alaska Native Americans was not included in this survey report because sample sizes were not large enough to be considered representative samples. Yet, the predominance among Asian and Native Americans has been proven by the Pew Research Center,<sup>62</sup> therefore, future studies should adjust for this factor.
- **Challenges, barriers and supports:** Learn more about the specific challenges and barriers facing those who live in a multigenerational

household and supports that would be most helpful to them. For example, why do a relatively low proportion (24%) of those living in a multigenerational household say workplace supports are helpful to the success of their multigenerational home, as compared to the relatively high (77%) proportion of those who are employed. And why do a relatively low proportion say mental health support contributes to the successful functioning of their multigenerational household (27%), while 75 percent say their living situation can cause stress among family members at times?

- **Housing and home design:** Delve into the intersection of multigenerational living and housing, including raising awareness of multigenerational living “universal” or “inclusive” home design principles for people of all ages and abilities among both consumers and professionals in the housing industry. We need to know more about how to better project the need for multigenerational housing in the future, and how multigenerational living can help lower environmental impact.

The future holds many exciting possibilities. Multigenerational households draw upon the strengths of multiple generations, working together to create solutions in the best interests of family members across a range of generations. The result is resilient families who get through both good times and challenging times together, and the outcome is a stronger, more caring nation.

#### Additional Resources

Generations United has developed a number of resources accompany this report, including fact sheet(s), family profiles, and important references [available online](#).

“ We just feel so grateful to have my grandmother, “Ma Turk”, with us. That’s really what it boils down to. You know, she’s 97. We’re just lucky to have her. So, whatever we have to do, we’re willing to do. My parents have shifted and moved for her. They’re just happy. Everybody’s been very malleable and understanding, giving up their space and time. And I think that’s the key.

*- Vivian Nixon, 36, Los Angeles, California, who lives in a household spanning four generations including her mother and father, her grandmother, her fiancé and her two young children*



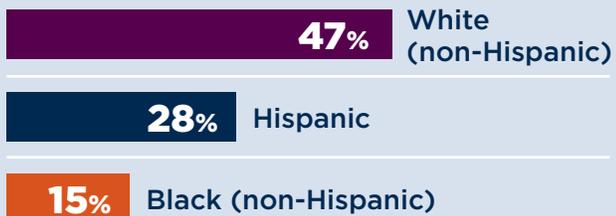
*Photos courtesy of Vivian Nixon*

## Appendix A

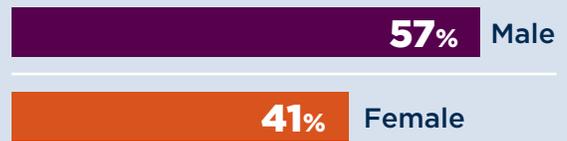
### Demographic Data Among Individuals Living in a Multigenerational Household

Note: percentages are among individual Americans living in a multigenerational household.

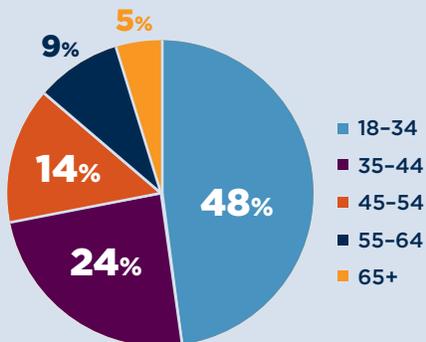
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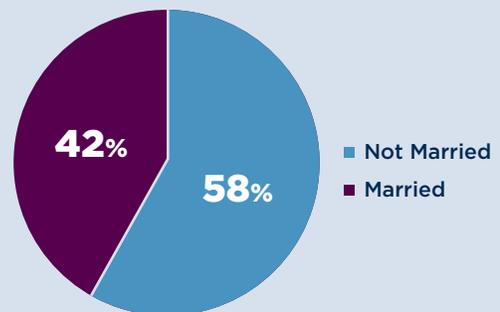
#### Gender



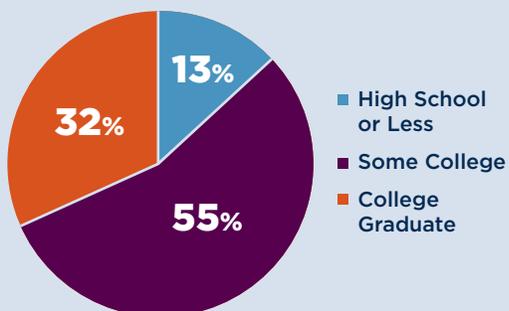
#### Ages



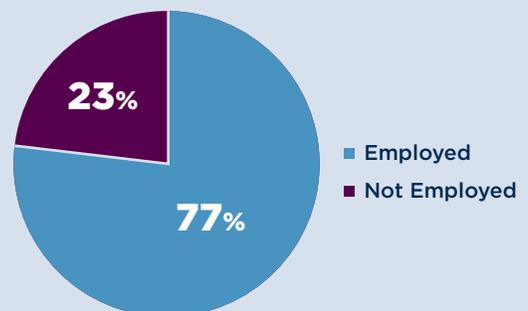
#### Marital Status



#### Education



#### Employment

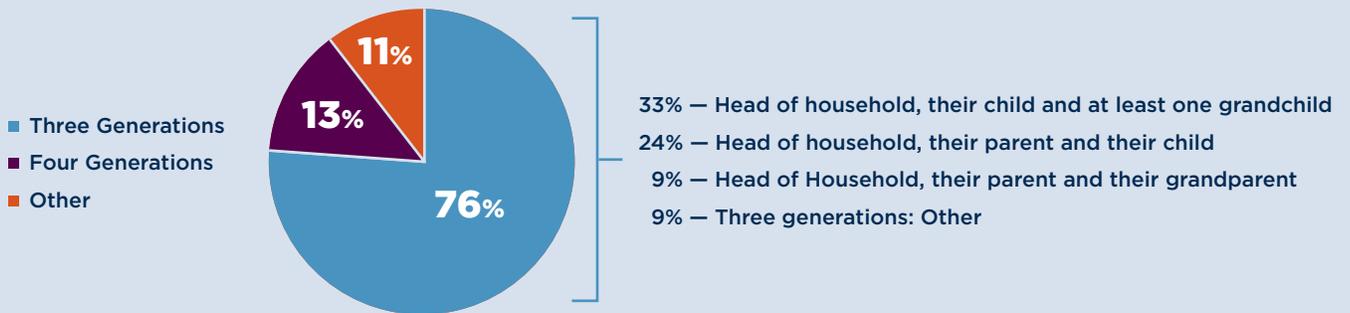


## Appendix B

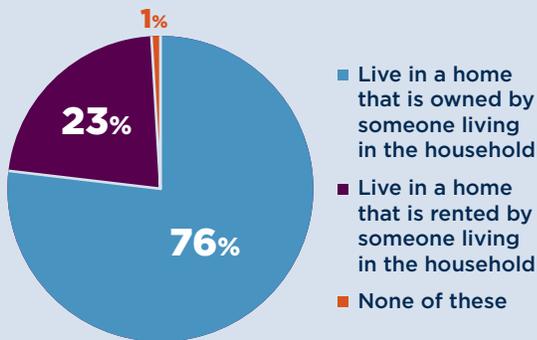
### Multigenerational Household Demographic Data

Note: percentages are among individual Americans living in a multigenerational household.

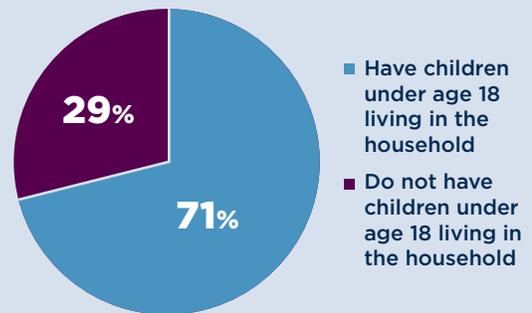
#### Household Composition



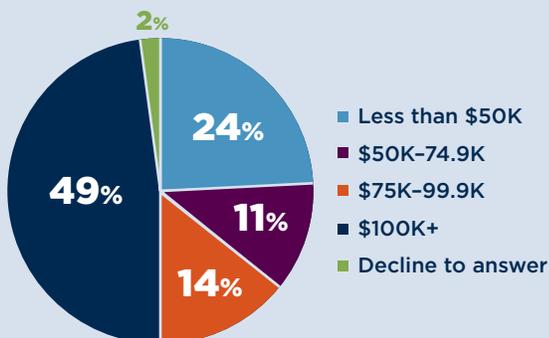
#### Rent or Own



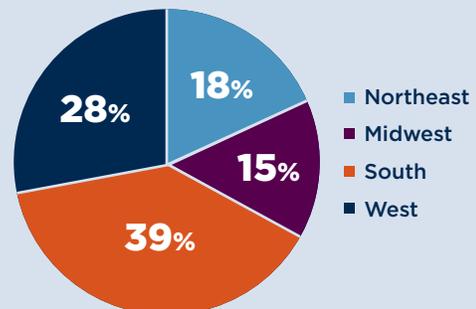
#### Children in the Household



#### Annual Household Income



#### Location



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## About Generations United

The mission of Generations United is to improve the lives of children, youth and older adults through intergenerational collaboration, public policies and programs for the enduring benefit of all. For over three decades, Generations United has catalyzed cooperation and collaboration among generations, evoking the vibrancy, energy and sheer productivity that result when people of all ages come together. We believe that we can only be successful in the face of our complex future if age diversity is regarded as a national asset and fully leveraged. To learn more about Generations United, please visit [www.gu.org](http://www.gu.org).

**generations  
united**

Because we're stronger together®

## About The Harris Poll

The Harris Poll is one of the longest running surveys in the U.S. tracking public opinion, motivations and social sentiment since 1963 that is now part of Harris Insights & Analytics, a global consulting and market research firm that delivers social intelligence for transformational times. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible. To learn more, please visit [www.theharrispoll.com](http://www.theharrispoll.com).



## Survey Methodology

The 2021 survey was conducted online within the United States by The Harris Poll on behalf of Generations United from January 28-February 1, 2021 among 2,051 U.S. adults ages 18 and older, among whom 441 live in a multigenerational (at least 3 generations) household. The 2011 survey was conducted online within the United States by The Harris Poll on behalf of Generations United from September 27-29, 2011 among 2,226 U.S. adults ages 18 and older, among whom 136 lived in a multigenerational (at least 3 generations) household. These online surveys are not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. For complete survey methodologies, including weighting variables and subgroup sample sizes, please contact Generations United at [gu@gu.org](mailto:gu@gu.org).

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[www.gu.org](http://www.gu.org)

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