

Multigenerational Households

WHAT ARE MULTIGENERATIONAL HOUSEHOLDS?

Ann Bristow, 66, bought a two bedroom condo in downtown Seattle in 2004 to share with her 36-year-old daughter and 20-month-old granddaughter. Ms. Bristow was retiring from her job in Indiana at the same time that her daughter became a single mother. The mother and daughter decided to move to Seattle together to be by Ms. Bristow's other daughter. Ms. Bristow takes care of her granddaughter while her daughter works and goes to school for a second Master's degree, as her daughter is saving money before settling on her own.

Ms. Bristow and her family are an example of a growing number of multigenerational households, one of many types of domestic compositions in the United States. According to the United States Census Bureau, multigenerational family households are defined as households that consist of "three or more generations of parents and their families."¹ These types of living situations span all races, ethnicities and socioeconomic statuses.

The purpose of this fact sheet is to provide information on the prevalence of multigenerational households, the reasons for these housing arrangements, and discuss some of the rewards and challenges as well as tips for success and innovative ideas.

NUMBERS OF MULTIGENERATIONAL HOUSEHOLDS

While multigenerational households represent a small percentage of US living arrangements, the increase in numbers over the last decade indicate that many Americans are reversing the long-term trend of living independently.

According to the 2000 Census, there were 3.9 million multigenerational family households in the United States, representing approximately 4% of all households. In 65% of these households, the grandparent is the householder and lives with their children and their grandchildren. In 33% of the multigenerational households, the grandparent lives in the home of their children (or son- or daughter-in-law) along with their children's children. In 2% of multigenerational households, both grandparents and great-grandparents, as well as children and grandchildren of the grandparents are living in the home.²



Three states have exceeded 5% in the number of multigenerational households – with Hawaii having the largest percent of multigenerational family households at 8.2%, followed by California at 5.6% and Mississippi at 5.2%. North Dakota has the smallest percentage of households made up of multigenerational families with 1.1%.

REASONS FOR MULTIGENERATIONAL HOUSEHOLDS

There are a number of reasons for multigenerational households, some being positive and others more difficult. According to the US Census Bureau, some of the most prevalent circumstances that lead to the larger number of multigenerational households in one geographic area over another are recent immigration, where new immigrants may choose to live with relatives, areas with housing shortages and high housing costs, and places with large numbers of single parents who choose to have grandparents assist with child rearing.³

"The family unit plays a critical role in our society and in the training of the generation to come."

-Sandra Day O'Connor

The following are some reasons for multigenerational households:

FINANCIAL

- High housing costs – mortgage, utilities, house down payment
- Cost of living
- Expense of child care/elder care
- Unemployment
- Parents returning to school for further education
- Parents working to save money to become independent
- 1996 welfare reform requirement that teenage mothers to live with a responsible adult in order to receive TANF (Temporary Assistance for Needy Families) benefits

CULTURAL

- Immigration
- Belief in living with multiple generations
- Desire to stay connected to roots
- Importance of ritual – celebrating holidays, special events

INDIVIDUAL BELIEFS

- Belief that child care/elder care are the responsibility of the family
- Ownership of large homes require the pooling of resources
- Conviction in age-integrated communities
- Desire to be involved with offspring and/or elders

SITUATIONAL

- Widow/widower and seek companionship or are unable to live alone
- Divorce that requires moving into parent's home with children
- Illness that requires daily caregiving and assistance
- Extended life span – longevity can mean outliving resources or having more than enough resources to share
- Housing shortages
- Single parenting
- May be temporary or permanent living situation



REWARDS

Families have discovered that living together has numerous rewards for all generations. There is an emotional closeness that often forms with physical proximity. Grandparents and great-grandparents are involved in assisting with grandchildren's growth and development while sharing family history. Grandchildren learn how to care for and take care of their elders. Family members help to balance each other's busy lives and share in daily activities. Additionally, there is constant companionship which alleviates feelings of loneliness. Sharing financial responsibilities can reduce money strain and related stress while allowing individuals to save for the future.

CHALLENGES

As with any situation, there are challenges that often need to be addressed. It may take many months for some individuals to adjust to the changed lifestyle while at the same time trying to find a comfort level for involvement in each other's lives. This may entail adapting to the needs of all family members and navigating old relationships, while redefining roles and redistributing household responsibilities, both financial and other. Members of the "sandwich generation", the middle generation, may feel stress balancing the needs of their parents and their children. Many times, there are renovations necessary to accommodate the physical needs of all family members - such as a ramp into the house or child proofed rooms. Depending on the size and layout of the home, families may have to adjust to living with a lack of adequate space, which could include bedrooms, common areas, outdoor space as well as storage. Providing necessary privacy to all household members may also be challenging.

INNOVATIVE IDEAS

The following are innovative ideas that may be useful when establishing and maintaining a multigenerational household:

HOUSING

Families can be creative with housing – renovations of current homes, building a new home or moving to an existing home in an age-integrated area. Some new housing developments are building studio apartments on the first floor of homes with wider hallways and lower light switches for wheelchair and children accessibility. States and cities have been rewriting zoning laws to allow for “granny flats” and mother-in-law apartments on the land of single family homes.

EXTENDED FAMILY TOGETHER MORTGAGE

This mortgage available throughout Central and South Florida, allows multigenerational families to afford a home large enough for all household members. Individuals who wish to purchase homes and have a parent, in-law, or grandparent who will live in the home, can use the older individual’s income – and some of the value of the services which they will be contributing to the household - to help qualify for a loan. There are income limits and additional guidelines to qualify.⁴ Please contact Fannie Mae at 1-800-732-6643 for more information.

MULTIGENERATIONAL CELEBRATIONS

National Grandparents Day – This special day takes place each year on the Sunday after Labor Day. The purpose is to honor grandparents, to give grandparents an opportunity to show love for their children’s children and to help children become aware of the strength, information and guidance older people can offer. For more information about grandparents day, visit www.grandparents-day.com.

National Family Caregivers Month – November is recognized as National Family Caregivers Month. It is a time to honor, thank, support, assist, educate, and celebrate our nation’s more than 50 million people who were family caregivers during that year. For more information about how to be involved in NFC month activities call the National Family Caregivers Association at 800-896-3650 or visit www.nfcacares.org.

Intergeneration Day – This annual day, the First Sunday in October, encourages communities throughout the county to participate in intergenerational activities to strengthen generational bonds. For more information about Intergeneration Day, visit www.intergenerationday.org.

CONCLUSION

Multigenerational households are on the rise in the United States. Living arrangements can be temporary or permanent. They pose both challenges and rewards. Research has indicated that children of single mothers fare well from the beneficial effects of multigenerational households.⁵ Multigenerational households continue a trend to stay close to family, leading the charge of an age-integrated society.

For further information, please contact: Generations United (GU), 1333 H Street, NW, Suite 500W, Washington, DC 20005-4752; phone (202) 289-3979; fax 202-289-3952; e-mail: gu@gu.org; website: www.gu.org.

TIPS FOR MAKING IT WORK

There are ways to create functional and rewarding multigenerational family households. In order to do so, it may be helpful to utilize the following tips:

- Open communication on a regular basis – could entail family meetings or family counseling
- Allow all family members to have separate and shared space
- Talk about and make decisions in advance when planning to live together – including, but not limited to, financial expectations of everyone involved in regards to household expenses and saving for the future
- Discuss the desired length of stay – make sure everyone has the same expectation on temporary or permanent residency and is willing to renegotiate if necessary
- Establish boundaries – respect privacy, individual needs, parenting roles
- Never make assumptions

Generations United (GU) is the national membership organization focused solely on improving the lives of



children, youth, and older people through intergenerational strategies, programs, and public policies. For further information, please contact: Generations United (GU), 1333 H Street, N.W., Suite 500W, Washington, D.C. 20005 (202) 289-3979, Fax (202) 289-3952; email: gu@gu.org.

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¹ US Census Bureau Press Release: Grandparents Day 2003: Sept. 7 (August 25, 2003) http://www.census.gov/PressRelease/www/releases/archives/facts_for_features/001330.html

² *Ibid.*

³ US Census Bureau News: Multigenerational Households Number 4 Million According to Census 2000 http://www.census.gov/PressRelease/www/releases/archives/aging_population/000374.html

⁴ Fannie Mae. (August 2005). Extended Family Together.

⁵ DeLeire, T. and Kalil, A. (October 2001). Good things come in 3's: Single parent multigenerational family structure and adolescent adjustment. Chicago, IL.