USING A.I. AND BIG DATA TO TAP INTO THE VOICE OF THE PEOPLE TO UNVEIL INSIGHTS AROUND LIVING IN A MULTIGENERATIONAL HOUSEHOLD PRE & DURING COVID-19

December 2020
Challenge

AARP is looking to unveil insights around a key topic of interest: living in a multigenerational household and what is triggering or preventing people from living in shared households with other generations. As the global COVID-19 pandemic is impacting every aspect of people’s lives, AARP is also looking to see the impact of COVID-19 on people’s attitudes towards multigenerational living.

Opportunity

Tap into the unsolicited and authentic voice of people online to understand how they see multigenerational living before COVID-19 and during the pandemic. These actionable insights will help inform interventions to promote living in a multigenerational household across multiple segments.
The method

With the power of A.I. we have tech-enabled a way to mine and discover actionable Cultural Intelligence® straight from the digital voice of the people.

Our algorithm turns all available open-source digital discussions into actionable insights. We are redefining how we can understand people’s mindset, sentiment and insights without the limitations, cost and time constraints of traditional methods like online surveys, polls or focus groups. We are privacy compliant and uniquely able to report findings by ethnicity, gender and other segments or geographies.
How it works

Our proprietary algorithm uses leading AI, Natural Language Processing (NLP), machine learning and big data tools scrape and harvest all available open-source digital discussions to discover patterns in sentiment, drivers, barriers and factors impacting decision journeys across segments, globally.

**MINE AND HARVEST EVERY AVAILABLE DIGITAL DISCUSSIONS**

Harvest relevant open-source digital comments anywhere they are available

**DISCOVER PATTERNS AND INSIGHTS**

Discover patterns in public opinion, sentiment, tonality and key drivers by segment and discover patterns

**VISUALIZE AND STRATEGIZE**

Visualize and prioritize opportunities, interventions and Cultural Intelligence® maps to inform strategy, messaging, marketing and promotions.

Quantitative analysis of qualitative data, in days instead of months
Key burning questions

What do people discuss when talking about living in a multigenerational household online?

How do people feel about living in a multigenerational household and why?

What is triggering or preventing them from living in a multigenerational household?

Are there any differences by segments?

How have the attitudes towards living in a multigenerational household been impacted by COVID-19?
### Universe of Conversations mined

<table>
<thead>
<tr>
<th></th>
<th>PRE-COVID</th>
<th>MID-COVID</th>
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<tbody>
<tr>
<td></td>
<td>Feb 1st 2019 - Feb 29th 2020</td>
<td>Mar 1st, 2020 - June 23rd, 2020</td>
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<tr>
<td><strong>N Values</strong></td>
<td></td>
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<tr>
<td>US</td>
<td>8.3M</td>
<td>1M</td>
</tr>
<tr>
<td>LatAm</td>
<td>11M</td>
<td>2M</td>
</tr>
<tr>
<td>Europe</td>
<td>13.3M</td>
<td>1.4M</td>
</tr>
<tr>
<td>Asia</td>
<td>48.5M</td>
<td>4.4M</td>
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<td><strong>Nov 2018 - November 2019</strong></td>
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<td><strong>Dec 2019 - June 2020</strong></td>
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</table>

Note: the conversations are tagged as pertaining to a certain group based on self-identification either in the conversation itself or on the public profile of the person involved in the conversation.
Segments we analyzed

**US**
- Millennials, GenX, Boomers
- **Black Americans**
  (Millennials, GenX, Boomers)
- **US Hispanics**
  (Millennials, GenX, Boomers)
- **Asian Americans**
  (Millennials, GenX, Boomers)
- 50+
- Living in rural vs. urban setting
- 2 Generations
- 3 Generations
- Grandfamily

**OTHER REGIONS**
- Millennials, GenX, Boomers
- 2 Generations
- 3 Generations
- Grandfamily

*Note: the conversations are tagged as pertaining to a certain group based on self-identification either in the conversation itself or on the public profile of the person involved in the conversation.*
Channel Profile PRE-COVID

US
N= 8.3M

62% of all conversations took place in message boards and topical sites.

Social networks only represent 13% of all conversations.

MESSAGE BOARDS
An internet forum or message board is an online discussion site where people can hold conversations in the form of posted messages.

TOPICAL SITES
Topical sites are sites that relate to a specific topic.

COMMENTS
Comments are conversations happening on a comment box.
Key Findings

Overall population
PRE-COVID & MID-COVID
COVID 19 impacted people’s attitudes towards living in a multigenerational household in 3 ways

**MOTIVATIONS:**
People’s motivations to consider multigenerational living have changed drastically triggered by the economic downturn

**SENTIMENT:**
People have become more negative towards multigenerational living

**BARRIERS/DRIVERS:**
The barriers and drivers to adopting multigenerational living have also shifted
We identified 7 motivations behind considering / adopting living in a multigenerational household that spread across a continuum of factors from the most external and practical to the most internal and emotional.

**EXTERNAL FACTORS**
- **RECOVER**
  - from a financial situation, a life trauma (accident, fire), an infirmity

**INTERNAL MOTIVES**
- **LOVE/CONNECTION**
  - with parents, children and others
- **QUALITY OF LIFE**
  - housing, lifestyle, neighborhood
- **SUPPORT/CARE**
  - to parents, to children, to self
- **OBLIGATION**
  - to parents, to children, to family
- **PREPARATION**
  - for the next chapter allowing debt reduction, down payment, a life change
- **SURVIVAL**
  - for me, me & my children, my parents

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"I moved back with my dad mostly because he is my best friend".

"My wife and I are moving back into my parent's home. We currently live in a dinky run down 1 bedroom apartment".

"Living together greatly reduces my mom’s risk of a medical emergency going unnoticed. Also, she is happy to provide free daycare when the time comes".

"I live with them because they need me”.

"Living with my mother is not ideal but I’ve been saving since last summer”.

"I've been unemployed for a couple of months, I've opted to move back in with my parents”.

"We were left with little choice but to move in with my mom just to have a roof over our heads and food in our stomachs".
A spike in negativity

Conversations are 3x less positive about living with other generations and 1.5x more negative....

probably fueled by the many stressors emerging from the crisis and new people coming into the conversations who may have had to move into a multigenerational household involuntarily.

Positive sentiment

“I don’t know about this whole ‘swallow my pride’ thing. Living at home for a bit after college seems like the default option to me. I had a very nice job lined up after college. It was near enough to my parents that living with them for a while seemed like a good idea. After 2.5 years I had a down payment on a small house, owned my car outright and had savings.”

Neutral sentiment

“I help around the house, do chores clean up yet I still do things on my own. I like to treat my folks to dinner sometimes though, and a plus is that I can still eat my mom’s cooking. I don’t see too much of a taboo like some of my Anglo friends though, since I’m Latino, and we pretty much tend to stick around until we marry anyway.”

Negative sentiment

“I did it for about a year when I was 24. I had just gotten out of the Navy and was starting college. That’s about all I could take. My dad still treated me like a 17 year old. Living in my own crappy apartment near campus was better than living in a nice place under someone else’s rules.”
Why?

**Positive sentiment**
- The help/support they can get and provide is the #1 driver of positivity (1.8x vs. pre-COVID).
- Financial advantage is the 2nd driver of positivity (1.4x more vs. pre-COVID).
- The emotional drivers such as strengthening their relationships or sharing different POV have completely disappeared.

**Neutral sentiment**
People come online to ask questions about such living arrangement 1.6x more than in the past.

**Barriers:**
- Social stigma was the #1 barrier but completely disappeared.
- During COVID-19, the top 2 barriers are crowding (2.3x vs. pre-COVID) and the emotional toll (4x vs. pre-COVID).
Key Findings

US Segments
PRE-COVID & MID-COVID
How COVID 19 impacted Black Americans’ attitudes towards living in a multigenerational household in 3 ways

MOTIVATIONS:
- Among all diverse segments, Black Americans were the most motivated by survival (with US Hispanics) and recovery.
- With COVID-19, they are still motivated by those 2 drivers.
- They are also motivated by giving and finding support/care 1.7x more as they rely on their community.

SENTIMENT:
Black Americans are still the most negative and the least positive about multigenerational living of all diverse segments.

BARRIERS/DRIVERS:
- They were the most impacted by social stigma. With COVID-19, this barrier disappeared but they are the most affected by the emotional toll.
- They are now the most driven by the financial advantage to live with other generations.
28%↓

Of conversations lean towards internal motivations. The objective to move into a multigenerational household is to enhance people’s situation.

70%↑

Of conversations are anchored on motivations fueled by external factors with a financial impact. The objective to move into a multigenerational household is to offset a difficult situation.
27% of conversations lean towards internal motivations. Black Americans are 1.7x more motivated by finding support and care in a multigenerational household.

73% of conversations are anchored on motivations fueled by external factors with a financial impact. Black Americans are not motivated by a sense of obligation but rather to recover or survive.
Black Americans are motivated to live with others by the financial advantages it offers and the support they get out of it. Just as the overall population, the main barriers are the social stigma and the inconvenience living with others may bring.
Black Americans have the lowest positive sentiment of any segment, this may be due to the overwhelming Emotional Toll that many are feeling which has increased by 5X during the pandemic. They are also Sharing substantially less and Asking with more frequency, meaning many are feeling lost and in need of an outlet to deal with the pressures of cohabitation even as Financial Advantage becomes more of a priority.
# Black Americans by generations

<table>
<thead>
<tr>
<th>Black American Millennials</th>
<th>Black American Gen X</th>
<th>Black American Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most motivated by <strong>survival and recovery</strong> of all generations. <strong>Lack of privacy</strong> was their #1 barrier (23%). Now, they struggle the most with the <strong>crowding</strong> (43% of all barriers).</td>
<td>The 2nd most motivated by <strong>survival</strong> (43% of all their motivations) and struggling the most with the <strong>emotional toll</strong> (32% of all barriers).</td>
<td>The most motivated by a sense of <strong>obligation</strong> (23% of all their motivations) and staying the most <strong>positive</strong> about multigenerational living even during the pandemic because of the <strong>help they can receive and give</strong> (50% of all drivers).</td>
</tr>
</tbody>
</table>
How COVID 19 impacted US Hispanics’ attitudes towards living in a multigenerational household in 3 ways

MOTIVATIONS:
- Among all diverse segments, US Hispanics were the most motivated by survival, help/support, and love/connection (a cultural trait they shared with residents in Latam).
- They were also 3x more motivated by the sense of obligation than the overall audience another cultural trait they shared with residents in Latam).
- With COVID-19, survival becomes their main motivation.

SENTIMENT:
US Hispanics are still the most positive and the least negative about multigenerational living of all diverse segments, as it is a custom embraced culturally.

BARRIERS/DRIVERS:
- Struggling with “Roles and responsibilities” was their main barrier. With COVID-19, this barrier stayed the same.
- However, US Hispanics also struggle the most with a sense of dependency.
- Finding and getting help/support stays their top driver to live with others.
34% of conversations lean towards internal motivations. For US Hispanics love and connection is 2.5x more important and support/care is 1.5X more important as a motivation.

46% of conversations are anchored on motivations fueled by external factors with a financial impact. Obligation is 3x more of a motivation for Hispanics as it is part of their culture to take care of other generations.
Compared to residents in Latam, US Hispanics were 1.7x more driven by “Survival” and recover and preparation. They were 3x less motivated by love/connection.
24% of conversations lean towards internal motivations. US Hispanics are 1.5x more driven by the support and care they can get or offer than overall population.

55% of conversations are anchored on motivations fueled by external factors with a financial impact. US Hispanics are also more driven by a sense of obligation.
Compared to residents in Latam, during COVID-19, US Hispanics are **2x more driven by support/care** and **1.6x more driven by survival**.
Sentiment, drivers and barriers among US Hispanics

US Hispanics living in a multigenerational household value the help and support they receive as well as having a beneficial financial arrangement. Social stigma is not a significant barrier, but they do face difficulties with the Roles and Responsibilities which may manifest in feelings of inequality or disrespect.

They also ask less than other segments, showing some familiarity with this type of living arrangement.
Positive Negative Neutral

US Hispanics are the most positive segment mid-COVID, however, they were also previously the most positive segment, and the pandemic has undoubtedly impacted them.

In parallel, negative sentiment has drastically increased, the sense of dependency and the emotional toll are affected them much more than residents in Latam.
# US Hispanics by generations

<table>
<thead>
<tr>
<th>US Hispanic Millennials</th>
<th>US Hispanic Gen X</th>
<th>US Hispanic Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social stigma</strong> was their #1 barrier (23%). Now, they struggle the most with the <strong>emotional toll</strong> of having to live with other generations just like Boomers in their community (28% of all barriers).</td>
<td>The most motivated by <strong>survival</strong> (42% of all their motivations) and struggling the most with the <strong>inconvenience and crowding</strong> (42% of all barriers), just like GenX in Latam.</td>
<td>The most motivated by a sense of <strong>obligation</strong> (21% of all their motivations) and struggling the most with <strong>the sense of dependency</strong> (27% of all barriers), just like Boomers in Latam.</td>
</tr>
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</table>
ASIAN AMERICANS PRE & MID COVID-19
How COVID-19 impacted Asian Americans’ attitudes towards living in a multigenerational household in 3 ways

**MOTIVATIONS:**
- Of all segments, Asian Americans were the most motivated by a sense of obligation (a cultural trait they shared with residents in Asia) and enhancing their quality of life.
- They were the least motivated by survival and recovery.
- With COVID-19, getting and receiving help becomes their top motivation as they rely on their community to wither the pandemic just like residents in Asia.

**SENTIMENT:**
Asian Americans are more positive and less negative about multigenerational living than the overall population as it is a custom embraced culturally.

**BARRIERS/DRIVERS:**
- Struggling with “personality discord” was their main barrier. With COVID-19, this barrier decreased drastically.
- Asian Americans now suffer from crowding the most.
- Finding and getting help/support becomes their top driver to live with others.
41%↑ of conversations lean towards internal motivations. Asian Americans are 2x more motivated by love, 1.4x more by support/care and 3X more by obligation.

37%↓ of conversations are anchored on motivations fueled by external factors with a financial impact. They are 3x less motivated by survival.
Compared to residents in Asia, Asian Americans were more driven by “Quality of life”, “preparation” and “recover”.

**ASIA MOTIVATIONS**
N= 48.5M

- 24% Love/Connection
- 28% Quality of Life
- 27% Support/Care
- 8% Preparation
- 13% Obligation

**ASIAN AMERICANS MOTIVATIONS**
N= 594K

- 8% Love/Connection
- 10% Quality of Life
- 23% Support/Care
- 22% Preparation
- 17% Obligation
- 12% Recover
- 8% Survival

**PRE-COVID**
N= 594K

- 24% Love/Connection
- 28% Quality of Life
- 27% Support/Care
- 8% Preparation
- 13% Obligation

**EXTERNAL FACTORS**

- 22%
- 17%
- 12%
- 8%
- 8%
- 13%
31% of conversations lean towards internal motivations. Asian Americans are 2X more motivated by support and care.

56% of conversations are anchored on motivations fueled by external factors with a financial impact. They are 1.6X more motivated by cultural obligation vs. overall.
Compared to residents in Asia, mid-COVID, Asian Americans are 2.6x more driven by “Survival” and 3x less by obligation.
### Sentiment, drivers and barriers

#### Asian Americans

Asian Americans saw the benefits of living in a multigenerational household when considering the help and support they receive as well as the economic advantages it entails. Emotional toll and Social Stigma are not significant barriers, but they do struggle with Personality Discord and Roles/Responsibilities.

#### Variations against overall audience

- **Overall Asian Am.**
  - N = 8.3M
  - N = 594K

- **Positive Drivers**
  - 35% Help/Support 🕹
  - 21% Financial Advantage
  - 18% Strengthened Relationships
  - 15% Sharing different POVs
  - 11% Improved Lifestyle ⬇️

- **Neutral Drivers**
  - 38% Answer 🕹
  - 35% Share
  - 27% Ask

- **Negative Barriers**
  - 20% Personalities Discord 🕹
  - 19% Roles/Responsibilities 🕹
  - 17% Burden/Inconvenience/Crowding
  - 14% Dependency
  - 14% Lack of Privacy
  - 9% Social Stigma ⬇️
  - 7% Emotional Toll
Sentiment, drivers and barriers during COVID-19 among Asian Americans

Just as US Hispanics, the Asian American community has a longstanding tradition of multigenerational living, meaning that while they have been affected by the pandemic, they still display higher positivity than the overall population. This may be due to the fact that they are relying on Help or Support as well as seeing the great Financial Advantages that come along with it. Lack of privacy is 3x less of a barrier than for residents in Asia.
### Asian Americans by generations

<table>
<thead>
<tr>
<th></th>
<th>Asian American Millennials</th>
<th>Asian American Gen X</th>
<th>Asian American Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Crowding</strong> was their #1 barrier (31%). Now, they struggle with the <strong>emotional toll</strong> of having to live with other generations (37% of all barriers). Twice less motivated by obligation than Millennials in Asia.</td>
<td>The most motivated by <strong>survival</strong> (39% of all their motivations) just like GenX in Asia and struggling the most with the <strong>inconvenience and crowding</strong> (44% of all barriers).</td>
<td>The most motivated by a sense of <strong>obligation</strong> (22% of all their motivations) and struggling the most with the <strong>emotional toll</strong> (41% of all barriers), just like Boomers in Asia.</td>
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</tbody>
</table>
Key Findings

US vs. other international regions
PRE-COVID & MID-COVID
How COVID 19 impacted people’s attitudes towards living in a multigenerational household around the globe

**MOTIVATIONS:**
People’s motivations to consider multigenerational living have homogenized during the pandemic focusing on surviving/recovering as well a finding/giving support. Obligation is still a key motivation in Latam and Asia.

**SENTIMENT:**
People in Latam and Asia have retained strong positive sentiment towards such living arrangement as it is part of their culture.

**BARRIERS:**
Some barriers are shared such as the crowding but each region also has their own specific barriers.
What motivates people from different regions to consider and adopt living in a multigenerational household?

**INTERNAL MOTIVES**
- Love/Connection: 4%
- Quality of Life: 12%
- Support/Care: 16%
- Obligation: 7%

**EXTERNAL FACTORS**
- Preparation: 19%
- Recover: 20%
- Survival: 22%
- Preparation: 19%
- Recover: 17%
- Survival: 21%

**Overall US**
- Love/Connection: 4%
- Quality of Life: 12%
- Support/Care: 16%
- Obligation: 7%
- Preparation: 19%
- Recover: 20%
- Survival: 22%

**Europe**
- Love/Connection: 11%
- Quality of Life: 22%
- Support/Care: 22%
- Obligation: 10%
- Preparation: 19%
- Recover: 17%
- Survival: 21%

**LatAm**
- Love/Connection: 32%
- Quality of Life: 28%
- Support/Care: 28%
- Obligation: 25%
- Preparation: 15%
- Recover: 13%
- Survival: 15%

**Asia**
- Love/Connection: 24%
- Quality of Life: 28%
- Support/Care: 28%
- Obligation: 27%
- Preparation: 8%
- Recover: 13%
- Survival: 13%
What motivates people from different regions to consider and adopt living in a multigenerational household?

**MOTIVATIONS**

- **INTERNAL MOTIVES**
  - Love/Connection
  - Quality of Life
  - Support/Care
  - Obligation

- **EXTERNAL FACTORS**
  - Preparation
  - Recover
  - Survival

**Overall US**
- Love/Connection: 16%
- Quality of Life: 34%
- Support/Care: 42%
- Obligation: 8%
- Preparation: 41%
- Recover: 29%
- Survival: 23%

**Europe**
- Love/Connection: 17%
- Quality of Life: 29%
- Support/Care: 23%
- Obligation: 13%
- Preparation: 33%
- Recover: 31%
- Survival: 13%

**LatAm**
- Love/Connection: 13%
- Quality of Life: 33%
- Support/Care: 26%
- Obligation: 17%
- Preparation: 38%
- Recover: 25%
- Survival: 15%

**Asia**
- Love/Connection: 26%
- Quality of Life: 28%
- Support/Care: 28%
- Obligation: 10%
- Preparation: 23%
- Recover: 27%
- Survival: 13%
How do people from different regions feel about living in a multigenerational household?

<table>
<thead>
<tr>
<th>Region</th>
<th>Overall US</th>
<th>Europe</th>
<th>LatAm</th>
<th>Asia</th>
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<tbody>
<tr>
<td></td>
<td>30%</td>
<td>32%</td>
<td>50%</td>
<td>38%</td>
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<td>36%</td>
<td>34%</td>
<td>14%</td>
<td>26%</td>
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<td></td>
<td>34%</td>
<td>34%</td>
<td>36%</td>
<td>36%</td>
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</tbody>
</table>
How do people from different regions feel about living in a multigenerational household?

- **Overall US**: 12% agree, 37% neutral, 51% disagree.
- **Europe**: 12% agree, 39% neutral, 49% disagree.
- **LatAm**: 44% agree, 24% neutral, 32% disagree.
- **Asia**: 40% agree, 23% neutral, 37% disagree.
What drives negative sentiment?

### Overall US

- **Dependency**: 39%
- **Lack of privacy**: 31%
- **Roles and responsibilities**: 19%
- **Conflicts**: 6%
- **Social stigma**: 5%
- **Emotional toll**: 0%
- **Inconvenience or crowding**: 0%

### Europe

- **Dependency**: 42%
- **Lack of privacy**: 23%
- **Roles and responsibilities**: 21%
- **Conflicts**: 5%
- **Social stigma**: 9%
- **Emotional toll**: 0%
- **Inconvenience or crowding**: 0%

### LatAm

- **Dependency**: 44%
- **Lack of privacy**: 9%
- **Roles and responsibilities**: 15%
- **Conflicts**: 32%
- **Social stigma**: 0%
- **Emotional toll**: 0%
- **Inconvenience or crowding**: 0%

### Asia

- **Dependency**: 34%
- **Lack of privacy**: 25%
- **Roles and responsibilities**: 17%
- **Conflicts**: 7%
- **Social stigma**: 17%
- **Emotional toll**: 0%
- **Inconvenience or crowding**: 0%

**Variations against overall US**

- **Dependency**: 6%
- **Lack of privacy**: 14%
- **Roles and responsibilities**: 4%
- **Conflicts**: 4%
- **Social stigma**: 14%
- **Emotional toll**: 0%
Key takeaways

COVID-19 has impacted the way people consider multigenerational living in the U.S.

- People consider this living arrangement because of external factors (i.e., surviving or recovering from the economic pressure) more than in the past.
- People are less positive and more negative about such a living arrangement than in the past. Key reasons are the inconvenience of living in a crowded environment and the emotional toll on moving in with other generations.

Diverse segments in the U.S. approach multigenerational living differently. Understanding their idiosyncrasies and the culture's impact is key to overcoming the barriers of living together and encouraging such a living arrangement.
Implications for policy/program work

Shine a positive light

Change the conversation to dispel the negativity by showing successful stories and equipping people with practical advice on how to live together in an harmonious way.

Thought starters:
- Testimonials
- “How to” guide to multigenerational living
- Community for people to discuss and share experiences and strategies to make multigenerational living work

Guide policy work

Advocate for different types of housing to overcome the most common barriers

Thought starters:
- Focus on advocating for spaces that address crowding and increase a sense of privacy even while living with others
About AARP

AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
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The report and fact sheets can be accessed at www.aarp.org/multigenhome2020.