

**Cambridge** Centre  
for Housing &  
Planning Research

# **Multigenerational living: an opportunity for UK house builders?**

Final report to the NHBC  
Foundation – source document

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# 1) Introduction

## 1.1 Aims of the research

The aim of the research is to analyse the scale and nature of multigenerational living in England and to explore the opportunities this presents to the house building sector. The research will analyse the proportions and types of households living in multigenerational households.

It will consider the drivers for the increase in multigenerational living, such as affordability issues preventing children from leaving the family home, or returning to the family home, as well as ageing parents seeking support in later life. However, there is evidence to suggest that for some households multigenerational living is a positive choice that provides access to larger properties through pooled resources, and flexible styles of living that enable provision of child care and security for adults in older age.

The research will consider whether this is a specific market the house building industry should consider. It will explore how people live in multigenerational households and make suggestions to the house building sector about how best it might meet the needs of multigenerational households.

## 1.2 Background

There are two main forms of multigenerational living. One is where three generations of the same family live together, with grandparents living with younger generations, e.g. their children and grandchildren. The second main type is two adult generations of the same family living together. Within this type are two sub-groups. One is households with parents living with their older, adult, non-dependent children (e.g. younger adult children returning to the family home after studying, or older adult children returning to the parental home after divorce). The other is that of a household with middle aged people living with their elderly parents.

Multigenerational living is an area of established international interest, with house builders developing homes for this market in the United States, Asia, and parts of Europe. In contrast, multigenerational living is a relatively new area of interest in the UK. For example, at the Ideal Home Show in 2014 for the second year running *House Beautiful* sponsored the Multi-Generation Home<sup>1</sup>. Taken to site and erected within 24 hours, the home is intended to “showcase stylish ideas and clever solutions for adapting rooms to suit the changing needs of family life”. At the moment, homes such as these are mainly the preserve of the relatively wealthy, but multigenerational living could mean that two kitchens in one home will become the norm. Large living spaces, multiple bathrooms and two separate front doors could be the future for new-build houses, according to a report by the NHBC<sup>2</sup>. The organisation believes a lack of large affordable family homes has already resulted in different generations of the

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<sup>1</sup> <http://www.housebeautiful.co.uk/tag/multi-generational-living/>

<sup>2</sup> <http://www.thisismoney.co.uk/money/mortgageshome/article-2652740/Generations-family-pooling-buy-home.html>

same family deciding to 'co-home' - essentially pooling cash to buy a single property for them all to share.

However, there is a lack of robust evidence in relation to the prevalence and nature of these types of households in the UK. Current estimates of its prevalence are prone to misrepresentation or lack robust evidence (see the literature review of this report for more detail). In addition, there is little evidence on the properties that multigenerational households occupy or their living arrangements. This is an area of interest as, according to research conducted for *The Telegraph* by Barclays, two thirds of people surveyed believe the solution to an ageing population would be to move towards a multigenerational household, although only 16 per cent said their current house would be suitable<sup>3</sup>. More than half of the 2,000 adults surveyed said they would need to move house to accommodate three generations.

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<sup>3</sup> <http://www.telegraph.co.uk/finance/personalfinance/borrowing/mortgages/10191448/Three-generations-living-together-to-save-cash.html>

## **2) Methodology**

### **2.1 Phase 1**

The project began with a review of the existing evidence and literature about multigenerational living. This included both academic and 'grey' literature as there has been a degree of coverage of this phenomenon in various media. There was analysis of secondary data sources to explore the scale and nature of multigenerational households and the proportion entering new build properties. This was particularly challenging. It has not been done before and makes a significant contribution to knowledge. A design review of existing new build designs for larger houses was conducted to assess the extent to which existing new build housing could cater for, or be easily adapted to, the needs of multigenerational living. Some international case studies were examined.

### **2.2 Phase 2**

We conducted householder interviews to explore the experiences and living arrangements of people in multigenerational households. 30 telephone interviews were conducted relating to 29 different households (in one case, two generations were interviewed from one household). Half of the sample were recruited via a public relations agency through a social media campaign and the other half were recruited via the NHBC's research panel of new homebuyers. All participants received a £10 shopping voucher for their time. Interviews were also conducted with major house builders, with house builders who have developed models aimed at this market, and other relevant stakeholders.

### 3) Literature review

#### 3.1 What is multigenerational living?

Multigenerational households, or multigenerational living, are terms that are generally considered to cover at least two generations of the same family living together (Easthope et al., 2015; Simpson, 2015; Pilkauskas and Martinson, 2014); sometimes this definition of multigenerational living is referred to as intergenerational living (Aviva, 2012). Whilst multigenerational households may, or may not, include children, in the literature reviewed here the authors often stipulate extra conditions on multigenerational households for their research purposes; for example, no one can be younger than 18 (Easthope et al., 2015), or there must be a young child in the household (Pilkauskas and Martinson, 2014).

Linked to the concept of multigenerational living is 'concealed families', where at least two families are living in the same household (ONS, 2014a). Concealed families encompass households where unrelated families live together, but do not ever count a single person as a family (ONS, 2014a). Concealed families are not the same as multigenerational households; a multigenerational household could include a single grandparent living with their child and single grandchild, however, this would not be included in the definition of a concealed family. Some of the media reporting around multigenerational living has mistakenly used data on concealed families.

In this research we have considered households as multigenerational where there are three or more generations of the same family living together, or where there are two generations consisting of parents and one or more adult children (over the age of 25).

#### 3.2 What are the trends over time in multigenerational living?

The literature reviewed suggests a minority of people live in multigenerational households, but this is rising. However, this assertion is based on population estimates using data of differing quality, with different authors suggesting different rates.

The ONS (2014b) estimated the number of three generation households in the UK using the Labour Force Survey and came to the following conclusions:

Table 1: Multigenerational (three generations) households in the UK from 2001-2013

Year	Estimate (thousands)
2001	325
2002	303
2003	328
2004	331
2005	357
2006	340
2007	353
2008	352

2009	383
2010	360
2011	401
2012	420
2013	419

Source: ONS, 2014b (using the Labour Force Survey).

This compares with estimates from the Intergenerational Foundation think tank, reported in the press, that there were half a million three generation households in 2012 (Dutta, 2012). A similar figure of 517,000 was reported by Ancestry.com (2012) alongside the assertion that there had been an increase in multigenerational households by seven per cent in the previous five years. More recently, the 'Ideal Home Show Census' has been reported in the press suggesting that there were around three quarters of a million multigenerational households (of at least three generations) in 2014 (Daily Mail, 2014, Perkins, n.d.).

Whilst it was reported that "There has been a 30 per cent increase in the number of multigenerational households in the past decade, according to figures from the Office for National Statistics (ONS)" (Dutta, 2012), this appears to be a misrepresentation of the figures. The ONS (2011) reported that there had been a 28 per cent rise in 'other households' between the 2001 and 2011 Census; the 'other households' category does include multigenerational households, but crucially also contains any household composition that is not classified as 'one family', such as student households or those living with relatives outside of a nuclear family. The ONS report does not suggest that there has been a near 30 per cent increase in multigenerational households.

Estimates based on data from the English Longitudinal Study of Ageing suggest that around two per cent of older people live with a grandchild (ILC Global Alliance, 2012) compared with estimates made by Aviva (2012) that around seven per cent of people are in three-generation households.

Overall, there appears to be a gap in knowledge of multigenerational living in the UK context, compared with other countries (Pilkauskas and Martinson, 2014; ILC Global Alliance, 2012). Whilst there are suggestions that there is a rise in multigenerational households in the UK, there are rises in other countries, such as Australia (Easthope et al., 2015) and America (Pilkauskas and Martinson, 2014).

### **3.3 Does multigenerational living vary spatially?**

There are some hints that multigenerational living may vary spatially, however, this is based on data relating to concealed families. Whilst concealed families are not necessarily multigenerational families (it will not include some types of multigenerational households), data on geographical propensity may provide some useful context to spatial variations of multigenerational households. Table 2 shows that the greatest proportion of concealed households is in London.

Table 2: Concealed families by region, based on the Censuses of 2001 and 2011

Geographical area	2001 Census		2011 Census	
	All families (thousands)	Concealed families (thousands) and per cent concealed	All families (thousands)	Concealed families (thousands)
England and Wales	14,682	170 (1.2%)	15,764	289 (1.8%)
North East	722	6 (0.8%)	748	9 (1.3%)
North West	1,899	21 (1.1%)	1,986	32 (1.6%)
Yorkshire and The Humber	1,421	16 (1.1%)	1,503	25 (1.7%)
East Midlands	1,214	12 (1.0%)	1,313	20 (1.6%)
West Midlands	1,505	21 (1.4%)	1,588	34 (2.2%)
East	1,565	13 (0.9%)	1,696	25 (1.5%)
London	1,816	35 (2.0%)	2,064	69 (3.3%)
South East	2,279	23 (1.0%)	2,458	39 (1.6%)
South West	1,426	13 (0.9%)	1,528	21 (1.4%)
Wales	836	9 (1.0%)	879	13 (1.5%)

Source: ONS, 2014a

The literature suggests there are spatial variations in the occurrence of young adults living with their parents. The greatest proportions are in Northern Ireland, Strathclyde, the West Midlands Metropolitan Country and Outer London (Berrington, et al., 2009). This compared with the lowest proportions of young adults living with parents in South and West Yorkshire and inner London (Berrington et al., 2009).

### 3.4 What is the demographic, socio-economic and tenure profile of multigenerational households?

Analysis of multigenerational households based on ELSA (where an ELSA respondent lives with a grandchild), suggests that housing tenure is not associated with the likelihood of living in a multigenerational household (ILC Global Alliance, 2012). However, living in poor health doubled the likelihood of living in a multigenerational household (ILC Global Alliance, 2012).

Research using ELSA and Understanding Society strongly linked living in a multigenerational household with being from an ethnic minority; 11 per cent of non-white grandparents lived with their grandchildren, compared to 2 per cent of white grandparents (based on ELSA). In addition, analysis of Understanding Society suggests that Indian, Bangladeshi and Chinese older people are more likely to be living in multigenerational households than white older people (ILC Global Alliance, 2012). However, our data analysis in section 4.3 shows that there is an interesting relationship between ethnicity and multigenerational living. When examined overall, White British households account for 78 per cent of all households with a grandparent present, followed by Indian and Pakistani households accounting for six and five per cent, respectively.



Burholt (2004) notes that multigenerational living is not the norm for all British Asian older people. Her qualitative research with around 300 older British Gujuraites, Punjabis and Sylhetis in the West Midlands highlights that a significant minority do not live in multigenerational households, with hints from other data sources reviewed that multigenerational living may be in decline for some British Asian groups.

Analysis of international multigenerational households containing a young child suggests that in the UK, younger children are more likely to live in multigenerational households than older children (Pilkauskas and Martinson, 2014). Across the UK, Australia and America, the literature suggests that multigenerational living was associated with the middle generation being a teenage mother, the mother not being educated to degree level, the mother being single and having an income in the lowest 20 per cent (Pilkauskas and Martinson, 2014). However, our data analysis (see section 4.3.1) shows that in England only around a third of three generation households contain a lone parent (this is a lone parent of a child aged under 16).

For young adults who live with their parents, age, employment status and educational qualifications are suggested to be important predictive socioeconomic factors. Being an unemployed male (particularly being in their early twenties) and having fewer educational qualifications increases the likelihood of living with parents (Berrington et al., 2009). For women in their twenties, living with their parents is more likely for those with higher educational qualifications, however, this trend is reversed for women in their early thirties (Berrington et al., 2009).

### **3.5 What property types and household arrangements do multigenerational households have?**

Research by Easthope and colleagues (2015) and case examples in the press, suggest that households are arranged to allow privacy, such as rooms for the specific use of one/some members (including living and cooking space) and/or having separate front doors (Easthope, 2015; Dutta, 2012; Winch, 2013; Davidson, 2013). Easthope and colleagues (2015), however, highlight common concerns about a lack of privacy and suggest that how this is dealt with (or not) can impact on the well-being of the household members.

Research by Smith and colleagues (2010), examining adults (30-40 year olds) living with their parents in the Netherlands, suggests that the generation with the housing and support needs moves in with the other. In the case of this study, this was predominantly the child moving in with their parents, for example, whilst going through the process of divorce (Smith et al., 2010).

### **3.6 What are the drivers for multigenerational living?**

One type of driver for multigenerational living relates to providing care or companionship for the older, or younger, generation (ILC Global Alliance, 2012; Aviva, 2012; Winch, 2013; Dutta, 2012; Simpson, 2015), however, some of the evidence for this conclusion is either lacking or not robust.

Other linked drivers relate to housing difficulties and affordability issues. A lack of affordable housing was seen as a key driver of people (especially young people) moving into a multigenerational household (Daily Mail, 2014; Perkins, n.d; Dutta, 2012; Aviva, 2012; ILC Global Alliance). Further, a lack of suitable retirement housing was also seen as a factor (ILC Global Alliance). At the other end of the spectrum, for some, pooling resources as a multigenerational household could mean being able to afford luxury housing (Davidson, 2013).

Simpson's (2015) research with UK policy experts and practitioners suggested that drivers could also include conforming to cultural expectations and meeting a sense of duty to live close to relatives.

It is important to note that these data primarily consist of anecdotal evidence or perceived wisdom, the exceptions being Simpsons' (2015) data from policy related stakeholders and Aviva's (2012) survey (with no available documentation to assess quality).

### **3.7 What are the barriers and challenges to multigenerational living?**

There are a range of pragmatic, economic and legal concerns that are potential barriers to multigenerational living. A lack of mortgages suitable for multigenerational households was a barrier for those in owner-occupation (Aspin, 2015; Loddington, 2013; Winch, 2013), with concerns that mortgage lenders were unwilling to lend to those in retirement, but also unwilling to lend for a share of a house.

There were also legal concerns raised in relation to capital gains tax, inheritance tax and more generally about the legal situation when one owner dies or wants to sell the property (Aspin, 2015; Loddington, 2013; 50 Plus Magazine, 2015; Winch, 2013; Simpson, 2015). In addition, issues around the impact on the home and equity if a member of a multigenerational home incurs care costs that cannot be paid through savings were also highlighted (50 Plus Magazine, 2015).

In addition, there were practical concerns around a lack of suitable housing and difficulties regarding funding for home adaptations (Simpson, 2015; Winch, 2013).

### **3.8 What is the experience of living in a multigenerational household?**

Having a feeling of ownership and control was linked to owning (part of) the home, however, ownership may not be equally spread amongst members of a multigenerational household (Easthope et al., 2015). A similar finding by Aviva (2012) suggested that some people in multigenerational households do not feel like their home is their own. On a similar theme, people living in multigenerational households noted having to adapt to other household members and making concessions (Easthope et al., 2015), with arguments over personal space and not feeling sufficiently independent (Aviva, 2012). However, people also highlighted the companionship and care as part of a multigenerational household (Aviva, 2012). Findings from the Aviva (2012) survey suggested some members of multigenerational households live without paying rent, whilst others contributed financially to other members.

### **3.9 In the academic literature, within what conceptual frameworks has multigenerational living been considered?**

Some authors have theorised multigenerational living in relation to the care or support offered to the oldest generation. Pruchno and colleagues (1993) examined multigenerational living in relation to feelings of burden and caregiving satisfaction of the middle generation when an older relative moved into the home, who was in need of care. They found that the middle generation feeling like there was a loss of privacy with their living arrangements was associated with an increased sense of burden and lower caregiving satisfaction (Pruchno et al., 1993). Further, Burholt and Dobbs (2014) tested an existing typology of older people's support networks in relation to older people who come from ethnicities associated with multigenerational living; they found that the existing typology needed to be revised for the South Asian groups examined, with a focus on multigenerational living and community integration as areas of difference (Burholt and Dobbs, 2014).

Other theories relate to the motivations for people accepting relatives into their homes. Exchange theory posits that people exchange support with others in return for support themselves; exchanges can be implicit and related to family and cultural expectations, for example, exchanges of care and financial support (Keene and Batson, 2010). Alternatively, altruism involves providing support without the expectation that this is returned (Keene and Batson, 2010). Both of these theories have links to societal norms and obligations in relation to caring for kin, some of which may involve living together (Keene and Batson, 2010).

Other authors consider decisions about living with others in the context of theories of family and household formations. One theory is that of the 'Second Demographic Transition', which is spreading across European nations (and is increasingly global) where marriage and childbearing is being delayed, alongside greater autonomy for women, and a growth in the occurrence and acceptance of cohabitation (Lesthaeghe, 2010). In Northern and Western Europe, theorised as having a weak family system, children leave the family home before marriage and the welfare system of these countries supports this (Lesthaeghe, 2010). This is in contrast to the strong family system of Southern European countries, where young people leave the family home when married (or may live as a married couple in the parental home) (Lesthaeghe, 2010). The interest in multigenerational living in the UK, and suggestions that this may be becoming more popular, is at odds with the Second Demographic Transition theory for Northern and Western Europe.

Alternatively, multigenerational living where adult children live with their parents could be a sign that the path to gaining independence is changing and becoming more complex (Ford et al., 2002; see also Berrington et al., 2009). Ford and colleagues (2002) created a typology of young people's housing pathways to highlight the variation and commonalities. In the typology, living with parents into adulthood can be implied as being part of more planned pathways, where there was an absence of drivers to leave, with family support featuring more prominently in some than others (Ford et al., 2002). For example, the planned (non-student) pathway includes young people with more control over their situation, with family support, who can plan their move out of the family home often into owner-occupation (possibly via the PRS) (Ford et al., 2002). In addition, the student pathway may involve multiple returns back to the family home and the presence of family support (Ford et al.,

2002). This theory suggests that living in the parental home is a choice by young people that is supported by their families, in the absence of constraining factors which may require a move, such as needing relocate for employment.

### **3.10 What policies relate to multigenerational living?**

There is a lack of government policy in the area of multigenerational living and a dearth of policy to help meet the challenges faced by multigenerational households (Simpson, 2015). The UK has lower rates of multigenerational living than America. Pilkauskas and Martinson (2014) noted that this could be because of the UK welfare state supporting independent living, something not available in the US.

## 4) Data analysis

### 4.1 Data source – Understanding Society

Understanding Society is a UK-wide survey with a longitudinal design, meaning it follows people over time. There are currently five waves of data available to researchers. It is a large survey, with around 30,000 households included. The survey also includes an 'Ethnic Minority Boost' to ensure sufficient representation from key ethnic minority groups.

The data for each wave is collected over a period of two years. Data collection for wave one took place from 2009-2010, for wave two over 2010-2011, wave three over 2011-2012, wave four over 2012-2013 and wave five over 2013-2014.

The dataset contains the key information necessary for drawing estimates about the population from the sample. There is a range of weights (this analysis utilises the household level weights) and variables relating to the way households were selected to take part in the survey. All analysis presented takes into account the way the survey was distributed and the appropriate weights.

Using the definition of multigenerational living identified in the literature review, households were coded as multigenerational if they contained a grandparent (three generations or more in the same household) or two adult generations with the youngest adult aged 25 or over (likely to be either 'boomerang children' or elderly parents moving in with their adult children for care and support). As the literature review suggested differences between these two broad categories of multigenerational households, the two generation households were analysed in two groups: those with adult children aged 25-50, and those where middle aged people are living with their parents.

### 4.2 Estimates of prevalence

Table 3: Prevalence estimates of multigenerational households

Years in which data collected	Estimated percentage of UK households	Estimated number of UK households (millions)
2009/10	5%	1.3
2010/11	5.83%	1.6
2011/12	5.55%	1.5
2012/13	5.75%	1.5
2013/14	6.81%	1.8

The table suggests that the proportion of UK households that are multigenerational (either with a grandparent present, or two adult generations) is increasing. Over the first five years of the study, from wave one in 2009-2010 to wave five in 2013-2014, there was a 36.2 per cent increase in the estimated prevalence of multigenerational households in the UK; this roughly translates to an extra 500,000 households over this time period.

To explore what is driving this increase in multigenerational living, the estimates were repeated for different definitions of 'multigenerational' and relevant sub-categories within this.

Table 4: Prevalence estimates of UK households with a grandparent present

<b>Years in which data collected</b>	<b>Estimated percentage of UK households</b>	<b>Indicative estimated number of UK households (millions)</b>
2009/10	1.68%	0.449
2010/11	1.63%	0.435
2011/12	1.62%	0.433
2012/13	1.68%	0.449
2013/14	1.70%	0.454

The estimate of the prevalence of multigenerational households is remarkably stable over the period. The difference between the highest and lowest estimates is 0.08. This suggests that households with a grandparent present are not driving the increase in multigenerational households noted previously.

Table 5: Prevalence estimates of UK households with two adult generations (with the youngest adult aged 25 or over)

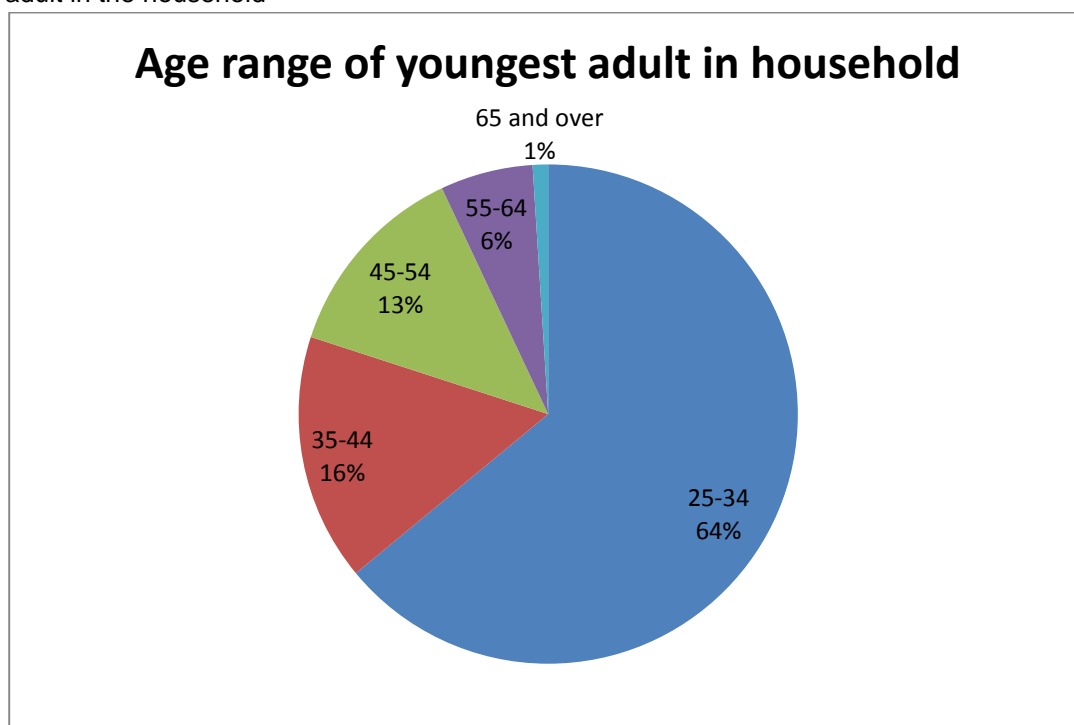
<b>Years in which data collected</b>	<b>Estimated percentage of UK households</b>	<b>Indicative estimated number of UK households (millions)</b>
2009/10	3.32%	0.886
2010/11	4.20%	1.121
2011/12	3.93%	1.049
2012/13	4.07%	1.087
2013/14	5.11%	1.364

The estimated percentage of UK households that contain two adult generations shows an increase of 44.4 per cent. It is the increase in this type of multigenerational household that is behind the increase in multigenerational households overall.

Tables 4 and 5 add up to make the totals in Table 3. In addition, there were a further approximately 300,000 households that were identified in the data set as containing multigenerational relationships. However, the nature of these relationships could not be clearly identified from the available data so they have been excluded from the tables above. The total number of estimated multigenerational households is therefore conservative and likely to be an under-estimate.

The following pie chart shows the proportion of two adult generation households by the age of the youngest adult for wave 5 of the data.

Figure 1: The proportion of two adult generation households by the age (in ranges) of the youngest adult in the household



Roughly two-thirds (64 per cent) of two adult generation households consist of households where the youngest adult is aged between 25 and 34. This, combined with the information presented about two adult generation households overall, suggests that around three per cent of UK households have two generations with the youngest adult aged between 25 and 34. Looking over the previous waves of data, households where the youngest adult is aged 25-34 have accounted for increasingly large proportions of this type of multigenerational household; 57.5 per cent in wave one, 58.5 per cent in wave two, 59.4 per cent in wave three and 61 per cent in wave four.

### 4.3 Profiles of multigenerational households

The following profiles explore the type of households, properties and locations that multigenerational households live in. As this was likely to differ between types of multigenerational households, based on the evidence presented in the literature review, separate profiles have been generated for multigenerational households where a grandparent is present (three or more generations) and for the two sub-categories of multigenerational households with two adult generations. The profiles are based on wave five of the dataset, which is the most recent.

#### 4.3.1 Households with grandparent(s) present

*Characteristics of the household* – Around a third of these households contain no children aged up to 15, suggesting that in these cases the grandparent is present in a household with only grandchildren aged 16 or over. Just over 40 per cent have one child and just under 20 per cent contain two children. Fewer than 10 per cent of these households have three children present and fewer than two per cent contain more than three children. The number

of children is reflective of the size of family overall, i.e. these are not particularly large households.

Table 6: Size of households with a grandparent present

Number of people in the household	Proportion (%)
2	7.08
3	24.45
4	22.43
5	23.52
6	11.58
More than 6	10.94
<b>Total</b>	<b>100</b>

Roughly one quarter of these households contain three people, just over 20 per cent contain four people and a similar proportion contain five people. 12 per cent of these households have six members and seven per cent of households with a grandparent present contain only two people – presumably the grandparent and grandchild, with nobody representing the middle generation. Around 10 per cent of households are larger than six people.

Of this type of multigenerational household, around 30 per cent have no couples within the household, just fewer than 60 per cent contain one couple, 11 per cent have two couples and less than one per cent contains three couples. Linked to this, around a third of these households contain a lone parent (this is a lone parent of a child aged under 16), two per cent contain two lone parents, but the majority (just under 70 per cent) do not have any lone parents.

There is an interesting relationship between ethnicity and multigenerational living. When examined overall, White British households account for 78 per cent of all households with a grandparent present – roughly 354,000 households - followed by Indian and Pakistani households accounting for six and five per cent, respectively – translating to over 21,000 Indian households and almost 18,000 Pakistani households. This would suggest that this type of multigenerational household is a predominantly White British phenomenon, however, a different perspective is presented through analysis of different ethnic groups individually.

When ethnic groups are examined separately for their propensity for multigenerational living, 0.4 per cent of White British households have a grandparent present. By contrast, 0.6 per cent of British Indian households have a grandparent present, and 0.5 per cent of British African households have this family composition. Between these two perspectives, White British households account for the vast majority of households with grandparents present, but this likely because it is the majority ethnic group in Britain; British African and Indian households are slightly more likely to live in this type of multigenerational household.

Households with a grandparent present are not likely to be poor. Only one in five of these households are living on less than 60 per cent of the equivalised median income, claim Housing Benefit or Council Tax benefit.

*Characteristics of the property and area* – Properties occupied by households where grandparents (three generations) are present are likely to have three or four bedrooms (56

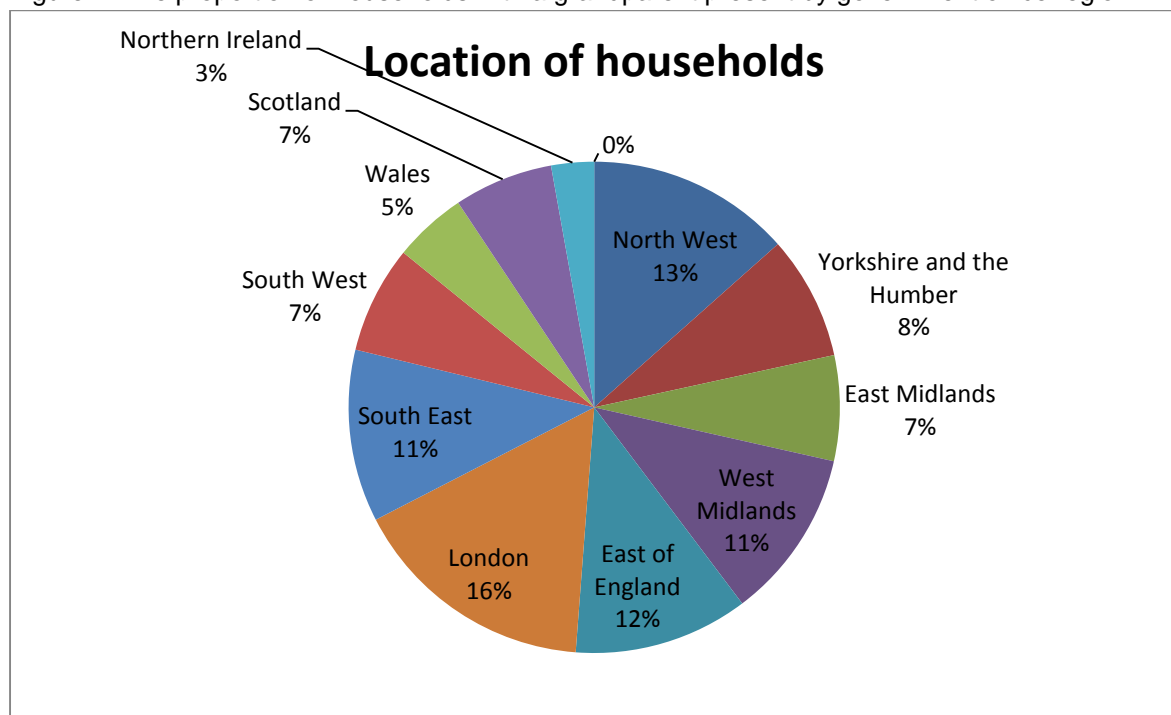


per cent and 24 per cent, respectively). Less than one per cent of properties with this type of household composition have one-bedroomed homes, and the same applies for seven, eight and nine-bedroomed properties. These properties are likely to have one or two rooms for living available to the household i.e. are not bathrooms or kitchens (36 per cent and 42 per cent, respectively); 15 per cent of homes have three rooms for living, five per cent have four rooms available and less than one per cent of homes have five and six rooms.

The properties with grandparents present are most likely to be owner-occupied (owned either outright or with a mortgage); 63 per cent of these properties were owned. A further 29 per cent of properties were rented from a social landlord and eight per cent rented from a private landlord. The majority of these properties are in urban areas (84 per cent).

These households are present across the UK, however, some areas have a greater proportion of the households.

Figure 2: The proportion of households with a grandparent present by government office region



The greatest proportion of households with a grandparent present are located in the North West, London, Yorkshire and the Humber and the West Midlands. The smallest proportions of households with a grandparent present are in Northern Ireland, the North East, Scotland and the East of England.

#### 4.3.2 Two adult generation households – where the youngest adult is aged between 25 and 34 (with comparisons to two adult generation households of older ages)

*Characteristics of the household* – Households with two generations where the youngest adult is aged between 25 and 34 are unlikely to also contain children aged 16 or under (85 per cent), if children are present it is most likely to be just one (10 per cent). This trend is

similar for households where the youngest adult is aged 35-54 or 55 and over (83 per cent and 96 per cent, respectively). Across the board, these households are very unlikely to contain a lone parent. These households are generally small; households with two generations where the youngest adult is aged between 25 and 34 are most likely to comprise three (43 per cent) or four people (24 per cent). Households where the youngest generation is older are generally smaller still; 41 per cent of households where the youngest adult is aged 35-54 comprise two people (58 per cent in households where the youngest adult is 55 or over), with a further 36 per cent housing three people (33 per cent for households with all adults aged 55 and over).

Households with two generations where the youngest adult is aged between 25 and 34 are most likely to have one couple in the household (64 per cent) or none (a further 32 per cent). By contrast, households where the youngest adult is older than this are most likely to have no couples; 53 per cent of households where the youngest adult is 35-54 contain no couples, rising to 63 per cent of households with the youngest adult aged 55 or over.

There is a similar relationship between ethnicity and two adult generation households as with households where grandparents are present. The majority of two adult generation households are White British (82 per cent of households with two generations where the youngest adult is aged between 25 and 34, 85 per cent of households where the youngest adult is aged 35 to 54 and 94 per cent of households with the youngest adult aged 55 or over). From another perspective, however, the relationship changes; 10 per cent of British Bangladeshi households have two adult generations living together, nine per cent of British Pakistani households have this composition, as do seven per cent of British African households.

Households with two adult generations are unlikely to be poor; 85 per cent of boomerang household are not living on less than 60 per cent of the equivalised median income, claim Housing Benefit or Council Tax benefit (83 per cent of households where the youngest adult is 35 or over). The direction of this relationship is unclear; two adult generations may be living together to pool resources and if all were in employment, would be very unlikely to live in household poverty. Alternatively, two adult generations may be living together because they have the resources to support one or more household member.

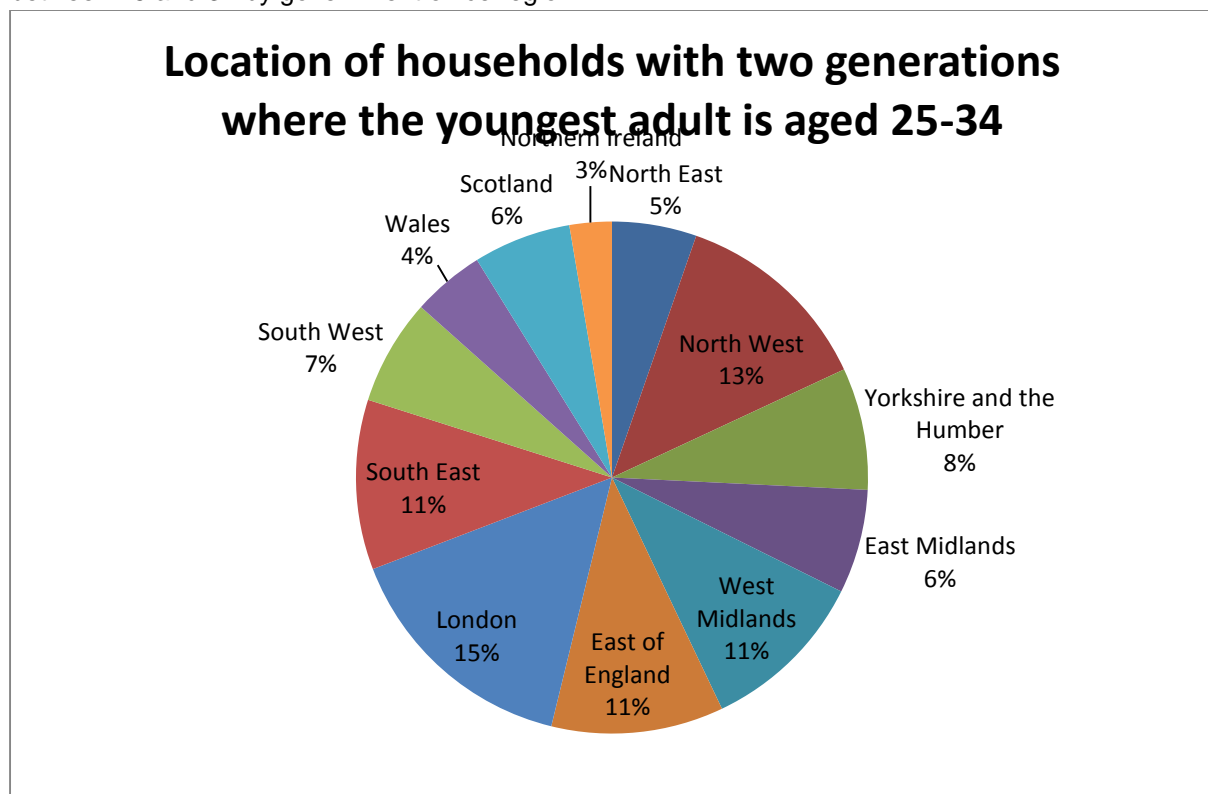
*Characteristics of the property and area* – Properties containing two adult generations tend to be three or four-bedroomed; 56 per cent of households with two generations where the youngest adult is aged between 25 and 34 live in three-bedroomed properties, this is 58 per cent for households where the youngest adult is 35-54 and 60 per cent where the youngest adult is 55 or over. A further 24 per cent of households with two generations where the youngest adult is aged between 25 and 34 are in four-bedroomed properties; this is 18 per cent for households where the youngest adult is 35-54 and 20 per cent where all adults are 55 or over. Interestingly, for households where the youngest adult is 35-54, they are similarly likely to be living in a two-bedroomed property than four-bedroomed (19 per cent compared to 18 per cent).

The properties lived in by two adult generation households generally have one or two other rooms available to the family for living. 35 per cent of households with two generations where the youngest adult is aged between 25 and 34 have one living room available, and a further 40 per cent have two rooms available. Similarly, 37 per cent of households with all adults aged 55 and over had one room available for living space; with a further 46 per cent have two rooms for this purpose. Slightly differently, households where the youngest adult was 35-54 were more likely to have one than two rooms for living; 42 per room and 37 per cent had two living rooms.

The properties of two adult generation households are generally owner-occupied (either with a mortgage or owned outright); 70 per cent of households with two generations where the youngest adult is aged between 25 and 34 are owner-occupiers, as are 76 per cent of households where the youngest adult is 35-54 and 77 per cent of households with the youngest adult aged 55 or over. The next most likely tenure is social rented, ranging from 18 per cent of households with the youngest adult aged 35-54 to 23 per cent of households with two generations where the youngest adult is aged between 25 and 34.

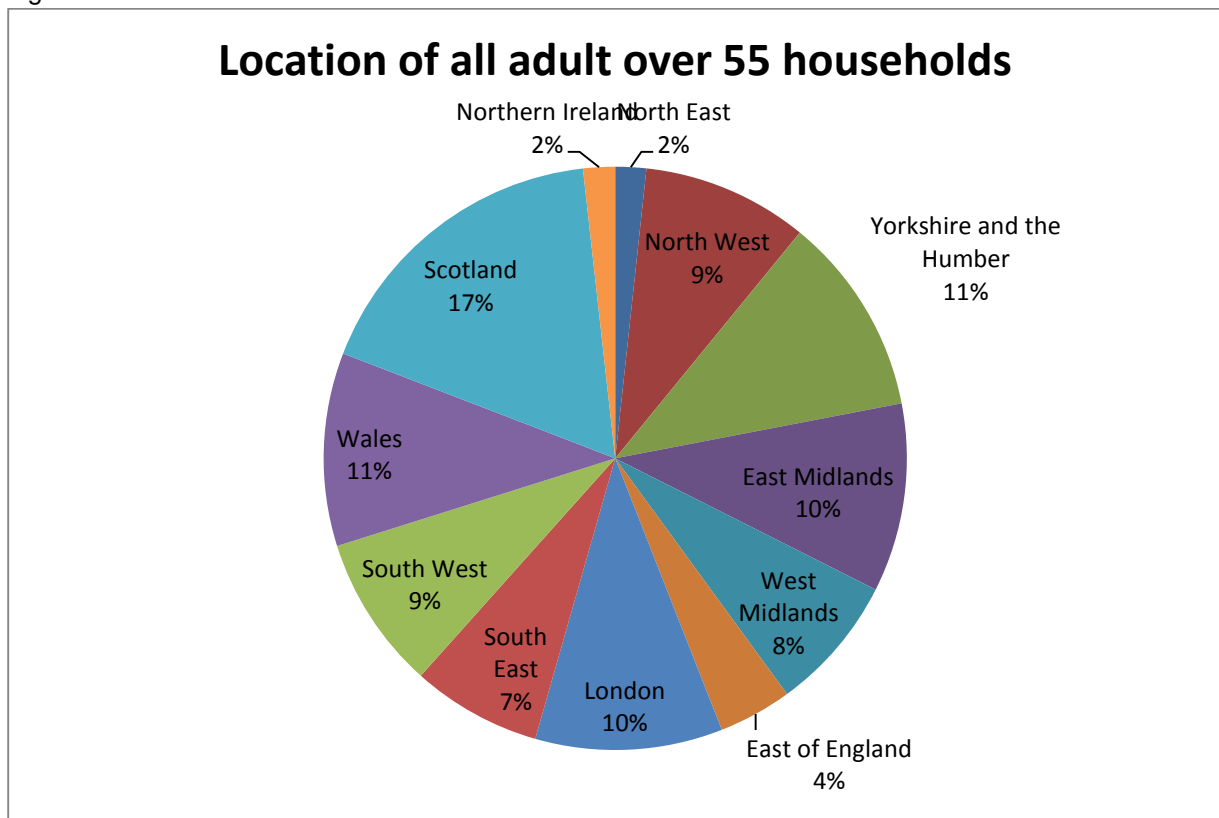
Properties with two adult generation households are most likely to be in urban areas; 81 per cent of households with two generations where the youngest adult is aged between 25 and 34 are urban, as are 74 per cent of households with the youngest adult aged 35-54 and 77 per cent of households where all adults are 55 or over. These properties are present in all government office regions of the UK.

Figure 3: The proportion of households with two generations where the youngest adult is aged between 25 and 34 by government office region



The greatest 'proportion' of households with two generations where the youngest adult is aged between 25 and 34 is in London (15 per cent), the North West (13 per cent) and the South East, West Midlands and East of England (all 11 per cent). The smallest proportion of households with two generations where the youngest adult is aged between 25 and 34 households is in Northern Ireland (three per cent), Wales (four per cent) and the North East (five per cent). The proportions follow a similar pattern for households where the youngest adult is aged between 35 and 54; however, households with all adults aged 55 and over have a different trend.

Figure 4: The proportion of households where all adults are aged 55 or over by government office region



The highest proportions of two adult generation households where all adults are aged 55 and over are in Scotland (17 per cent), Wales and Yorkshire and the Humber (both 11 per cent). The lowest proportions of this type of household are in Northern Ireland, the North East (both two per cent) and the East of England (four per cent).

#### 4.4 Discussion

The data analysis suggests that the proportion of UK households that are multigenerational (either with a grandparent present, or two adult generations) is increasing. In the period of observation, from wave one in 2009-2010 to wave five in 2013-2014, there was a 36 per cent increase in the estimated prevalence of multigenerational households in the UK. The estimated percentage of UK households that contain two adult generations shows an increase of 44 per cent. It is the increase in this type of multigenerational household that is behind the increase in multigenerational households overall.

Overall, multigenerational households are relatively small (especially, two adult generation households) and tend to occupy traditional family properties; three or four bedrooms with one or two rooms for living space. These properties are generally in urban areas and the reasons for this are unclear; the urban location could be important for access to employment and amenities, it could offer more freedom for adults living together or, because it is relatively more common, it could be seen as more acceptable in urban than rural areas.

Multigenerational households have resources; they tend to be owner-occupiers and not in poverty. Regarding poverty, the direction of this relationship is unclear; households could become multigenerational to pool resources to prevent poverty or having resources may encourage multigenerational living to use this to support a household member.

## 5) Design review

This section is intended to review a sample of the house types used by the major house building firms in order to identify those which might have the potential to be marketed as offering the opportunity for multi-generational living.

### 5.1 Categories of house types

The review is based on the assumption that house builders would not wish to design a specific house type to be marketed as offering 'multigenerational living', in the absence of firm evidence of demand, but might be interested in testing the extent of potential demand by offering a house type which could be marketed either as a conventional house, or with minimal alteration, as suitable for alternative lifestyles and family arrangements. The review suggests that suitable house types fall into three, or possibly four, categories:

- 1) Houses in which two bedrooms and a bathroom form a relatively separate suite of rooms, either because they are on a separate floor (typically the top floor of a three storey house, or because the plan form is 'cranked', so as to form a relatively separate area of the house (typically over a double garage). These types offer the possibility of the immediate use of this suite of rooms, either by an elderly relative or by 'boomerang' adult children returning to live in the parental home, without any alteration or conversion of the existing plan.
- 2) Houses in which the plan offers a particularly large double bedroom, usually with an ensuite bathroom, often located above a double garage, and readily capable of conversion, either within the same floor area or with a small increase in floor area, to provide a self-contained flat with a living room, kitchenette, double bedroom and ensuite bathroom. This plan form offers a greater degree of privacy and separation, which may be suitable for an elderly parent, a divorced or separated child returning home, or for an adult child with an increasingly separate lifestyle.
- 3) Houses which offer the opportunity of extension to provide a separate flat connected to the original house. These might be marketed either with planning consent and Building Regulations approvals, leaving the purchaser to engage a contractor to carry out the work, or as an 'off plan' option in which the house builder would complete the extension as part of the main work.
- 4) A fourth possibility exists, where a sufficiently large bedroom is provided on the ground floor to be capable of conversion to provide a separate flat with its own entrance. However, no plan offered by one of the major house builders that provides such a design has yet been identified.

## 5.2 Conventional family houses marketed as ‘multigenerational’

Some house builders are already marketing larger family homes as particularly suitable for living with adult children.

Redrow, for example, issued marketing material for a five bedroom, three storey house type on a development at Tove Grange in Towcester, which sought to promote the two bedrooms and bathroom on the second floor as a feature for purchasers whose adult children have returned to live in the parental home.

### III. 1: House type by Redrow: external appearance



Redrow’s marketing material described the house in these terms:

*“With a growing number of young adults living with their parents for longer, more people are looking for a home that gives everyone some space.*

*Flexible accommodation and multiple bathrooms are key to parents and their grown-up children living in harmony.*

*According to the Office of National Statistics there are 20% more 20 to 34-years-olds living in the family home than in 1997. The figures include those who are yet to fly the parental nest and the ‘boomerang generation’ – grown up children who return to live at home after university and / or starting work because they simply can’t afford to own or rent a home of their own.*

*Redrow is addressing the growing trend of multigenerational living by building homes that allow parents and their adult children to live under one roof while also enjoying the space and privacy they need.*

*For example, the five-bedroom Hampstead at Tove Grange in Towcester has two bedrooms on the top floor – otherwise known as ‘rooms in the roof’ – with a shower room between them. It’s the ideal space for two older children or for one young adult to have his or her own*

bedroom, a separate living area and a bathroom, all conveniently tucked away from the rest of the household.

The first floor master bedroom has its own en-suite, as well as a dressing room, the two remaining bedrooms on this floor share the family bathroom and there's a cloakroom /wc on the ground floor for guests.

“A house like this is ideal for families who are experiencing the impact of the boomerang generation. Grown up children can enjoy some freedom and privacy on the top floor, leaving their parents and younger siblings to share the middle floor. There are ample bathrooms so that no one is left waiting and the Cheltenham’s ground floor accommodation is spacious enough for the whole family,” (Area sales manager for Redrow Homes (South Midlands)

This house type is marketed under a variety of names on different sites (Hampstead, Cheltenham, Highwood...), but the marketing material on other sites does not promote the house as ideal for the ‘boomerang generation’, which appears to be a one-off initiative by the Redrow South Midlands Region.

Similar house types on more recent sites include the Highgate 5 and the Bowmoor.

### III. 2: House type by Redrow: floor plans

**GROUND FLOOR**

Lounge	17'0" x 11'5"	3.18 x 3.49 m <sup>2</sup>
Kitchen	12'8" x 10'6"	3.85 x 3.21 m <sup>2</sup>
Family	10'1" x 8'11"	3.08 x 2.71 m <sup>2</sup>
Dining	10'9" x 10'6"	3.27 x 3.21 m <sup>2</sup>
Utility	8'9" x 3'10"	2.66 x 1.79 m <sup>2</sup>
Cloaks	6'9" x 3'1"	2.06 x 0.93 m <sup>2</sup>

**FIRST FLOOR**

Bedroom 1	12'6" x 10'10"	3.82 x 3.29 m <sup>2</sup>
EnSuite	10'9" x 4'0"	3.29 x 1.22 m <sup>2</sup>
Dressing Room	10'9" x 6'3"	3.29 x 1.90 m <sup>2</sup>
Bedroom 2	12'1" x 11'8"	3.68 x 3.55 m <sup>2</sup>
Bedroom 3	11'0" x 10'7"	3.35 x 3.22 m <sup>2</sup>
Bathroom	7'8" x 6'4"	2.34 x 1.93 m <sup>2</sup>

**SECOND FLOOR**

Bedroom 4	16'4" x 11'8"	4.98 x 3.55 m <sup>2</sup>
Bedroom 5	16'4" x 9'9"	4.98 x 2.98 m <sup>2</sup>
Shower Room	6'10" x 6'2"	2.09 x 1.87 m <sup>2</sup>

**THE Hampstead<sup>5</sup>**  
 1846 SQ FT - FIVE BEDROOM HOME

Following the inspiration of the Arts and Crafts movement and driven by the desire to promote individuality and craftsmanship, The New Heritage Collection by Redrow delivers everyone in and beyond revenue out.

**REDROW HOMES**

Customers should view this illustration as an example of the Hampstead 5 design. All dimensions included are approximate and include space for electrical systems only. There may be a 'handicapped' access route to the entrance, and there may be disabled access elsewhere or reserved. Handicap and other titles from plan to give parking spaces and not the actual. Floorplan plans and specifications are available for inspection for each plot at our Marketing Suite. Being working from our customers should check their individual specifications prior to making reservation.

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Traditional homes, built the way you remember.



The plan undoubtedly offers a relatively private suite of two bedrooms and a bathroom on the second floor, although with two thirds of the floor area of the house occupied by bedrooms and bathrooms, the family living areas would probably feel cramped with three or four adults (plus any younger siblings).

Other house builders have similar house types, but promote the privacy of the second floor in a more conventional manner.

Taylor Wimpey have a similar house type, the 4/5 bedroom three storey Wilton.

### III. 3: House type by Taylor Wimpey: external appearance



This has three double bedrooms (one ensuite) and a family bathroom on the first floor, and two bedrooms and a bathroom on the second floor. The sales brochure describes the second floor as “Two further well proportioned bedrooms and a shower room are located on the top floor, providing a luxurious guest suite.”

### III. 4: House type by Taylor Wimpey: second floor plan



SECOND FLOOR PLAN

The second floor would obviously provide relatively private accommodation, either for the 'boomerang generation' or for an elderly relative. The design has straight staircases, making the use of a stairlift practicable, if necessary.

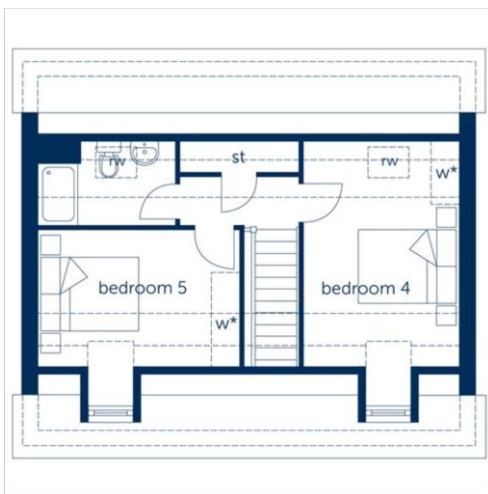
Bellway also have a similar house type, the 5 bedroom Farjohn.

### III 5: House type by Bellway: external appearance



In this case, the marketing material on the Bellway website does not appear to market the house as anything other than a 5 bedroom house on three storeys, but the plan of the second floor (shown below) clearly offers exactly the same degree of privacy as the Redrow design.

### III. 6: House type by Bellway: second floor plan



SECOND FLOOR PLAN

Bellway also use a similar three storey house type, the Castenea, on a site in Ash, Kent, priced at £680,000.

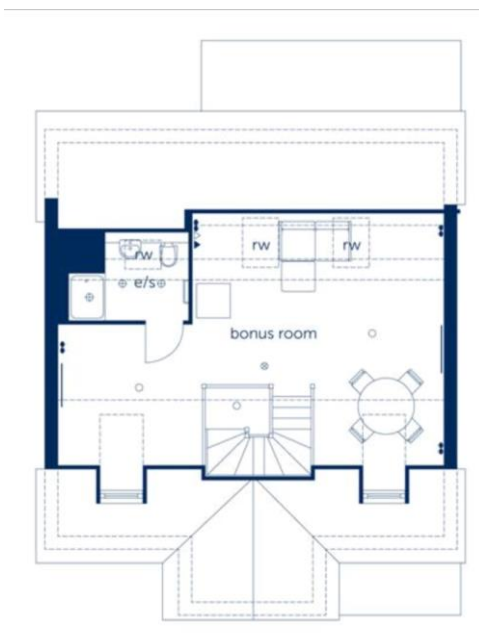
### III.7: House type by Bellway: external appearance



The marketing brochure says that:

*“The second floor is dedicated to the bonus room, which provides extra living space and has its own en suite”,* leaving open to customer interpretation as to how the space might be used.

### III. 8: House type by Bellway: second floor plan



SECOND FLOOR PLAN

### 5.3 Conventional family houses readily capable of conversion to provide separate living accommodation

Barratt Homes have a house type, the Lymington, which has an exceptionally large bedroom over the double garage.

III. 9: House type by Barratt Homes: external appearance

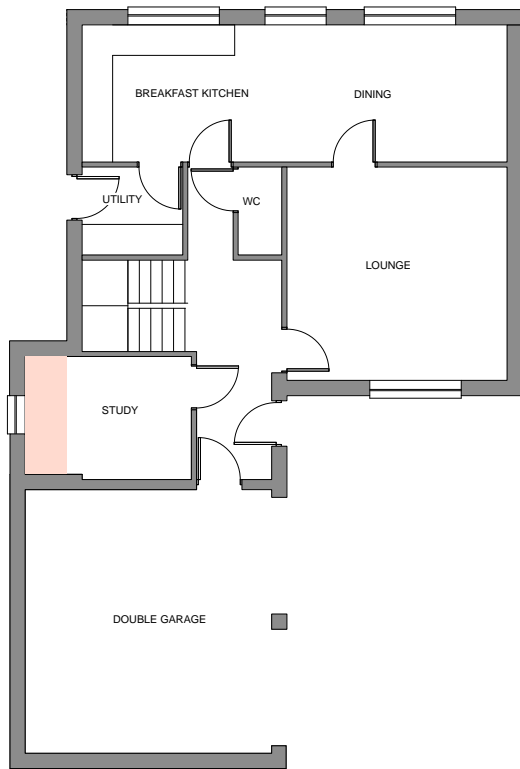


III. 10: House type by Barratt Homes: floor plans (original)

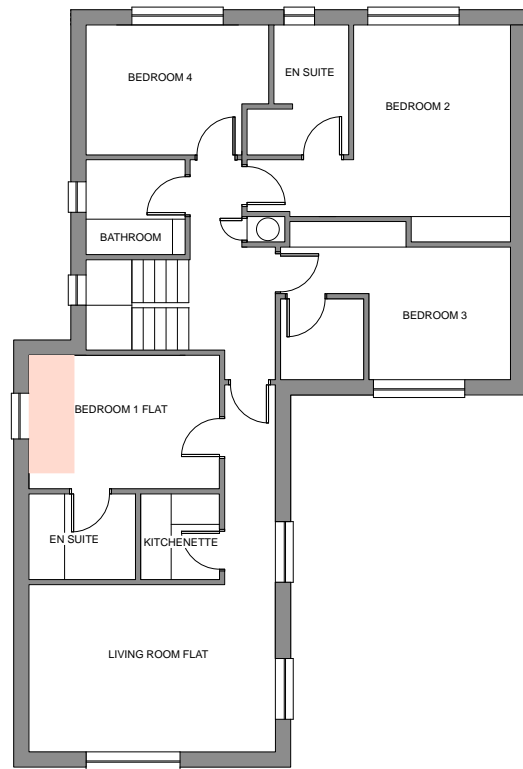


The original design could be modified to create a self-contained flat on the first floor, as shown in the plan below.

III. 11: House type by Barratt Homes showing suggested modifications



GROUND FLOOR (ALTERNATIVE)

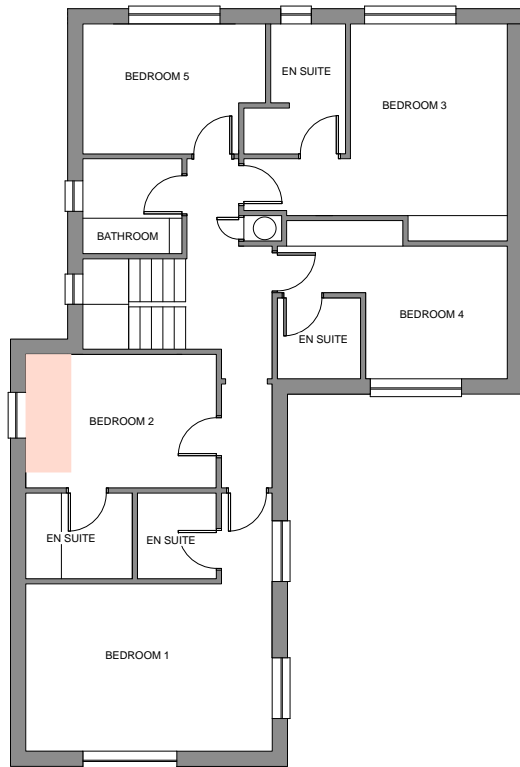


FIRST FLOOR (ALTERNATIVE)

The area tinted pink shows a necessary increase in floor area of 2.1m<sup>2</sup> on each floor, in order to create an adequately sized double bedroom (3.7m x 2.7m), although this increase in floor area is minor in proportion to the overall floor area of the house, approximately 161m<sup>2</sup>.

Alternatively, the area of the self-contained flat could be reorganised as two double bedrooms, each with an ensuite bath or shower room, as shown in the drawing below.

III. 12: House type by Barratt Homes showing suggested modifications



(FIRST FLOOR ALTERNATIVE 2)

Redrow have a 5 bedroom house type, the Bradbourne, which has a large bedroom and ensuite bathroom over the garage.

III. 13: House type by Redrow: floor plans



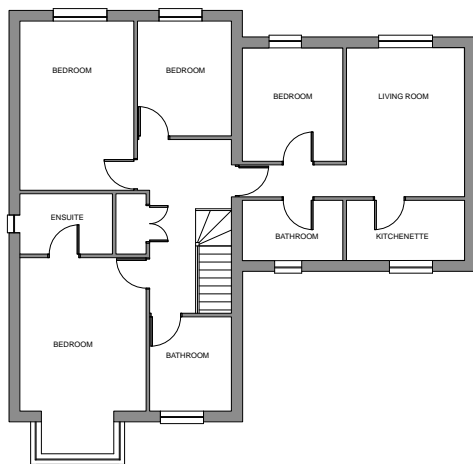
Ground Floor (original)



First Floor (original)

This could be reorganised to provide a self-contained flat with living room, kitchenette, bedroom and bathroom, although Bedroom 5 would be lost to provide a family bathroom as shown in the alternative first floor plan below.

### III. 14: House type by Redrow showing suggested modifications



First floor (alternative)

Bellway have a 5 bedroom detached house type, the Stanbridge:

III. 15: House type by Bellway: external appearance



In the original design, the master bedroom is a suite, with the bedroom and dressing room occupying the area above the double garage, with an ensuite bathroom in the main body of the house, all behind a separating door.

III.16: House type by Bellway: original floor plans

GROUND FLOOR (ORIGINAL)

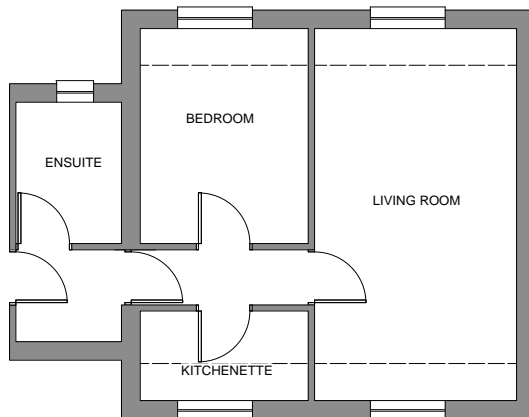
FIRST FLOOR (ORIGINAL)



The plan could be readily reorganised to provide a self-contained flat within the same area as the current master bedroom suite, as shown in the plan below.



### III. 17: House type by Bellway: showing suggested modifications



#### FIRST FLOOR (ALTERNATIVE)

#### 5.4 Discussion

The design review shows that there are various existing common new build house designs that are suitable for multigenerational households, or could easily be adapted to be suitable. One major house builder has seen the potential to appeal to this section of the market and has directly marketed a particular property type to multigenerational households.

## **6) Case study Singapore: the role of housing in provision for older age**

Multigenerational living is directly recognised as a household type in Singapore and a particular housing design has been specifically developed and marketed to three generation households. This is closely linked to the issues around supporting an ageing population and providing childcare. A promotional film has been made to encourage households to consider multigenerational living and a '3Gen' home, linked to financial subsidies.

These developments have occurred in a housing system characterised by a high proportion of homes being developed directly by the government, through the Housing Development Board, and an exceptionally high rate of owner occupation, supported by an extensive subsidy system.

The high rate of owner occupation is directly connected to Singapore's 'asset based welfare' system.

### **6.1. The asset based welfare system**

The World Bank estimates Singapore's GDP per capita in 2014 at US\$56,285, compared to the United States at US\$54,630 or the UK at US\$46,332.

Singapore has relatively low personal tax levels, with income tax rising progressively in 2015 from zero on annual incomes up to SGD20,000 to a marginal rate of 15% for the band between SGD120,000 and SGD160,000 (roughly the average income), to a top marginal rate of 20% on all income above SGD320,000.

However, Singapore has a very limited welfare state: there is no state pension, no free medical care, and no unemployment benefit.

Instead, Singapore has an 'asset based' welfare system, with mandatory employee and employer contributions to the Central Provident Fund (CPF). The employee contribution rate is 20% of gross income, and the employer rate is 17%. Contributions are tax free. The CPF is similar to a defined contribution scheme, although the rate of interest on savings in the scheme is effectively controlled by the government, which reduces investment risk to the individual.

Each (employed) individual has three CPF accounts: a 'Special' account for retirement saving, a Medisave Account for contributions to medical expenses, and an 'Ordinary' Account. The 37% total contribution rate is allocated 6% to the Special Account, 8% to the Medisave Account and 23% to the Ordinary Account.

CPF members can use all of their present and future savings in their Ordinary Account to purchase a flat, either for the deposit or for loan repayments.

## 6.2 Housing and the Central Provident Fund

As a result of being able to use 62% of mandatory savings from their CPF, together with concessionary loans and grants for the lower paid from the Housing Development Board (HDB), Singapore has one of the world's highest home ownership rates. The HDB owns 78% of the housing stock in Singapore, and 95% of this is now owned by private leaseholders, with only 5% rented. The private sector is 22% of the housing stock, with a lower ownership rate (83%) and a higher rental proportion (17%).

HDB loans have an interest rate 0.1% above the interest rate on CPF accounts, with a maximum LTV of 90% and a maximum duration of 30 years. The cost of the loan is therefore almost equal to the interest rate on savings.

Housing as an asset therefore plays a large role in the Singapore welfare system. There are a number of schemes whereby lower income CPF members can secure a retirement income or an enhanced income:

- CPF members with low levels of savings can pledge their property in return for the Basic Retirement Sum, currently SGD80,500, which then provides a monthly income of between SGD660 and 720 for life from age 65.
- CPF members owning 2 or 3 room (1 or 2 bedroom) flats can sell the tail end of their lease to the HDB, leaving a minimum lease of 30 years at age 65.
- HDB owners can sublet rooms, or sublet the whole property if they go to live with their children.
- Owners can downsize: moving from a 3 room (2 bedroom) flat to a 45m<sup>2</sup> studio apartment would release a capital sum sufficient to provide a monthly income of around SGD700 for a woman or SGD800 for a man, while downsizing from a 4 room (3 bedroom) flat to a studio would produce a monthly income of around SGD1,150 for a woman or 1,300 for a man<sup>4</sup>.

## 6.3 Inter-generational care and the '3Gen' home

The HDB also attempts to promote inter-generational care, with priority in flat allocations, and by giving grants of SGD20,000 to families so that adult children can live within 2

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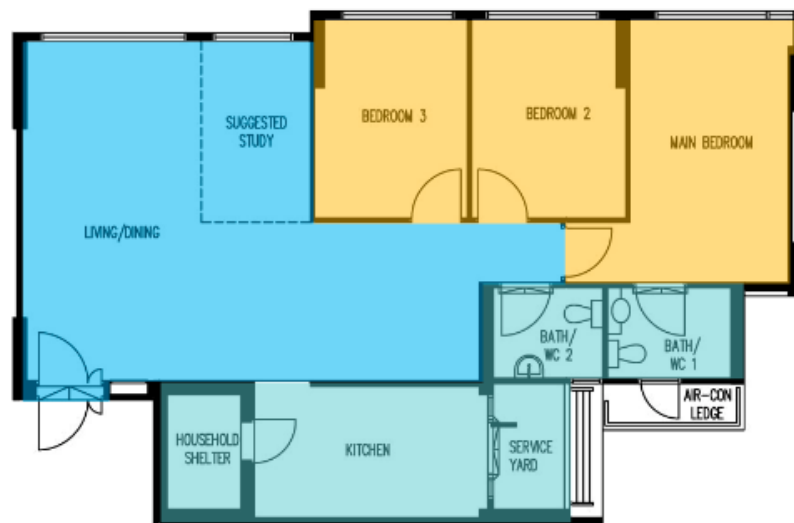
<sup>4</sup> Choon, C. N. (2010), 'Social Protection in Singapore: Targeted Welfare and Asset-based Social Security', in Asher, M. G., S. Oum and F. Parulian (eds.), *Social Protection in East Asia – Current State and Challenges*. ERIA Research Project Report 2009-9, Jakarta: ERIA. pp.90-123.

[http://www.eria.org/publications/research\\_project\\_reports/images/pdf/y2009/no9/CH-04\\_Spore\\_pp.90-123.pdf](http://www.eria.org/publications/research_project_reports/images/pdf/y2009/no9/CH-04_Spore_pp.90-123.pdf)

kilometres distance of their elderly parents, and grants of SGD10,000 to single people over 35 in order to buy a flat jointly with their parents.

The HDB also builds a small proportion of larger flats for sale as inter-generational ('3Gen') units, so that an elderly parent or grandparent can live with their adult children. These are variants on the basic 5 room (3 bedroom) 110m<sup>2</sup> flat shown below:

#### FLOOR PLANS



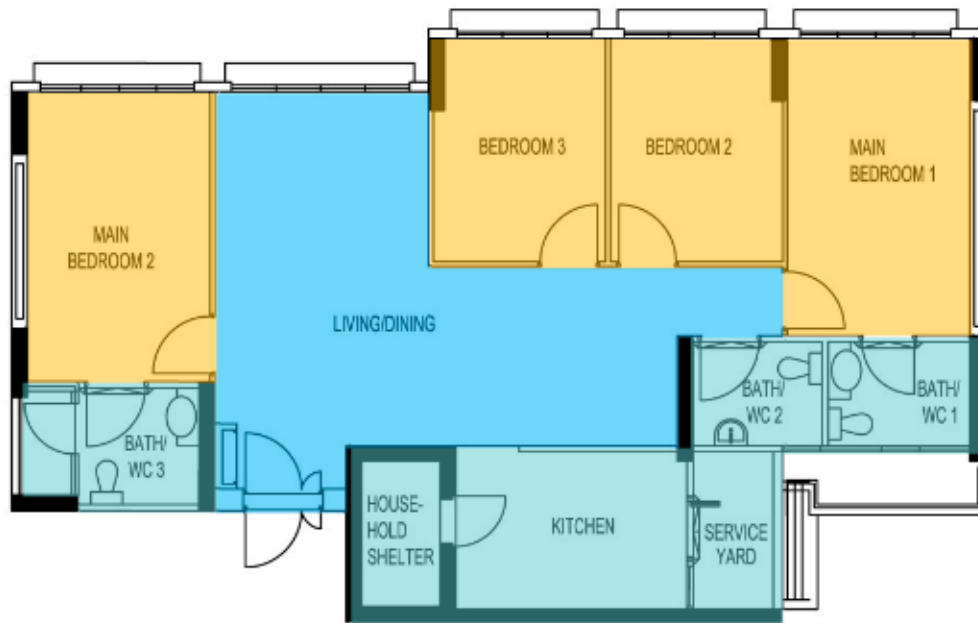
#### 5-ROOM

Scale: 0 5 METRES

Area: 110m<sup>2</sup>

The inter-generational '3Gen' flat has an extra bedroom and ensuite bathroom in 115m<sup>2</sup>, as shown below:

#### FLOOR PLANS



3GEN  
Scale: 0 5 METRES  
Area: 115m<sup>2</sup>

Both the living room and kitchen have been reduced in size: the resulting flat would appear to be dependent upon the acceptance of very high degree of family intimacy.

#### 6.4 Discussion

The Singapore case study is an interesting example of how a property type has been developed for multigenerational living. Living as a three generation household has been directly promoted and is supported by financial subsidies.

## 7) Case study US house builder: Lennar's NextGen home

### 7.1 Lennar Homes

Lennar Homes is the second largest house building company in the USA, building 18,290m homes across 19 States<sup>5</sup>. The company owns a landbank of 125,643 homesites (plots) with options over a further 28,133 homesites. The Chief Executive has voting control over 44% of the company's shares.

The company describes its business as:

*'We offer a diversified line of homes for first-time, move up and active adult<sup>6</sup> homebuyers in a variety of environments ranging from urban infill communities to golf course communities. Our Everything's Included® marketing program simplifies the housebuying experience by including most desirable features as standard items. This marketing program enables us to differentiate our homes from those of our competitors by creating value through standard upgrades and competitive pricing, while reducing construction and overhead costs through a simplified manufacturing process, product standardisation and volume purchasing. In addition, our innovative NextGen homes and our advances in including solar powered technology in certain of the homes we sell, enhance our image and improve our marketing and sales efforts. We sell our homes primarily from models that we have designed and constructed.'*

### 7.2 The NextGen home

Lennar describe the NextGen home as:

*'The home within a home: A unique new home solution for homebuyers who need to "double up" to share the cost of their mortgage and other living expenses.'*

and as:

*'Two homes. Under one roof. For the family you're raising and the family that raised you. Lennar is the first production homebuilder to offer a solution for the multigenerational family, living under one roof. The Next Gen® suite provides both privacy and togetherness for today's modern family—featuring a separate private entrance, bedroom, bathroom, laundry, eat-in kitchenette and living room.'*

Details of the NextGen homes and associated marketing material, can be found at: <http://nextgen.lennar.com>. It is clear from the marketing material that the NextGen concept is in practice being marketed to a wide range of family types, from 'empty nester' couples to extended families to adult children providing space for a parent.

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<sup>5</sup> Lennar Homes 2013 Annual Report  
[https://materials.proxyvote.com/Approved/526057/20140214/AR\\_193467/#/1/](https://materials.proxyvote.com/Approved/526057/20140214/AR_193467/#/1/)

<sup>6</sup> 'Active adult' is the marketing phrase for homes for the over 55s

The marketing material illustrates six types of potential purchasers, across three different house plans, photographs of the 'typical' families and somewhat schmaltzy biographical details. Each family's house plan is shown, marked up with comments on how the rooms can be configured and used differently.

The marketing of the NextGen concept appears to hover somewhat uneasily between the idea of two generations who 'need to double up to share the cost of their mortgage' and two generations who wish to live separately together for care and support.

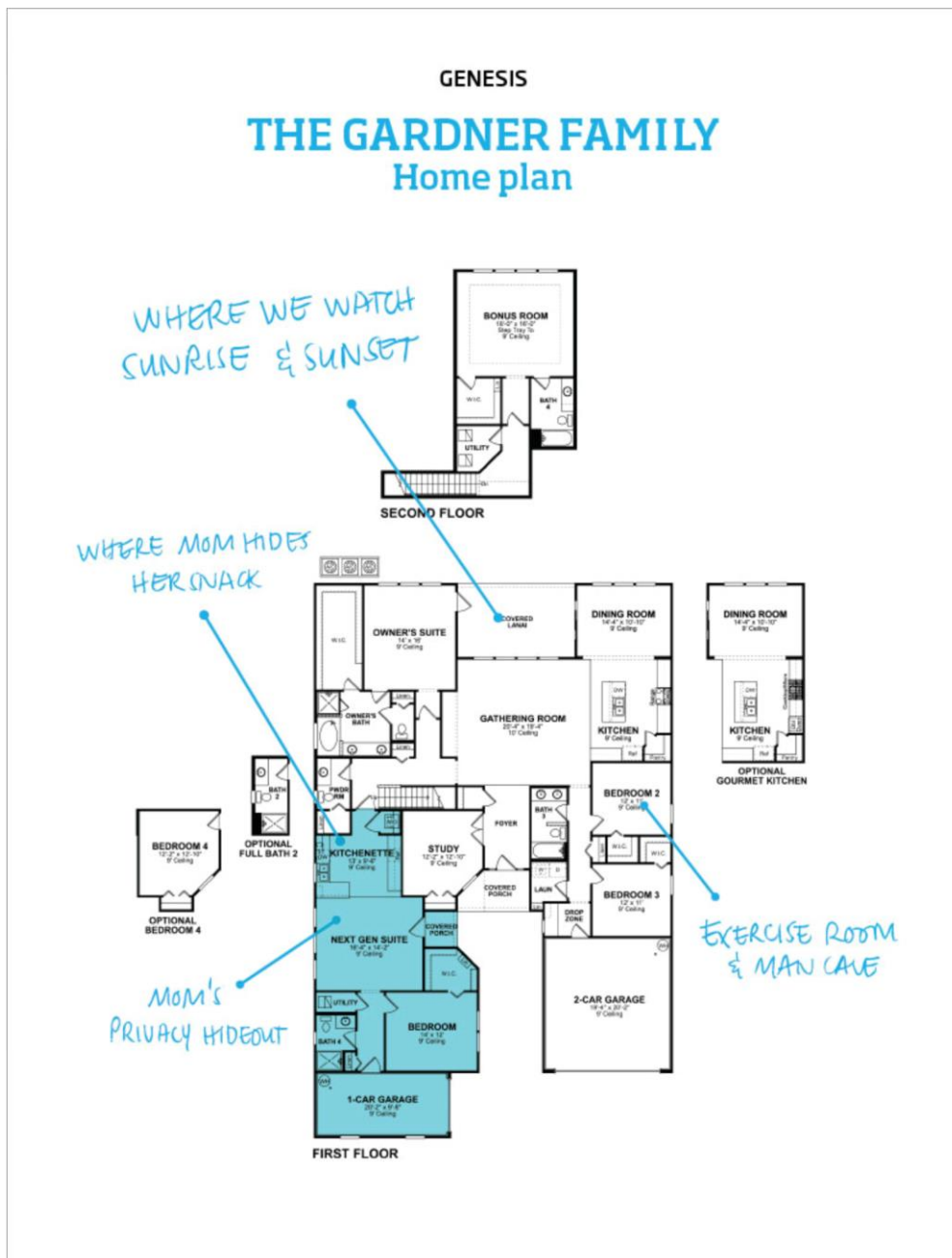
The houses illustrated are clearly large (in stark contrast to the Singapore case study), between 2,500 and 3,500 ft<sup>2</sup>. Lennar also sell homes, such as the one shown below, a house in Orange County, California, with 3,160 ft<sup>2</sup>, 5 bedrooms and 5.5 bathrooms, for \$1.3m. At this floor area, the ground floor plan could clearly accommodate a grandparent in the master bedroom with sitting room suite, if required.



The six family 'types' in the NextGen marketing material are shown below in summary.

## Family 1

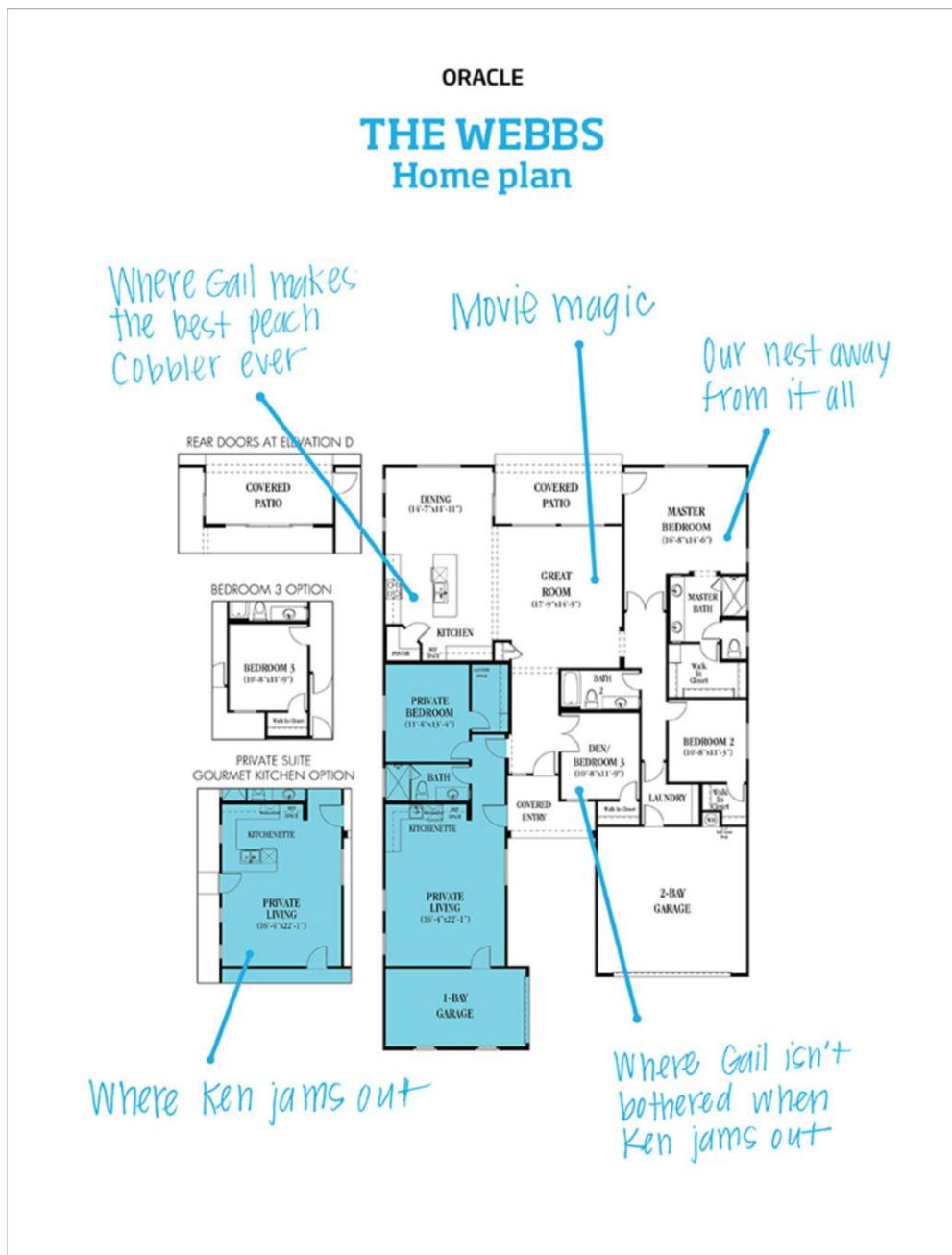
Steve and Sharon Gardner live in the main home, while Sharon's mother has set up in their Next Gen suite. Everybody in the family is happily retired, including the Gardner's cat—because, according to Steve, "cats are always retired."





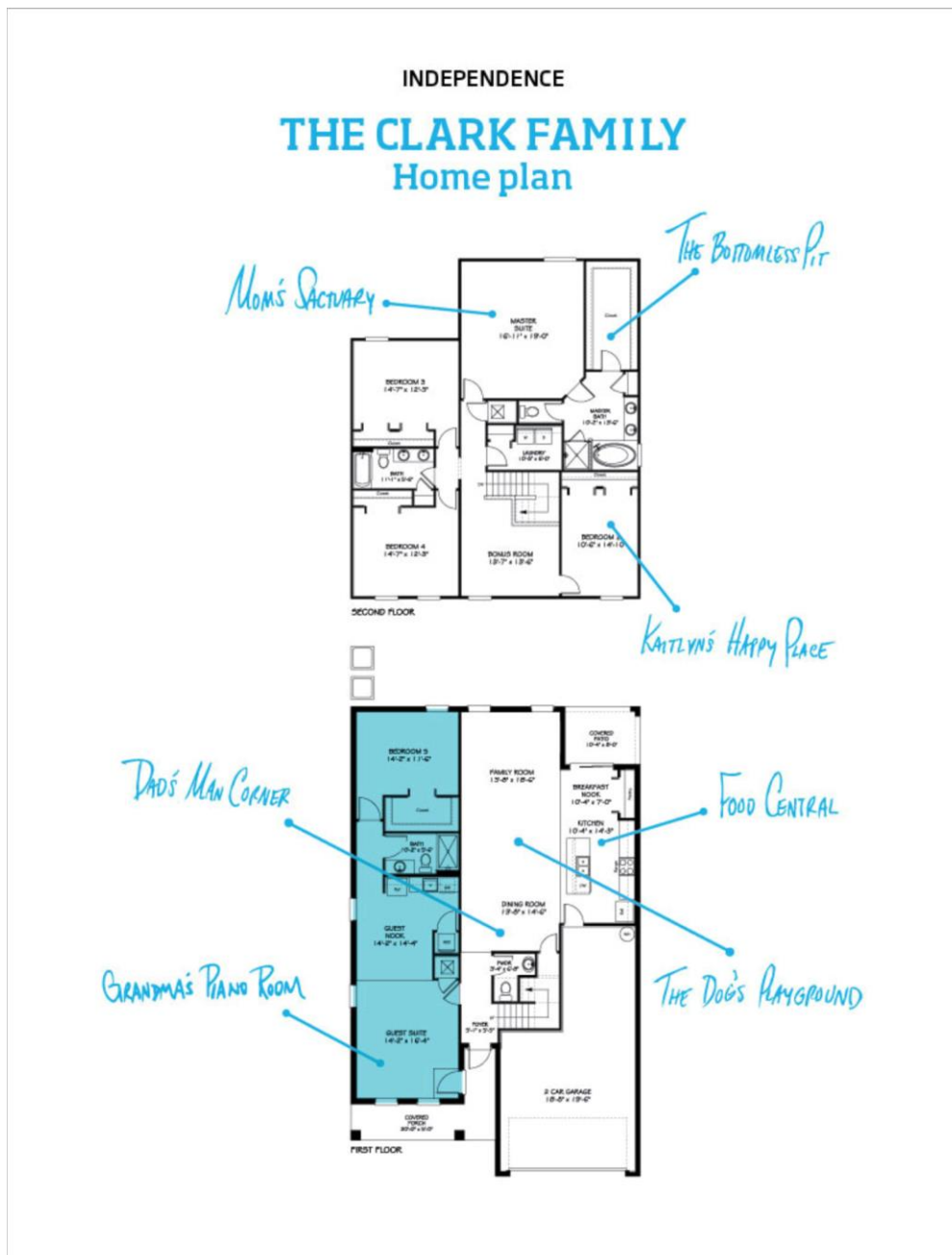
## Family 2

Ken and Gail Webb transformed their Next Gen suite into a music studio. As a working musician, Ken loves having his own space to work and jam with his buddies. Gail also loves that Ken has his own space to jam with his buddies.



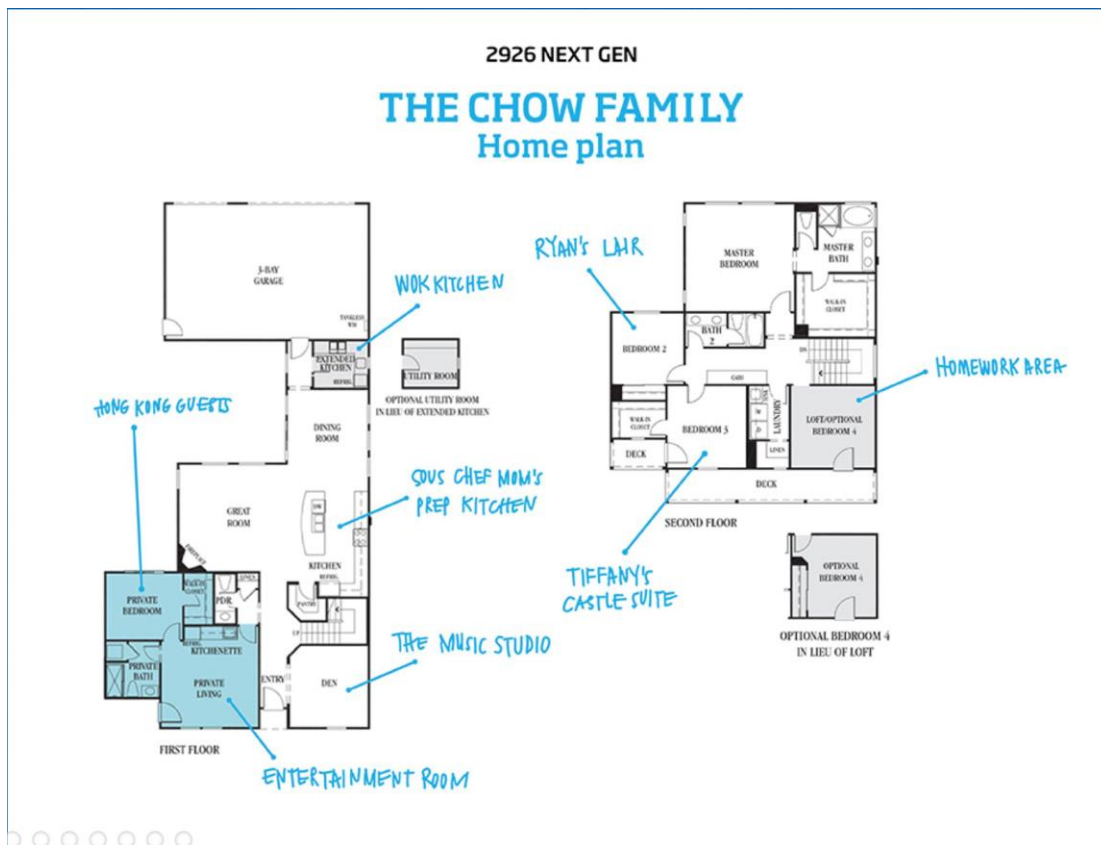
## Family 3

For six years, Bill Clark's parents lived with his family, but he wanted to find a home that could better accommodate his mother's mobility issues. So when he discovered the Next Gen home while on a family trip to Central Florida, he decided this vacation was going to be permanent.



## Family 4

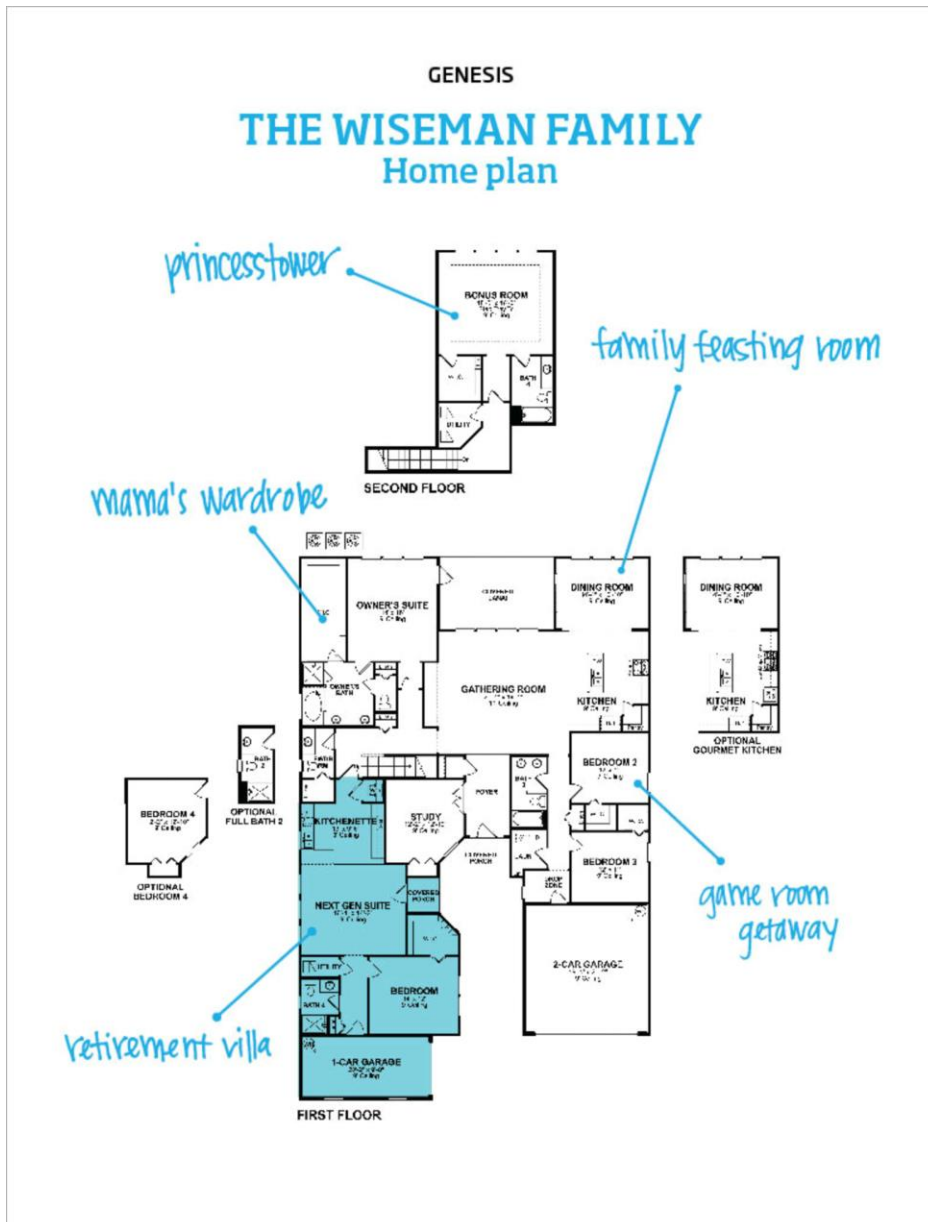
Tom and Rebecca Chow emigrated to California from Hong Kong over two decades ago as students. Now their two children are students themselves. While the Next Gen suite makes a great teen escape space for Ryan and Tiffany, the family's primary use for it is to host visiting relatives from Hong Kong, Canada and Saudi Arabia.



## Family 5

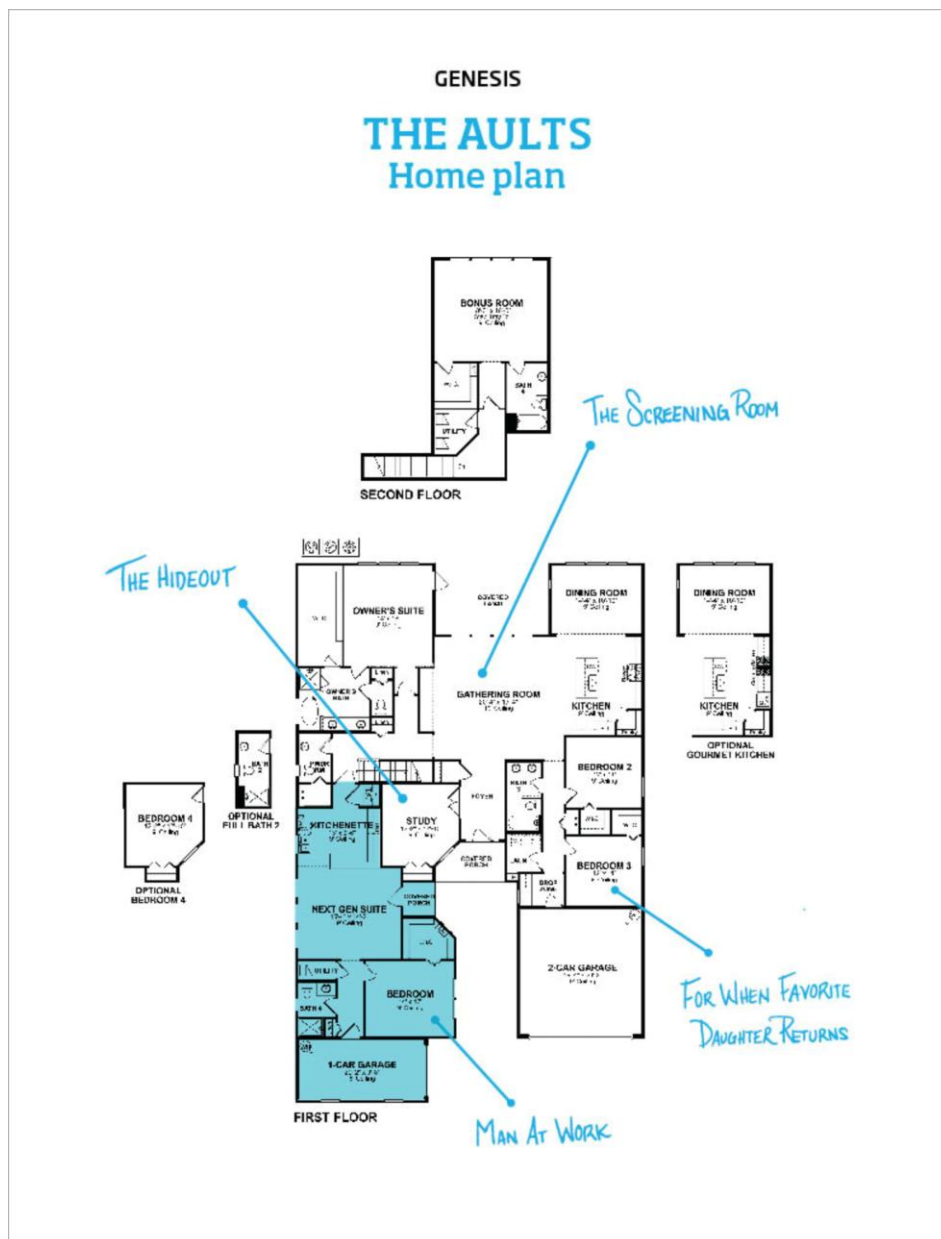
# The Wisemans

Eddie and Emily Wiseman needed a home that could accommodate their two kids, as well as their latest addition to the family—Emily's mother. The Next Gen home is perfect since it keeps the family together, but still gives everyone a place to call their own.



## Family 6

Tom and Lenore Ault were empty nesters who, for the first time in their marriage, were looking for a home that was just for them. It was important each had a space to call their own, as well as a space to share. The Next Gen home gave them just that.



### **7.3 Discussion**

This major US house builder has successfully developed a property range aimed directly at different types of multigenerational households. The properties are marketed in a way that reflects the flexible potential of the space in the house and uses case studies of different purchasers to show the range of uses that can be made of the properties. The NextGen units are quite different to the 3Gen units in Singapore. Although designed with similar households in mind they are very different in size. But both suggest that a marketing and design possibility exists in relation to multigenerational living.

## **8) Interviews with multigenerational households**

This section presents the findings from in depth interviews with members of multigenerational households. It describes the types of households and their living arrangements. It analyses the drivers of multigenerational living, household financial arrangements, and the experiences of multigenerational living. The section uses quotes from interviews to highlight key points, but names have been changed to respect participant anonymity. However, the case studies show that, although these issues have been analysed and presented separately, they are clearly connected and the case studies reflect the complexities and nuances of such household arrangements.

### **8.1 Household composition**

The multigenerational households involved in the research included a range of different relationships. These could be broadly categorised as three (or more) generation households and two generation households, (with either an adult child, or an older parent), although some households were more complex.

In the three generation households (16 interviews), generally the younger generations were the children of the older generation (as opposed to other relatives, such as nieces or nephews). The youngest generation in these households were not necessarily young children, but could be young adults. Further, in some of these households there were a range of relationships including adult siblings. For example, one household contained an older couple, their son and daughter, their daughter's partner and their daughter's child.

Two generation adult child households (12 interviews) generally did not also contain the adult child's partner, although there was one instance of this. It was interesting to discover that some adult children had lived independently from their family home and returned for various reasons (see section on drivers), but others had never lived independently or had only done so for brief periods. In some adult child households, multiple adult children were living in the family home.

In the two generation older parent households (2 interviews), one instance was of an older aunt rather than a parent. There were fewer interviews with this type of multigenerational household than with adult child or three generation households. Some of the three generation households were motivated by a desire to help the older generation, but the household also contained their children, so did not fit into the older parent group.

Whilst a typology of household compositions was identified, many of the experiences, drivers and arrangements of multigenerational living were similar between the groups. As such, the remainder of the analysis will draw across the groups. See Table 1 for the household characteristics of the interview sample.

Whilst some of the multigenerational households involved in the research had planned and deliberately chosen these living arrangements, others were unplanned and unexpected (such as a child never moving out of the parental home), but the majority were somewhere in the middle. Some of the household arrangements (especially those containing adult children)

were quite transient with people joining or leaving the household as their circumstances changed, such as starting a new job or relationship breakdown.

## **8.2 Living arrangements**

Multigenerational households had a range of different living arrangements. In some cases, the household had moved to accommodate all the members (to new build or existing properties), whereas other households formed in the existing home of one of the generations. The ways in which multigenerational households arranged their living space fell on a continuum from separate, self-contained dwellings to fully integrated living.

### **8.2.1 Separate dwellings**

Some multigenerational households occupied separate, self-contained dwellings, either in the same property (with one address) or two neighbouring properties (with two addresses). This approach had the greatest degree of separation within the household, functioning separately but with many of the same drivers and experiences of multigenerational living as households with different living arrangements (see Eleanor's case study).

#### **Case study 1: Eleanor**

Eleanor\* lives with her husband, two children (aged two and six) and her parents (aged 66) in a farmhouse that has been divided internally into two homes. There are internal doors between the two halves of the house and the property has one address. This is a longstanding arrangement within the property. It has always been split in her father's lifetime and had members of the family living in both sides.

She moved into one half the property when her husband became a student (when they were both in their mid-20s). They wanted to move in together and her parents offered her the other half of their property for a "cheap rent". They planned to move out of the property when her husband started work and before having children, but they changed their plans. "We just couldn't afford to buy anything like this and we got on well with my parents living next door". So they discussed it with Eleanor's parents and decided to pay "proper rent" to make improvements to the property and stay living there; "it worked, it was easier".

Eleanor and her husband have invested in their half of the property. They have redecorated, put in a new kitchen and bathroom and extended into the loft space to allow for a third bedroom and ensuite. She recognises that she cannot benefit financially from the property (she cannot sell the property, but may gain in inheritance), but they knew they would be living there long-term and wanted to make improvements.

The whole property is owned by her parents. She and her husband pay rent and contribute towards the household bills (the utilities are connected). Inheritance issues make this arrangement complicated as her parents' estate will be split between herself and her three siblings. For her family's financial security, she and her husband have bought a property, which they rent out "so, if anything happened and we needed to, we could sell that house or go and live in that house – as a back-up, as a worst-case scenario".



She enjoys living in this arrangement; she has a better standard of living and everyone respects each other's privacy. "It works, it's great – I know a lot of people think we're nuts 'how do you live next door and blah blah blah', but for us it has been a great experience."

### 8.2.2. Annexes

Some multigenerational households made use of annexes (typically in three generation or older parent households). The majority of these annexes were self-contained (see Helen's case study), but one comprised living space but not a bedroom which was a compromise to gain planning permission (see Sue's case study). On a similar principle, some adult child households made use of one floor for the adult child, including at least a bedroom and bathroom for their use (and one case of separate living space too – see David's case study).

#### Case study 2: Helen

Helen\* lives with her mother-in-law and two teenage children; she was widowed two years ago. Living with her mother-in-law was driven by her husband; "It was my husband – she was getting very elderly, she lived a long way away and it became obvious that at some point she was going to need somebody being a bit closer. That's why we built the annexe, why she had the annexe built".

The annexe is a self-contained, one-bedroom unit with a breakfast-diner, lounge and cloakroom downstairs and a bedroom and bathroom upstairs; "it's a lovely little place, really nice". The annexe has a shared internal door and its own front door, but shares the same address as the main property. The family could not get planning permission for a separate dwelling. Building an annexe was "an attempt to keep her independence and our independence as well, but have her fairly close".

Helen owns the property, but would need her mother-in-law's permission if she wanted to sell. Helen pays for all the household bills, except for her mother-in-law's telephone bill and her contribution to heating costs. This arrangement was not planned or discussed before moving in.

There is a limited care exchange in the household. Helen helps her mother-in-law with practical tasks, but her mother-in-law has daily carers and a cleaner for the annexe. Her mother-in-law does not provide childcare.

Multigenerational living has been challenging. Privacy is a concern with the shared internal door, there are communication difficulties (due to poor hearing) and an emotional toll. These issues are exacerbated by an historically strained relationship with her mother-in-law and living with the legacy of a living arrangement instigated by her now late husband over which she had little choice.

#### Case study 3: Sue

Sue\* (67) lives with her daughter (40), son-in-law (45) and twin granddaughters (six). She moved in with her daughter when her own marriage broke down. She did not plan to live with her daughter long-term, but "we got on very well and decided it would be a good idea if we bought a house together - we'd all have better accommodation".

They bought a house with five bedrooms, two sitting rooms and a large kitchen-diner. They decided to build an annexe for extra living space for Sue. "I wanted a living space for *me* on my own. We have a garage, so I took over the garage and built a room out from there, which provides me with a living-dining room, a kitchen and a bathroom. And I sleep in the house – my son-in-law didn't want me in the garden!" The annexe does not contain a bedroom as this was easier for gaining planning permission. "At the moment, the way we use it, it is not considered a 'dwelling', it is just a day room". She pays a set amount each month to cover her share of the household bills.

The property is owned by her daughter and son-in-law, but she has equity in the property. In relation to inheritance, the equity in the property will go to her daughter and the remainder of her estate will go to her son; both of her children know of this arrangement and she feels it is "fair".

She is happy with this living arrangement, only finding the situation challenging if her daughter and son-in-law argue. She feels considered in decisions and is included in family activities, such as holidays and day trips. "It is a nice way to live, it's not what I would have wanted, but I'm in this situation and it's working well and I'm happy, and I can't ask for more".

#### Case study 4: David

David\* (66) lives with his wife (64) and their daughter (32). Their daughter has always lived with them, except for a brief period. She returned to the family home after a relationship breakdown and was unable to afford living alone. "The reason she's still at home is really because of the financial position, not earning enough to be self-sufficient I'm afraid, and doesn't yet have a partner, so without that or a good friend she's a bit stuck with Mum and Dad".

They live in a four-bedroom townhouse. His daughter has a large, ensuite bedroom on the lower-ground floor; this room is large enough to also be used as separate living space – "it's big enough that she can have her TV, sofa and that in there". The family choose to spend time together or apart; "in terms of socialising we do get together, and we do sit together of the evening, but if she wants the choice to go and sit in her own part of the house then she can".

Richard and his wife own the property and pay the majority of the household costs. Their daughter pays a nominal amount in rent; "just a nominal amount really, she makes a contribution, she feels better making a contribution. We feel she should make a contribution anyway to the household expense".

The household have not found any major challenges to living together, attributing this partly to the layout of the home; "We live in a property where we can have our own space. I think it's only a matter of giving each other a little bit of time and freedom really, and the layout of the house does allow us to do that".

### 8.2.3 Integrated living

Many multigenerational households lived as a family, with their own bedrooms, possibly with an ensuite or bathrooms that were not shared, and shared all living space. Most of these households shared meals and spent time together in the living spaces (see the case studies for John and Richard in this report).

## **8.3 Drivers of multigenerational living**

Multigenerational living was motivated by different, and often multiple, factors. These factors could be broadly categorised into reasons relating to support, finance, ideology and a lack of motivation for independent living. Whilst these drivers will be examined separately, there was overlap between them in relation to household decisions.

### 8.3.1 Support

Many multigenerational households (across the typology) included a motivation to support other family members, including support for relatives in poor health or with disabilities and children. It is important to note that this was support rather than care. It did not replace other childcare arrangements or the need for carers, however, it may have reduced the need for this (as shown in Helen's case study, and see John's).

#### Case study: John

John\* (67) lives with his wife (58), their son (25) and his wife's aunt (90). His son has Asperger's Syndrome and mild learning disabilities. He has always lived with them and would not be able to live independently. His wife's aunt moved in with them after a few falls, she predominantly lives with them for company and support.

They live in a four-bedroom property, two of which are ensuite. The household shares all living spaces; "Oh no, we don't have separate living spaces, no. We all live together, we all eat together every meal, and we all sit together in the evenings, unless my son wants to go and play computer games on his computer in his bedroom which he sometimes does, apart from that we're all together".

John and his wife own the property. His wife's aunt contributes towards the household bills. The main challenge of this living arrangement is the limits on time away from home for John and his wife. "It's more difficult to go away, if we wanted to go away for a weekend or whatever because it's difficult to leave [wife's aunt], we can't leave her on her own overnight. We've gone away during the day". Further, "because my son gets very anxious we don't go away for holidays more than kind of long weekends with him...he gets very anxious if we're away for more than three or four nights... that's not really because it's a multigenerational household it's more because of his special needs".

### 8.3.2 Financial

Financial considerations were important for many multigenerational households. These considerations could be broadly described as wanting to pool resources, affordability concerns about independent living and wanting to save, with areas of overlap between these categories.

Some households (all of which were three generation households) chose to live together to pool their resources to buy a property that was larger and more expensive than could be afforded as separate households, or to help one generation onto the housing ladder (see Chris' case study).

#### Case study: Chris

Chris\* (59) lives with his wife (58), their son (28), their daughter (31), their daughter's partner (29) and their grandson (aged one - daughter's child). They live in a four-bedroom house, with two reception rooms, a large kitchen-diner and large garden.

Their move together was prompted by their daughter's family's housing problems and their desire to move away to move to the countryside. Their daughter's partner owned a house jointly with a friend, but this arrangement became difficult when their child was born and the friend did not want to live with a baby. His daughter and her partner could not afford to buy their own home with the equity in the partner's existing property. As a result, "we all decided to get together and buy one big house, and build up joint equity in it. And then when the time came to go our separate ways we'd move into separate houses".

The house is owned jointly between himself and his wife (each owning a 32 per cent share) and their daughter and daughter's partner (each owning a 17 per cent share). The mortgage is split based on their share in the property and the household costs are split five ways. Whilst the main motivation for living together was financial, he enjoys living together and seeing his grandson. "I get to watch my grandson grow up, which I never did with my own kids because I was a police officer and I was always working overtime to pay for everything".

Adjusting to living together has been challenging. His daughter and her partner assume that he is able to look after the baby, rather than asking and he and his wife have ended up doing the bulk of the household chores. "The biggest issue is the kitchen, we seem to be the ones who clean and tidy it most. It's almost as though we've reverted back to the parental responsibility for keeping things clean and tidy. Which we need to sort out because it's getting a bit irritating".

In several households (across adult child and three generation categories) one generation was unable to afford to live independently. In all cases in the research, those unable to afford to move were in their late-twenties to early-thirties and some households had siblings in this situation. In all but one case, this generation were not living with their partners. This may suggest that part of the unaffordability issue was related to being a single household with a single income (see David's case study).

In some households (all but one were adult child households, the other was three generations) living in a multigenerational household gave the opportunity to save for the adult child. In all but one case, people were saving for a deposit on their own home, in the other case they were saving for a wedding.

### 8.3.3 Ideological

For a few households (four of the three generation households and one adult child) there were ideological drivers to living together. Living together was seen as culturally motivated, in this case for households with Mediterranean origins, or beneficial to household members through on-hand support.

“We wanted to live somewhere like this, so the children could enjoy it. My parents wanted to see that too. And for future as well, so that my mum is now on her own [recent widowhood], she’s with us. She helps us and hopefully we’ll be able to help her... My mum is brilliant help with the children and [good] company, because my husband works long hours. And, as mum gets older, hopefully we’ll be able to help her out, like she has us” (Mary, three generation household).

“We’re very family orientated, my father was Italian and this is the way Italian families live – I’d have them all here [children and grandchildren] if I had the room!” (Linda, three generation household).

#### Case study: Sarah

Sarah\* (38) lives with her husband (48) and her two sons (3 and 16 months). Her parents (aged 63 and 64) live in a property next door.

She and her husband bought the property for her parents as they enjoy each other’s company. They have lived together before and all wanted to be close to the children. The main motivation to live together was “you know the expression ‘it takes a village to raise a child’”.

The extended family eat together regularly. Sarah’s husband is often away for work and her parents “come and eat with me or all of us will go over to their house, so we actually land up sharing a lot of meals together”.

She sometimes clashes with her mother, which is a challenge, but having their own properties helps. “I think we’ve got it right. If we lived in the same house that would be very challenging... because my mum and I are quite strong characters, so I think we would just clash a lot more and because we have our own houses, we can just step back into our own place and let the tension dissipate”. The main source of tension is ‘parenting’ styles with the children, her mother allows bad behaviour that she wouldn’t.

Her mother has depression and Sarah appreciates being on hand to help, now and in the future.

They are happy with their living arrangement and plan for it to be long-term. “It just works so well for us, the whole family living situation. You’ve got privacy when you want it, you’ve got support when you need it, you’ve got company when you want it. It’s just so fantastic for my kids to be brought up in this environment. I don’t think any of us will have a desire to change it”.

### 8.3.4 Lack of motivation for independent living

In some households with adult children, the reasons for living together were less about being motivated to live as one household and more a lack of motivation to live independently. Some adult children had always lived in the family home and were happy to continue doing so until there was a reason to move.

“It’s never been any other way, really and truly, it’s just that she’d never wanted to move out, she didn’t go to uni or anything, which is quite often the case when they move out and don’t come back but she didn’t do that. She didn’t go into Further Education after college. And it’s just gone on that she’s never wanted – you know, she could probably afford to and we’ve said ‘there’s nothing holding you here at all’. It’s nice to have her company, but equally she’s her own person. If she wanted to she could, but financially she’s quite low paid to have somewhere on her own and she enjoys the company as well” (Liz, adult child household).

“We didn’t immediately expect her to move out just because she’s of age. It comes about when they’re ready to fly the nest” (Jane, adult child household).

In one case, the adult child living independently had never been discussed or thought about:

#### Case study: Richard

Richard\* (65) lives with his wife (64) and their son (33) in a five-bedroom property. Living in a multigenerational household was not a planned or deliberate choice. “He just enjoys being with us. It’s a question I’ve never asked him, he’s just part of the family that’s it.”

The family shares all the living space in the home and live as one household; “generally we do tend to sit down and have an evening meal together”.

He and his wife own the property and they pay for all household costs. Their son does not contribute to bills “I’ve never took a penny off [daughter, no longer living in the household] or [son]. I don’t intend to start now, unless I’ve got to”.

They do not face any major challenges in living together; “we seem to get on well, we seem to have adapted”.

## **8.4 Financial arrangements**

### 8.4.1 Homeownership and inheritance

It was unusual for homeownership to be split between generations, this only occurred in two cases. In many cases, one generation owned the home with no significant financial input into the property. For example, adult children living with their parents where the parents owned the home but the adult children had not paid for works to the house. There were some cases, however, where the home was owned by one generation and another generation had contributed significantly to home improvements and there were concerns about the implications for inheritance.

In one case there were some concerns over inheritance if the mother is put on the deeds.

“The intention was to put my mum on it [deeds] at some point because she paid for the work, mostly. It just hasn’t happened yet....It gets a bit complicated if she [mother] dies suddenly, then my brothers own a large chunk of my house and I can’t buy it off them. It’s sort of silly negotiations” (Lisa, three generation household).

In another case the property is owned by the interviewee’s daughter and son-in-law. She has equity in the property, but is not on the deeds. This was something that was discussed in advance of the move/purchase, “it was all arranged, all discussed and all agreed before we did anything”. There are no issues foreseen for inheritance. Her equity in the property will be her daughter’s inheritance, with all remaining aspects of her estate going to her son. Both of her children know of this arrangement and she feels it is “fair” (Sue, three generation household).

Across the interviews, there appeared to be little attention paid to issues of inheritance and the implications for others living in the household. Where discussed, most people had ‘standard’ wills that split their assets between their children without any formal consideration for the circumstances of the other generations they lived with.

#### 8.4.2 Household running costs

Household running costs (such as utility bills and Council Tax) were not always shared between household members. Many adult children contributed nominal amounts or not at all. Where this was explained, parents considered the affordability of these costs to their adult child and/or wanted to help them save by cutting costs.

One interviewee described how the household bills/costs are not split. His parents pay all the household bills and costs.

“Because it’s kind of understood that I won’t be there for too long and that Portuguese people and their culture, they wouldn’t want their kids to sit there and pay their rent. Parents just want to see them get up and running and live their lives properly” (Daniel, adult child household).

In another case the household bills were not split, with parents paying the household costs. “She paid us nominal sums when she could afford to” (Jane, adult child household). Some households, particularly three generation households, had members contributing some amounts to some bills but often this was arranged on an ad hoc basis.

In one case the Mother-in-law pays her own phone bill and contributes to the oil for heating. The interviewee pays for all other bills for the complete household, including the annexe where her mother-in-law lives. This is “mainly because my husband didn’t set any ground rules when she moved in” (Helen, three generation household).

In another case the daughter pays rent “because it makes her feel more comfortable” and pays for the heating of the annexe (a separate heating system to the main house) and a proportion of the council tax. “We split it sensibly” (Linda, three generation household).

A few households split bills evenly or proportionately between household members. This was typically in cases where ownership was joint and sometimes when multigenerational living was planned and long-term.

## **8.5 Experiences of multigenerational living**

Whilst some multigenerational households had only positive (or only negative) experiences of living together, the majority saw both pros and cons with their living arrangements. For the purposes of explaining their views, the comments are separated, but household members tended to speak about the good and bad aspects of multigenerational living together. In many respects, the positive and negative experiences were ‘two sides of the same coin’.

### **8.5.1 Positive experiences**

Many of the positive experiences that participants spoke about related to enjoying the company of the other household members. As part of this, multigenerational households could be mutually supportive environments, with benefits for all household members.

“If [husband] is working late from work, mum will come over when I’m feeding the kids and potter around with us. She’ll help me bath them then she winds them up before I have to put them to bed, you know!” (Sarah, three generation household).

“Tremendous benefits! Tremendous! Emotional support for me. I’m still not divorced yet, not quite, and my daughter is absolutely wonderful, copes with me having my emotional moments. Sharing expenses. There’s always company. We make decisions together, we work together and go out together, all those sorts of things. And being involved with the children, for me, and I suppose for [daughter and son-in-law], they’ve got a built in babysitter. I look after the children when my daughter is at work, which I think is wonderful, and it gives them the knowledge that there’s always someone there for the children.” (Sue, three generation household).

“We live somewhere we wouldn’t have done on our own. My mum is brilliant help with the children and company, because my husband works long hours. And, as mum gets older, hopefully we’ll be able to help her out, like she has us” (Mary, three generation household).

“It’s rather nice that several members of the family can live together. You share all sorts of joys and experiences” (Geoffrey, three generation household).

For some, having relatives in poor health living with them provided a ‘peace of mind’ that they were available in an emergency, such as a fall.



“For me, it gave me a certain peace of mind to know that mum was ok, we could look after her. We live in a house now – and I don’t want it to sound like we’ve done this massive favour to my mum because there’s been mutual benefit – and the house we live in now is not something that my husband and I would have been able to afford on our own” (Laura, three generation household).

“We’re all in together, so I’m not visiting [mother at] another property, and my mother has someone as a carer which she now needs” (Lynne, three generation household).

For those with young children, having other adults in the household was very beneficial for ad hoc or informal childcare; this helped parents return to work, allowed parents evenings together and provided support in an emergency.

For those households where multigenerational living had stemmed from a deliberate pooling of resources, they appreciated the higher standard of living that this had created.

### 8.5.2 Negative experiences

Where household members had lived independently, living together could take some adjusting. For the most part, this related to having less freedom than living independently, for example, in relation to inviting guests, making noise or arguing with a partner.

“Yes, I personally have because I’ve lived on my own since I was 16 and to move in with a family, it’s been very difficult for me. I have to share space and everything. For me, it’s been quite difficult. But other than that, other than sharing space and trying to keep everybody happy – it’s been a big culture shock – other than that, it’s been fine. We get left to do our own thing” (Nicola, three generation household).

“When you go to university, you gain some independence, you learn how to live alone. In my case, I lived in another country for a year as well, so that was another step into the uncomfortable, into the unknown, that was brilliant. It makes it very difficult, having had all that freedom... so you get thrown back into the realm of mum doing a lot for you, it’s very non-challenging!” (Daniel, adult child household).

“If I have an argument with my husband, you feel restrained, you can’t have a proper row when your mother’s next door! It is a bit like always having a chaperone, which can be a bit inhibiting. Even when she’s not there, you’re kind of aware” (Lisa, three generation household).

“You can’t have a good row if you know people will be in and out and everyone needs to have rows every now and again!” (Linda, three generation household). His adult son’s computer games are noisy - “when he’s killing people – all the bangs!” (Richard, adult child household).

“At the moment they [adult sons] can’t really have friends round, because there’s nowhere for them to go. We would need to give up the room downstairs and we would need to go and sit in our room, or they’d need to take them upstairs, but then if

they take them upstairs and they're there late at night and you're wanting to go to bed" (Anne, adult child household).

Where one household member required a greater degree of support, this could take an emotional toll on others in the household.

"It can be difficult, it can sometimes be quite difficult. She can make emotional demands on the children leading to anxiety about her safety. She's supposed to use a frame [for walking], but she doesn't, so consequently she falls over and that can lead to problems" (Helen, three generation household).

Where childcare was assumed this could lead to feelings of 'being taken advantage of' and clashing 'parental' styles could be a source of conflict.

"The stuff that goes on caused a huge amount of friction and tension, because my mother is quite good at interfering. She likes to speak her mind. She would find it difficult to walk away from a situation, she wouldn't let us just parent ... so that was tricky. And because she is a lovely strong, clear-spoken, direct woman she did have quite a few run-ins with my husband. But over the years it kind of settled down and it did help when she went deaf! It was horrible for her – we've got her hearing aids, which is great – but it reduced the possibility of flare-ups" (Fiona, three generation household).

"Quite often we get dumped with looking after bubby"; she feels "taken for granted" as her daughter and her partner "forget to ask" (Chris, three generation household).

More difficult was in cases where some households felt trapped in their living situations because of financial considerations and feelings of 'duty' to support someone else.

"I think it's going to continue. I can't see my mum voluntarily moving out. It's not the sort of thing she'll do, and we're not going to throw her out because that would just be wrong! Besides, we couldn't give her back the money we owe, unless we sell the house" (Lisa, three generation household).

"There's not a lot I can do about it, I'm stuck at the moment, so I can't see the situation changing. I've got no intention of, well, I can't move even if I wanted to. It wouldn't be fair, so I'm stuck" (Helen, three generation household).

In most situations, any challenges in the households were overcome through discussion or compromise. Where issues could not be overcome, largely these were accepted.

## **8.6 Discussion and conclusions**

The qualitative interviews highlighted a broad range of multigenerational household compositions and living arrangements. In contrast to common media stereotypes, these are not predominantly ethnic minority households or households formed for care provision for

elderly frail relatives. They are all 'normal' households whose living arrangements reflect complex lives.

In many cases, the households identified were much more complex than indicated in the existing literature. The discussion in the existing literature about 'boomerang children' is questioned by this evidence which found that many adult children had not lived independently, or only done so for brief periods. Further, many households lived within one property, dispelling the myth of the prevalence of the 'granny annexe'. There were up to four generations living in the households, although this can be transient and people can move in and out.

The drivers of multigenerational living were diverse and not necessarily in response to financial concerns or care needs. Multigenerational living could be planned and deliberate or unplanned and unintentional. It was surprising to note that many of the multigenerational households we interviewed were unintentional and unplanned, having occurred through circumstance rather than a plan to live together. There were complex and often overlapping issues that had led to multigenerational living arrangements. In some cases, it had enabled families to afford a bigger and better house together. It allowed (particularly young adults) to save e.g. for their own house or wedding. Affordability issues were to a degree a driver of multigenerational living, particularly where young single adults could not easily afford independent living e.g. they were seeking employment. However, for some household, young adults had never lived independently, nor were thought likely to. In some cases, it was seen as culturally important and expected to live for some time as an extended family (mentioned in households with Italian and Portuguese heritage).

Other drivers did include providing child care or support for older family members, but this was support rather than personal care, and child care tended to be ad hoc and not a full time replacement for other child care. Multigenerational living could be a response to unexpected life changes e.g. death, illness, and divorce in later life. But whilst for some households it was a predominantly pragmatic decision in response to life changes, for others it was driven by the desire to live as an extended family, often where there had been previous experience of living in multigenerational households as children.

In terms of the living arrangements identified, these ranged from self-contained to fully integrated living. There were some separate dwellings (next door to each other), annexes (some self-contained, others not), and many households living completely integrated within one property. It was apparent that privacy is important and household members need a degree of their own space. There were different ways of managing space e.g. some share all rooms except the bedrooms, others have more defined separate spaces. There were instances of the re-use of space for different family arrangements as circumstances changed, such as cases of the re-use of annexes built for other family members.

Planning permission was identified as a barrier to self-contained living as a complete separate annexe to a main property. In most cases people had adapted their property or bought a property that meets the household's needs. In some cases, this included a degree of 'future-proofing' by making downstairs living possible and adding adaptations.

The interviews raised numerous issues in relation to financial arrangements. What was apparent was that issues relating to future inheritance were reliant on goodwill and not on clear legal arrangements. Inheritance was not always discussed openly. There was a surprising lack of acknowledgement of the potential vulnerability of these informal arrangements. There were some examples of family members contributing significantly to the purchase or building works to the collective home, but not being named on the property deeds.

There were a range of financial arrangements. It was unusual to split all household costs equally or proportionately. This was linked to the drivers of multigenerational living e.g. where young adults were saving for their own property. Adult children do not always financially contribute at all, or undertake household chores.

In terms of the experience of multigenerational living, the evidence from the interviews suggests that enjoyment of multigenerational living may be affected by the degree of choice in the arrangement and the level of freedom that the household and property afforded. It was clear that young children enjoy living in extended households and everyone enjoyed being able to have family time. It enabled flexibility of childcare and the sharing of some chores. The interviews reflected the financial and personal issues that often resulted from divorce, illness, the pressures on working mothers and the pressures of wanting to support older parents or adult children. It can be a positive choice, providing company, sharing, a close family network, and positive family experiences for all members. It was less positive where constrained and not a personal choice.

The interviews showed that parents still felt a strong duty of care to grown up children. In most cases there were very traditional gender divisions of household labour, but adult children often did not contribute to household labour. For older people there were issues around the noise and mess of living with young children, but this was balanced against the enjoyment of sharing in their growing up. Most people dealt with tensions through dialogue. Clear intergenerational benefits were identified. Whilst people were providing support but not personal care for older parents, they were in receipt of some childcare, in expectation in some cases of having to provide care in the future as parents aged. The interviews did not at all support the stereotype in the media of multigenerational living being driven by care provision for elderly frail relatives. It was also not a culturally specific living arrangement.

A number of challenges of multigenerational living were identified. The different approaches to childcare were sometimes source of tension with clashing parenting styles. For some there was a perceived reduced freedom and privacy and a restriction on having guests and arguments. It was challenging to be 'stuck' in multigenerational living arrangements, being financially unable to move, or 'duty-bound' to continue the arrangement. There was a need in some cases to mediate family tensions.

The interviews identified a number of requirements for multigenerational living. This includes the ability to have or to manage privacy. People want to live separately, but not too separate. There needs to be space for interaction such as family meals, but some privacy. Bathrooms

can be an issue if everyone needs to be ready at the same time, so ensembles or multiple bathrooms were welcomed. A positive feature of a property was the ability to adapt it for different family arrangements over time and enable future-proofing.

Overall, the findings from these interviews challenge many media stereotypes. There is demand for multigenerational living from 'normal' households. The degree of choice over multigenerational living seems to affect enjoyment. There are more positive experiences where there are benefits to all parties. Privacy is important but also the flexible use of any 'additional' space. The best model was some shared spaces, open-plan dining, and some private space.

Table 1: Household characteristics of interview sample

<b>Interview number</b>	<b>Household type</b>	<b>Household composition</b>
MGL 1	Three generation	Self (38), husband (48), two sons (16 months, 3.5), mother (63), father (64)
MGL 2	Three generation	Self (25), two sons (9, 2), mother (58), father (60)
MGL 3	Three generation	Self, <i>husband deceased</i> , two children (13, 15), mother-in-law
MGL 4	Three-plus generation	Self (36), husband (45), four children (9, 7, 5, 2), mother (67), <i>grandfather (94) recently deceased</i>
MGL 5	Three generation	Self, husband, two children (2 and 6), parents (both 66)
MGL 6	Three generation	Self (64), husband (62), adult child (33), granddaughter (4)
MGL 7	Adult child	Self (60), husband (63), adult child (33)
MGL 8	Three-plus generation	Self (28), partner (37), two children (16 months, 5), 'mother-in-law' (59), 'father-in-law' (63)
MGL 9	Three generation	Self (67), adult child (40), son-in-law (45), twin grandchildren (6)
MGL 10	Three generation	<i>As above participant MGL 10 is adult child of MGL 9</i>
MGL 11	Adult child	Self (23), parents (both 56)
MGL 12	Three generation	Self, husband, two children (13 and 6), mother (73)
MGL 13	Three generation	Self, adult son (32), grandchild (from daughter, 11), <i>adult daughter (29) and grandchild (from daughter, 2) moved out two months ago</i>
MGL 14	Three generation	Self (60), husband (60), adult son (29 twin), mother (93), <i>adult son (29 twin) moved out two months ago</i>

MGL 15	Adult child	Self (48), husband (48), adult daughter (18), adult son (21), son's partner (24)
MGL 16	Three generation	Self (67), wife (58), adult child (25), wife's aunt (90)
MGL 17	Elderly parent	Self (62), mother (92)
MGL 18	Adult child	Self (50), husband (67), <i>adult child (25) moved out three months ago</i>
MGL 19	Adult child	Self (66), wife (69), adult child (37)
MGL 20	Adult child	Self (65), wife (62), adult child (28)
MGL 21	Elderly parent	Self (65), wife (63), mother-in-law (93)
MGL 22	Adult child	Self (65), wife (64), adult child (33)
MGL 23	Adult child	Self (57), wife (55) adult children (31, 29)
MGL 24	Adult child	Self (66), wife (64), adult child (32)
MGL 25	Adult child	Self (57), husband (59), adult children (32, 27)
MGL 26	Three generation	Self (73), wife (72), adult child (45), grandchildren (16, 12)
MGL 27	Adult child	Self (56), partner (50), adult child (24)
MGL 28	Adult child	Self (60), wife (51), step-daughter (24)
MGL 29	Three generation	Self (59), wife (58), adult son (28), adult daughter (31), son-in-law (31) grandchild (from daughter, 1)
MGL 30	Three-plus generation	Self (57), husband (58), grandchildren (13, 10, 9, 8), mother (83)

## 9) House builder interviews

The interviews show that house builders recognise the opportunity of multigenerational living, but also have concerns. There are concerns about entering niche markets and generally wanting to “play it safe”.

Housebuilders will typically aim to build the majority of their homes from a range of standard plans, developed and tested over perhaps two decades of experience. New house types may be developed and tested on a small number of sites before being rolled out across the company.

There have been attempts to try and show different home layout options using furniture in show homes. House builders have experimented with offering alternative internal layouts, but commented that purchasers often have great difficulty in visualising what an alternative might look like when built, and are sometimes disappointed by the reality. One major house builder previously had an initiative to remove load-bearing internal walls to allow for a flexible layout. This gave customers the option to choose different configurations, if they bought the property early enough in the build. However, some customers were not happy with the final product, despite choosing it.

As a result, house builders have become reluctant to offer options for different internal layouts, preferring to offer a wider range of optional ‘extras’, such as additional kitchen or bathroom fittings, electric and media outlets, and finishes for purchaser choice.

One major house builder said that they had never “thought seriously” about multigenerational living. However, they noted that in Japan multigenerational living is commonly catered for in new build housing, often with separate areas or storeys for different generations.

## 10) Discussion

In this research we have considered households as multigenerational where there are three or more generations of the same family living together, or where there are two generations consisting of parents and one or more adult children (over the age of 25).

There are two main forms of multigenerational living. One is where three generations of the same family live together, with grandparents living with younger generations, e.g. their children and grandchildren. The second main type is two adult generations of the same family living together. Within this type are two sub-groups. One is households with parents living with their older, adult, non-dependent children. The other is that of a household with middle aged people living with their elderly parents.

The literature review showed that there is little existing evidence about multigenerational living, and many references to data are incorrect. Most knowledge about multigenerational households is anecdotal.

The data analysis suggests that the proportion of UK households that are multigenerational (either with a grandparent present, or two adult generations) is increasing. In the period of observation, from wave one in 2009-2010 to wave five in 2013-2014, there was a 36 per cent increase in the estimated prevalence of multigenerational households in the UK. The analysis suggests that households with a grandparent present are not driving the increase. The estimated percentage of UK households that contain two adult generations shows an increase of 44 per cent. It is the increase in this type of multigenerational household that is behind the increase in multigenerational households overall. The data suggests that 6.81 per cent of UK households are multigenerational, which is roughly equivalent to 1.8 million households. Over two-thirds of two adult generation households consist of households where the youngest adult is aged between 25 and 34.

There is an interesting relationship between ethnicity and multigenerational living. Four out of five of multigenerational households in the UK are White British, although some ethnic groups (predominantly Asian groups) are more likely than White British people to live in extended households.

The data shows that multigenerational households are not likely to be poor. Properties are likely to have three or four bedrooms. These properties are likely to have one or two rooms for living available to the household i.e. are not bathrooms or kitchens. They are most likely to be owner-occupied. The majority of two adult generation households are White.

The design review shows that there are various existing common new build house designs that are suitable for multigenerational households, or could easily be adapted to be suitable. One major house builder has seen the potential to appeal to this section of the market and has directly marketed a particular property type to multigenerational households.

Case studies in the US and Singapore show how property types have been developed for these households and marketed and financially encouraged. Multigenerational living is



directly recognised as a household type in Singapore and a particular housing design has been specifically developed and marketed to three generation households. This is closely linked to the issues around supporting an ageing population and providing childcare. A major US house builder has successfully developed a property range aimed directly at different types of multigenerational households. The properties are marketed in a way that reflects the flexible potential of the space in the house and uses case studies of different purchasers to show the range of uses that can be made of the properties. The NextGen units in the US are quite different to the 3Gen units in Singapore. Although designed with similar households in mind they are very different in size. But both suggest that a marketing and design possibility exists in relation to multigenerational living.

The interviews showed that, in contrast to common media stereotypes, these are not households deliberately formed for care provision for elderly frail relatives or a forced arrangement due to the unaffordability of alternative housing solutions. They are all 'normal' households whose living arrangements reflect complex lives.

The discussion in the existing literature about 'boomerang children' is questioned by the evidence which found that many adult children had not lived independently, or only done so for brief periods. Further, many households lived within one property, dispelling the myth of the prevalence of the 'granny annexe'. The interviews also did not support the stereotype in the media of multigenerational living being driven by care provision for elderly frail relatives. It was also not a culturally specific living arrangement. It was also not a culturally specific living arrangement.

The drivers of multigenerational living were diverse and not necessarily in response to financial concerns or care needs. There were complex and often overlapping issues that had led to multigenerational living arrangements. In some cases, it had enabled families to afford a bigger and better house together. It allowed (particularly young adults) to save e.g. for their own house or wedding. Affordability issues were to a degree a driver of multigenerational living, particularly where young single adults could not easily afford independent living e.g. they were seeking employment. However, for some household, young adults had never lived independently, nor were thought likely to.

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The interviews raised numerous issues in relation to financial arrangements. What was apparent was that issues relating to future inheritance were reliant on goodwill and not on clear legal arrangements. Inheritance was not always discussed openly. There was a surprising lack of acknowledgement of the potential vulnerability of these informal arrangements. There were some examples of family members contributing significantly to

the purchase or building works to the collective home, but not being named on the property deeds.

In terms of the experience of multigenerational living, the evidence from the interviews suggests that enjoyment of multigenerational living may be affected by the degree of choice in the arrangement and the level of freedom that the household and property afforded. It was clear that young children enjoying living in extended households and everyone enjoyed being able to have family time. It enabled flexibility of childcare and the sharing of some chores. The interviews reflected the financial and personal issues that often resulted from divorce, illness, the pressures on working mothers and the pressures of wanting to support older parents or adult children. It can be a positive choice, providing company, sharing, a close family network, and positive family experiences for all members. It was less positive where constrained and not a personal choice.

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Overall, the findings from these interviews challenge many media stereotypes. There is demand for multigenerational living from 'normal' households. The degree of choice over multigenerational living seems to affect enjoyment. There are more positive experiences where there are benefits to all parties. Privacy is important but also the flexible use of any 'additional' space. The best model was some shared spaces, open-plan dining, and some private space.

The interviews show that house builders recognise the opportunity of multigenerational living, but also have concerns. There are concerns about entering niche markets and generally wanting to "play it safe".

The data analysis and review suggests that there is a market opportunity for the UK house building sector. The number of multigenerational households in the UK is growing, driven by choice and pragmatism. Whilst some households may move deliberately to accommodate a new multigenerational household, others may purchase a home with the potential for this use in the future.

Evidence from the interviews about how households use the space in their homes, suggests that multigenerational households do not require a vastly different layout to homes already being produced. Most homes had a separate bedroom, bathroom and living space (either a large bedroom with space for living or a room elsewhere in the home) within the one property. Many households ate together; separate kitchens were not necessarily required or desired.

House builders could consider different marketing strategies to attract multigenerational households, demonstrating the value of a suite of rooms, such as those on the top storey of a townhouse.

Small tweaks to existing stock designs could accommodate multigenerational households well, whilst also appealing to 'traditional' households.

## 11) Appendices

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## 11.2 Potential data sources for analysing multigenerational living

### ELSA

- Respondents aged 50 and over
- Longitudinal (6 waves of data available, spanning 12 years)
- England only
- Data for relationships between respondent and other people in household (including older and younger generations)

### Understanding Society

- Adult respondents – all ages (around 40,000 households)
- Longitudinal - 4 waves of yearly data (5<sup>th</sup> wave due for release November 2015)
- UK wide
- Ethnic minority boost sample – Indian, Pakistani, Bangladeshi, Caribbean, African
- Data for relationships within household

### English Housing Survey

- Around 13,300 households per year
- Data for relationships within household
- Reasons for people living in household who might otherwise be living separately

All of the above surveys could estimate multigenerational living. The best survey for doing this is Understanding Society – it is the largest, UK wide and has an ethnic minority boost sample (ensuring at least 1,000 adults in the five ethnic groups listed). The ethnic minority boost sample may allow us to explore ethnicity in relation to multigenerational living. As it covers adults of all ages, there is no inherent bias about the age of the different generations, whereas with ELSA one generation has to be 50 or over (which may exclude young mums living at home).