

# The Whole Family Under One Roof?

## Introduction



A Victorian family circa 1860 (Hulton Archive/Getty Images)

If you're like many Americans, you have just spent a few days in close quarters with your parents, grandchildren, siblings, etc. You're ready to go home, or ready for them to go home. But for a growing number of families in which adult children can't afford to live on their own, this is the new normal.

These "boomerang" children have been the butt of jokes on late-night television and even in commercials, but what's so bad about moving back in with your parents? Could extended families under one roof — a common arrangement in years past — be the way of the future?

## The Only Faithful Human Institution

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I live on a cul-de-sac in Irvine, Calif., that includes eight 2,500-plus-square-foot homes. When we moved into the neighborhood 27 years ago, six of those homes included two baby-boom parents with children and two couples with empty nests. Now there are no longer children on our street, although adult kids are still living in two of the homes. In my house we now have three spare bedrooms — we keep the doors and the heating vent shut to conserve energy.

Houses like mine are a root of the current world financial crisis. In 2006, housing prices in the United States began to crash. That's about when our last daughter left for college. Our house, along with millions of others across the country, literally became worth less when the last kid moved out. The demand for big houses declined even while the new home builders were madly adding more square feet. Circa 2012 housing in the U.S. has lost about a third of its value, down from \$25 trillion to \$16 trillion by some estimates. This sharp decline in value of the American housing stock has catalyzed a worldwide restructuring of our economic systems. And just wait until 2020 when the full burden of baby-boomer retirement and decrepitude is recognized.

The cure for this demographic disaster is the pooling of resources across generations that we are already seeing in America. The idea of the nuclear family is now obviously obsolete. We are all reverting to the old reliance on the extended family that anthropologist Margaret Mead correctly described as the only faithful human institution. The government won't be there to help on this one. Boomerang kids are actually a blessing in disguise. They're allowing us to relearn how to live in multigenerational arrangements as humans almost always have. Yes, the lessons for balancing proximity and privacy are tough, but such learning is essential for all of us in the 21st century.

## I'm Not Seeing a Boomerang

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One of the stories parents like to tell ourselves is that our young adult children want to move back in with us. Our 20-somethings are referred to as the Boomerang Generation, noted for their failure to launch. There is just one problem with the story of the Boomerang Generation: It is not true.

Census data show that what is really new about young adulthood is the percentage of young adults who live on their own. From 1880 to 1970 the percentage of U.S. born women in their twenties who lived on their own (not with parents and not with a husband) was always less than 15 percent. By 1980, the percentage of young adult women who lived on their own had risen to 27 percent, and to 33 percent in 1990, to 39 percent in 2000, and to 42 percent today. The delay of marriage and the extension of singleness can make it appear as if young people are more likely to return to the parental nest. If one examines single people in their twenties, who are the people who have the option of living with their parents, the percentage who live with their parents is now about 45 percent. That may seem high but it isn't: in the past single people in their 20s nearly always lived with their parents.

The Great Recession has actually had no effect whatsoever on the percentage of young adults living with their parents in the United States. This is not so surprising; the (even greater) Great Depression did not affect family structure much, and neither did the Industrial Revolution. Family structure changes slowly over time. Economic ups and downs have little effect on who lives with whom.

## A Sensible Use of Spare Rooms

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The direct consequence of the turn of the century residential building boom is that now, in 2012, there are a lot of spare rooms in all those houses. Indeed, the chances are the greatest in the last 50 years that an adult family member is now living in your spare bedroom.

Multigenerational living is ahead for all of us. Baby boomers will be living with their kids as they begin to experience the infirmities of old age. By 2020 they'll need help with their disabilities, and the most sensible helpers will be members of the extended family living close by. The practice now of living together as adults across generations will be a big help.

Boomerang kids and baby boomers are learning about the balancing act between proximity and privacy that will be required in the modern families of the remainder of this century. Both physical structures and financial arrangements are being developed to accommodate such changes. For example, approximately one-third of American homes can be remodeled to include an accessory apartment with a separate kitchen and entrance. The major home builders have finally begun to experiment with such designs as well. Cross-generational financial agreements are burgeoning including shared real estate investments and adult children moving back home while saving money to repay college loans (which are exempt from bankruptcy proceedings).

Extended family members are already creatively designing a new future in these tough times. Indeed, now is the time to get ready for the coming changes in the American family.

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