

The page features several decorative elements: a solid green rectangle in the top left corner; a thin grey horizontal line extending from the green rectangle to a small yellow square; a thin grey vertical line extending from the yellow square to the bottom of the page; a thin grey horizontal line extending from the yellow square to the left; and a thin grey vertical line extending from the yellow square to the bottom of the page. A large, thin, light-brown arc curves from the top right towards the bottom right, passing behind the title and date.

Multi-Generational Housing Patterns

February 2009



Multi-Generational Housing Patterns

Data Collected by ICR, Inc.
Report Prepared by Teresa A. Keenan, Ph.D.

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Executive Summary

Introduction

In January 2009, AARP Knowledge Management contracted with International Communications Research, Inc. (ICR) to field a short telephone survey among a nationally representative sample of adults ages 18 and older to learn more about housing patterns and their opinions about how their own housing situation may change in the next year.

At the conclusion of the fielding period, responses had been received from 1,002 individuals. The sampling error is +/- three percentage points at the 95% confidence level. This means that in 95 out of 100 samples of this size, the results would fall in a range of no more than three percentage points of what would have been obtained if every person age 18 or older had been surveyed.

In this survey, respondents were asked who they live with, how likely they believe it is that they would need to move in with another family member or friend (or have them move in), and how comfortable they would be living with additional friends or family members if that would become necessary.

Key Findings

Housing Patterns

Nearly six in ten (57%) respondents said they live with their spouse or partner, three in ten (30%) live with their children less than 18 years of age, while half that figure (15%) live with their children more than 18 years of age. About one-quarter of respondents live with their parents (18%) or their in-laws (5%), one in seven (14%) live with their siblings, and one in eight (13%) live alone. Seven percent of respondents said they live with friends (3%) or roommates (4%), while two percent said they live with their grandchildren.

Likelihood of Moving In With Others

When asked how likely it is that this year they may need to move in with another family member or friend, or that these individuals may need to move in with them, more than eight in ten said it is *not very likely* (22%) or *not at all likely* (60%) that they will need to do so. In contrast, six percent said it is either *extremely likely* (2%) or *very likely* (4%) that such a move will be necessary, while another nine percent said it is *somewhat likely*.

Among those who thought such a move would be likely, the largest percentage—about one-third (34%)—said it would be due to a loss of income. About one-fifth said it would be due to a change in job status (19%) or a change in health status (18%). One in ten respondents who thought they might have to move in with relatives said it would be because of a gain in income (10%), a death in the family (9%), or home foreclosure (8%). Five percent of respondents thought such a move might be necessary due to a change in marital status, and three percent thought it could be due to a birth in the family.

Notably, nearly nine in ten (88%) respondents said that such a move has not occurred to them in the past six months.

Comfort in Living with Additional Friends or Family Members

Nearly three in ten respondents said that if such a change in housing became necessary they would be *extremely comfortable* (14%) or *very comfortable* (14%) living with additional friends or family members. A similar figure (27%) said they would be *somewhat comfortable* with such an arrangement. In contrast, roughly one in seven (14%) respondents said they would be *not very comfortable*, and nearly three in ten (29%) would be *not at all comfortable* living with additional friends or family members.

Summary and Conclusions

Although the large majority of respondents said that moving in with another friend or family member was unlikely, among those who thought it was a possibility, one-third said that such a move would be due to a loss in income, while one-fifth said it would be due to a change in job status or a change in health status.

Notably, comfort in living with additional friends or family members was high, with more than four in ten respondents saying they would be comfortable with such an arrangement if it became necessary.

Detailed Findings

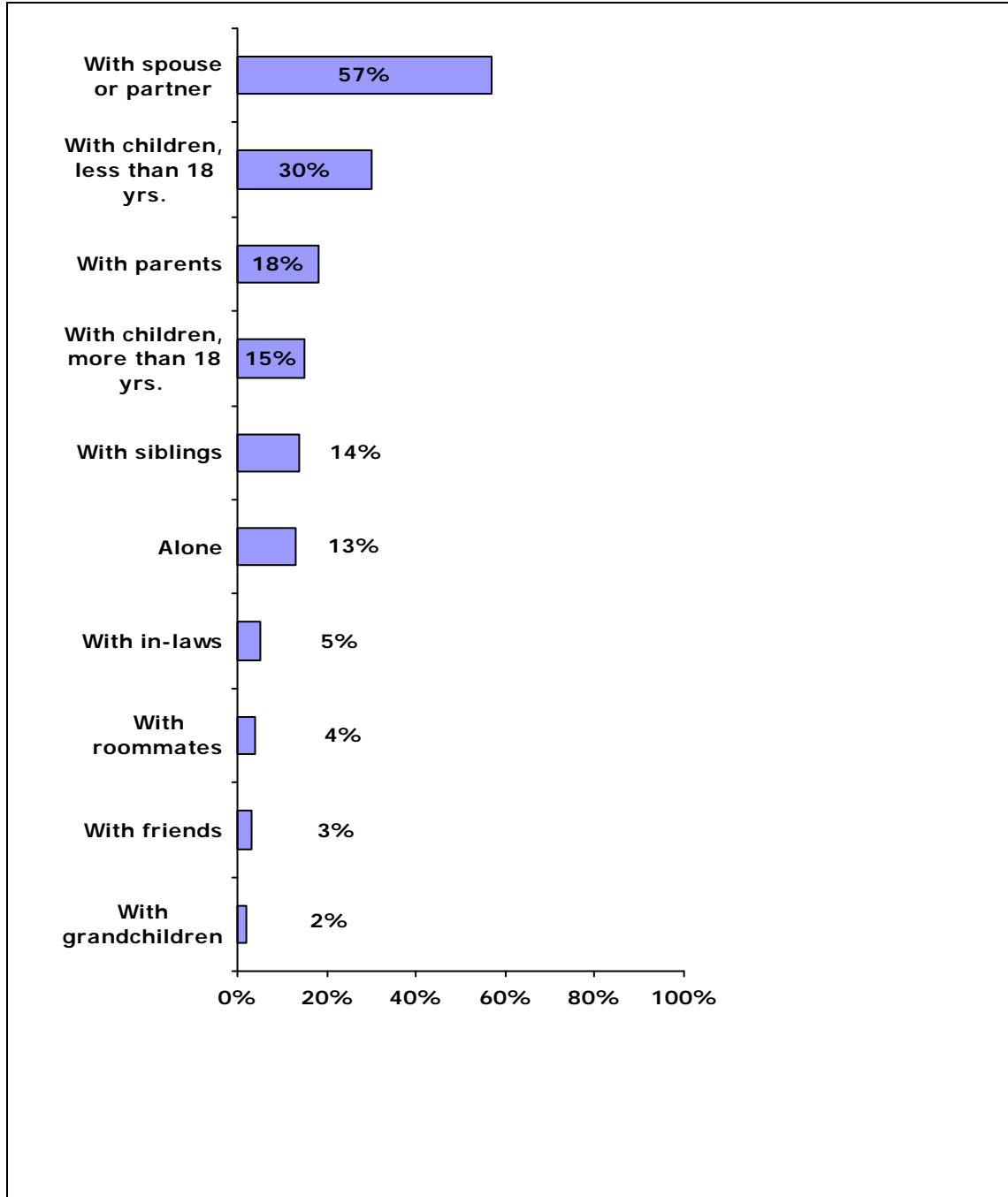
Housing Patterns

Nearly six in ten (57%) respondents said they live with their spouse or partner, three in ten (30%) live with their children less than 18 years of age, while half that figure (15%) live with their children more than 18 years of age (see Figure 1, next page). About one-quarter of respondents live with their parents (18%) or their in-laws (5%), one in seven (14%) live with their siblings, and one in eight (13%) live alone. Seven percent of respondents said they live with friends (3%) or roommates (4%), while two percent said they live with their grandchildren.

- When it comes to demographic differences in housing patterns, not surprisingly the differences by age are reflective of differences in life stage. For example, as shown in Table 1, respondents ages 18-34 are more likely than those in other age groups to say they live with their parents, in-laws, or siblings, which suggests that some in this age group are “still” living at home with their immediate family while others have gotten married and are living with their spouse’s relatives¹.
- They, along with respondents between the ages of 35 and 54, are also more likely than those older than 55 years of age to report living with children who are less than 18 years of age. Notably, those respondents ages 45 and older are more likely than younger ones to say they are living with children more than 18 years of age, suggestive of their children being older than those of younger respondents.
- The only gender difference noted is that women are more likely than men to say they have a child or children older than 18 years of age living with them.
- In general, more affluent respondents are more likely than less affluent ones to report living with their spouse or partner and their children less than 18 years of age. Less affluent respondents, in contrast, are more likely to say they live alone or with their in-laws.

¹ A separate analysis was done looking at differences between respondents less than 50 years of age and those 50 years of age or older. Please see Appendix C for more detail.

Figure 1
Housing Patterns
With whom do you live?
(n=1,002)



Source: *Multi-Generational Housing Patterns*, February 2009

Table 1
Housing Patterns
By Age, Gender, and Income²

	Age					Gender	
	18-34	35-44	45-54	55-64	65+	Male	Female
	A	B	C	D	E	F	G
	(n=307)	(n=188)	(n=192)	(n=146)	(n=154)	(n=488)	(n=514)
Alone, by myself	5%	5%	10%	22% ^{abc}	32% ^{abc}	12%	13%
With spouse or partner	39%	83% ^{acde}	62% ^a	57% ^a	54% ^a	59%	54%
With children, less than 18 years of age	36% ^{de}	63% ^{acde}	26% ^{de}	6%	6%	28%	32%
With children, more than 18 years of age	5%	12%	30% ^{abe}	20% ^a	15% ^a	12%	18% ^f
With grandchildren	----	1%	2%	4% ^a	7% ^{abc}	1%	3%
With my parents	42% ^{bcde}	9%	9%	10%	1%	16%	19%
With my in-laws	10% ^{bcde}	2%	2%	3%	2%	4%	6%
With my siblings	29% ^{bcde}	9%	7%	7%	3%	13%	14%
With friends	4%	2%	1%	5%	3%	3%	3%
With roommates	7%	6%	2%	1%	3%	5%	4%

	Income			
	<\$25K	<\$50K	<\$75K	\$75K+
	H	I	J	K
	(n=181)	(n=229)	(n=129)	(n=248)
Alone, by myself	30% ^{ijk}	10%	9%	5%
With spouse or partner	36%	56% ^h	68% ^h	72% ^{hi}
With children, less than 18 years of age	18%	36% ^h	25%	40% ^{hj}
With children, more than 18 years of age	14%	18%	15%	13%
With grandchildren	4%	2%	----	2%
With my parents	19%	12%	23%	19%
With my in-laws	12% ^{jk}	6%	----	3%
With my siblings	7%	13%	11%	17% ^h
With friends	6%	4%	----	4%
With roommates	8%	3%	4%	5%

Source: Multi-Generational Housing Patterns, February 2009

Likelihood of Moving In With Others

When asked how likely it is that this year they may need to move in with another family member or friend, or that these individuals may need to move in with them, more than eight in ten said it is *not very likely* (22%) or *not at all likely* (60%) that they will need to do so. In contrast, six percent said it is either *extremely likely* (2%) or *very likely* (4%) that such a move will be necessary, while another nine percent said it is *somewhat likely*.

² How to Read the Tables: Bold face percents in columns (which represent demographic subgroups) are significantly higher than percents in adjacent columns. Superscripts (^{a/b/c, d/e, f/g/h, i/j}) indicate those columns in which there is a statistically significant difference. Dashes (----) indicate non-significant differences are not reported.

- Men are more likely than women to say that such a move is *not very* or *not at all likely* (86% vs. 78%).
- Respondents with incomes of more than \$25,000 per year are more likely than those with incomes less than that figure to also say such a move is *not very* or *not at all likely* to occur this year (82% for those with annual incomes between \$25,000 and \$49,999; 89% for those with incomes between \$50,000 and \$74,999; and 87% for those with incomes of \$75,000 or more vs. 64% for those with annual incomes less than \$25,000).
- There are no age differences in respondents' assessment of the likelihood of such a move.

Among those who thought such a move would be likely, the largest percentage—about one-third (34%)—said it would be due to a loss of income. About one-fifth said it would be due to a change in job status (19%) or a change in health status (18%). One in ten respondents who thought they might have to move in with relatives said it would be because of a gain in income (10%), a death in the family (9%), or home foreclosure (8%). Five percent of respondents thought such a move might be necessary due to a change in marital status, and three percent thought it could be due to a birth in the family.

- Unfortunately, small numbers of respondents in each response category preclude significance testing of demographic differences for this question.

Notably, nearly nine in ten (88%) respondents said that such a move has not occurred to them in the past six months.

- Respondents between the ages of 18 and 34 are more likely than older respondents to report that such a move was necessary in the past six months (20% vs. 9% for those 35-44, 8% for those 45-54, 9% for those 55-64, and 7% for those 65+), which is perhaps reflective of the many life changes that can occur to members of this age group, such as attending college, getting married, having children, or finding a job.
- There are no gender or income differences in the occurrence of a move.

Comfort in Living with Additional Friends or Family Members

Nearly three in ten respondents said that if such a change in housing became necessary they would be *extremely comfortable* (14%) or *very comfortable* (14%) living with additional friends or family members. A similar figure (27%) said they would be *somewhat comfortable* with such an arrangement. In contrast, roughly one in seven (14%) respondents said they would be *not very comfortable*, and nearly three in ten (29%) would be *not at all comfortable* living with additional friends or family members.

- Respondents ages 35 and older are more likely than those between the ages of 18 and 34 to say they would be *not very comfortable* or *not at all comfortable* living with additional friends or family members (50% for those 35-44, 62% for those 45-54, 42% for those 55-64, and 52% for those 65+ vs. 25% for those 18-34).
- There are no gender or income differences in the reported comfort level.

Summary and Conclusions

Although the large majority of respondents said that moving in with another friend or family member was unlikely, among those who thought it was a possibility, one-third said that such a move would be due to a loss in income, while one-fifth said it would be due to a change in job status or a change in health status.

Notably, comfort in living with additional friends or family members was high, with more than four in ten respondents saying they would be comfortable with such an arrangement if it became necessary.

Appendix A
Demographic Characteristics of Respondents

Demographic Characteristics of Respondents

- About three in ten (31%) respondents are ages 18-34, one-fifth (19%) are ages 35-44, another fifth (19%) are ages 45-54, roughly one in six (15%) are ages 55-64 and roughly one in six (16%) are ages 65 or older.
- Slightly more than half (51%) are female; slightly less than half (49%) are male.
- Nearly four in ten (39%) are AARP members.
- About half (51%) of the respondents are married, nearly three in ten (27%) are single, and one in nine (11%) are divorced. Seven percent are widowed and three percent report being separated.
- More than four in ten respondents have either a high school education (29%) or less (15%), three in ten (29%) have some college or technical training, and nearly one-fifth (17%) are college graduates. Nine percent have a post-graduate or professional degree.
- Nearly six in ten respondents are working either full-time (48%) or part-time (10%). About one in six (17%) respondents are retired and not working. Eight percent are temporarily unemployed and six percent are students.
- Roughly two-thirds (67%) of respondents are white, non-Hispanic, while one in nine (11%) are black, non-Hispanic. One in six (16%) respondents are Hispanic of either race.
- Thirteen percent of respondents reported annual household incomes of less than \$20,000; twenty percent reported incomes between \$20,000 and \$40,000; and one-fifth (22%) said their income was between \$40,000 and \$75,000. One-quarter (25%) reported an annual household income of \$75,000 or more.

Appendix B
Annotated Questionnaire



AARP Bulletin Poll: Multi-Generational Housing
(n=1,002)

Q1. With whom do you live? (Check all that apply.)

Alone, by myself	13%
With my spouse or partner	57%
With my child or children, less than 18 years of age	30%
With my child or children, more than 18 years of age	15%
With my grandchildren	2%
With my parents	18%
With my in-laws (i.e, mother-in-law, father-in-law, etc...)	5%
With my siblings	14%
With friends	3%
With roommates	4%

Q2. How likely is it that you may need to move in with another family member or friend, or that they may need to move in with you, this year?

Extremely likely	2%
Very likely	4%
Somewhat likely	9%
Not very likely	22%
Not at all likely	60%

Q3. If likely, why do you think this move may be necessary? (n=116)

A birth in the family	3%
A death in the family	9%
A change in marital status	5%
A change in job status	19%
A loss of income	34%
A gain in income	10%
A change in health status	18%
Home foreclosure	8%
Another reason	13%
Don't Know	2%
Refused	5%

Q4. Has such a move occurred in the past six months?

Yes	12%
No	88%

Q5. If a move of this type became necessary in the future, on a scale of 1 to 5 with 1 being “not at all comfortable” and 5 being “extremely comfortable”, how comfortable would you be living with additional friends or family members?

Extremely comfortable	14%
Very comfortable	14%
Somewhat comfortable	27%
Not very comfortable	14%
Not at all comfortable	29%
Don't Know	1%
Refused	1%

Demographic Characteristics

We're almost finished. I just have a few additional questions that I'd like to ask for classification purposes.

What is your age as of your last birthday? _____ years

18-34	31%
35-44	19%
45-54	19%
55-64	15%
65+	16%

Are you male or female?

Male	49%
Female	51%

Are you an AARP member?

Yes	39%
No	61%

What is your current marital status?

Married	51%
Widowed	7%
Divorced	11%
Separated	3%
Never married	27%

What is the highest level of education that you completed?

Less than high school	15%
High school graduate or equivalent	29%
Some college or technical training beyond high school	29%
College graduate (4 years)	17%
Post-graduate or professional degree	9%

Which of the following best describes your current employment status?

Employed or self-employed <u>full-time</u>	48%
Employed or self-employed <u>part-time</u>	10%
Retired and not working	17%
Unemployed and looking for work	8%
Other such as homemaker	6%
student	4%

What best describes your race?

White, non-Hispanic	67%
Black, non-Hispanic	11%
Hispanic	16%

Households are sometimes grouped according to income. Please indicate which group best estimates your annual household income before taxes. *(Check only one.)*

Less than \$10,000	5%
\$10,000 to \$19,999	8%
\$20,000 to \$29,999	10%
\$30,000 to \$39,999	10%
\$40,000 to \$49,999	8%
\$50,000 to \$74,999	18%
\$75,000 or more	25%

Thank you very much for your time. Your responses are important to us!

Appendix C
Supplementary Materials

Table C-1
Housing Patterns
By Age, Gender, and Income³

	Age		Gender	
	18-49	50+	Male	Female
	A	B	C	D
	(n=580)	(n=422)	(n=488)	(n=514)
Alone, by myself	5%	23%^a	12%	13%
With spouse or partner	57%	56%	59%	54%
With children, less than 18 years of age	45%^b	10%	28%	32%
With children, more than 18 years of age	12%	19%^a	12%	18%^c
With grandchildren	<1%	4%	1%	3%
With my parents	26%^b	7%	16%	19%
With my in-laws	7%	2%	4%	6%
With my siblings	20%^b	5%	13%	14%
With friends	3%	3%	3%	3%
With roommates	6%	2%	5%	4%

	Income			
	<\$25K	<\$50K	<\$75K	\$75K+
	E	F	G	H
	(n=181)	(n=229)	(n=129)	(n=248)
Alone, by myself	30%^{fg}	10%	9%	5%
With spouse or partner	36%	56%^e	68%^e	72%^{ef}
With children, less than 18 years of age	18%	36%^e	25%	40%^{eg}
With children, more than 18 years of age	14%	18%	15%	13%
With grandchildren	4%	2%	----	2%
With my parents	19%	12%	23%	19%
With my in-laws	12%^h	6%	----	3%
With my siblings	7%	13%	11%	17%^e
With friends	6%	4%	----	4%
With roommates	8%	3%	4%	5%

Source: Multi-Generational Housing Patterns, February 2009

- When it comes to demographic differences in housing patterns, respondents ages 18-49 are more likely than those 50 years of age or older to say they live with children under the ages of 18, with their parents, or with their siblings.
- Respondents ages 50 or older are more likely to report living alone or with children who are more than 18 years of age, suggestive that their children are older than those of younger respondents.

³ **How to Read the Tables:** **Bold face** percents in columns (which represent demographic subgroups) are significantly higher than percents in adjacent columns. Superscripts (^{a/b/c, d/e, f/g/h, i/j}) indicate those columns in which there is a statistically significant difference. Dashes (----) indicate non-significant differences are not reported.

