

The Return of Multi-Generational Households

According to the Pew Research Center, the percentage of Americans living in multi-generational households is rising.

In a [report](#) published last year, Pew writes that “a record 57 million Americans, or 18.1% of the population of the United States, lived in multigenerational family households in 2012, double the number who lived in such households in 1980.”



Surprisingly, too, the increase is not only due to immigration: “The increase in multi-generational living since 2010 is apparent across genders and among most racial and ethnic groups.” But it’s at least in part due to it: “The long-term increase in multi-generational living since 1980 also reflects the country’s changing racial and ethnic composition” as “racial and ethnic minorities generally have been more likely to live in multi-generational family arrangements.”

Some of the recent growth has been fueled by the increase in young adults (25-34) living with multiple generations. As Pew recognizes, some of this increase “may be another manifestation of their delayed entry into adulthood.”



But it’s also been spurred on by the recession of 2007-09 and our current economic environment, where “the declining employment and wages of less-educated young adults may be undercutting their capacity to live independently of their parents.”

While some of the economic catalysts for the increase in multi-generational households are concerning, there are also

some perennial benefits to them, as an [article in Bloomberg](#) reminds us:

“The multigenerational home is a safety net, of course. The bigger story is how it reflects the economic benefits of multiple generations living under one roof. For one thing, pooling financial resources among the generations is a smart way to lower the overall cost of home ownership. That’s before taking into account built-in child care (at least for emergencies and date nights) and easy monitoring when aging parents turn frail. Shared ownership allows young adults to build up savings and the older generation to draw down less on retirement savings.”

But there can also be emotional costs to multi-generational households. It’s not always easy for adult children to live under house rules not of their own choosing. It can be difficult for the elderly to no longer have as much control within their home as they once had. And exercising responsibility for the older and younger generations can put a strain on the relationship of the middle generation. And then there’s the always stressful issue of who pays for what. Granted, living with multiple generations under one roof can be a wonderful opportunity for the participants to grow in the virtues of compromise, patience, and love. But there’s no need to sugarcoat it: it’s still hard.

In spite of these difficulties, for an increasing number of people today, the multi-generation household may just make good economic sense.