DRIVERS & BARRIERS TO LIVING IN A MULTIGENERATIONAL HOUSEHOLD

PRECOVID- MIDCOVID

September 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 happening anywhere, not just on social media, 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 U.S. Conversations mined

### PRE-COVID

<table>
<thead>
<tr>
<th>Feb 1st 2019 - Feb 29th 2020</th>
<th>Overall</th>
<th>8,283,384</th>
</tr>
</thead>
<tbody>
<tr>
<td>50+</td>
<td>4,034,934</td>
<td></td>
</tr>
<tr>
<td>Black American</td>
<td>1,573,385</td>
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<tr>
<td>Hispanic</td>
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<tr>
<td>Asian American</td>
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<tr>
<td>2 Generations</td>
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</tr>
<tr>
<td>3 Generations</td>
<td>1,423,845</td>
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<tr>
<td>Grandfamily</td>
<td>818,697</td>
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### MID-COVID

<table>
<thead>
<tr>
<th>Mar 1st, 2020 - June 23rd, 2020</th>
<th>Overall</th>
<th>1,002,284</th>
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<tbody>
<tr>
<td>50+</td>
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<td>Hispanic</td>
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<td>Asian American</td>
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<td></td>
</tr>
<tr>
<td>3 Generations</td>
<td>126,273</td>
<td></td>
</tr>
<tr>
<td>Grandfamily</td>
<td>23,394</td>
<td></td>
</tr>
</tbody>
</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. The conversations were mined in English, in Spanish and in Chinese.
### Universe of Conversations mined in other regions

#### Pre-COVID

<table>
<thead>
<tr>
<th>Region</th>
<th>N Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>8.3M</td>
</tr>
<tr>
<td>LatAm</td>
<td>11M</td>
</tr>
<tr>
<td>Europe</td>
<td>13.3M</td>
</tr>
<tr>
<td>Asia</td>
<td>48.5M</td>
</tr>
</tbody>
</table>

**Feb 1st 2019 - Feb 29th 2020**

<table>
<thead>
<tr>
<th>Region</th>
<th>N Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe</td>
<td>13.3M</td>
</tr>
<tr>
<td>Asia</td>
<td>48.5M</td>
</tr>
</tbody>
</table>

**Nov 2018 - November 2019**

<table>
<thead>
<tr>
<th>Region</th>
<th>N Values</th>
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</thead>
<tbody>
<tr>
<td>Europe</td>
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<tr>
<td>Asia</td>
<td>48.5M</td>
</tr>
</tbody>
</table>

#### Mid-COVID

<table>
<thead>
<tr>
<th>Region</th>
<th>N Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>1M</td>
</tr>
<tr>
<td>LatAm</td>
<td>2M</td>
</tr>
<tr>
<td>Europe</td>
<td>1.4M</td>
</tr>
<tr>
<td>Asia</td>
<td>4.4M</td>
</tr>
</tbody>
</table>

**Mar 1st, 2020 - June 23rd, 2020**

<table>
<thead>
<tr>
<th>Region</th>
<th>N Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe</td>
<td>1.4M</td>
</tr>
<tr>
<td>Asia</td>
<td>4.4M</td>
</tr>
</tbody>
</table>

**Dec 2019 - June 23rd, 2020**

<table>
<thead>
<tr>
<th>Region</th>
<th>N Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe</td>
<td>1.4M</td>
</tr>
<tr>
<td>Asia</td>
<td>4.4M</td>
</tr>
</tbody>
</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.*
Key Findings

U.S. Overall population
PRE-COVID & MID COVID
What do people discuss when talking about living in a multigenerational household?
“My student loan payments are so high that I simply can’t afford rent, nor can I afford the temporary increased costs to relocate, so here I am stuck.”

“I got laid off and I wasn’t surprised, but I was scared. “It happened,” I sheepishly told my mom over the phone later that day. We both knew I had to move back…”

“As for living there, well, my mom still annoys me, sometimes doesn’t respect the privacy of my mail and gets into my business too much.”

“Throughout all of it I was at my parents getting healthy and doing the best thing for me. They were an amazing support system with unconditional love and great advice. 10/10 would do it again.”
Motivations Analysis

What motivates people to consider and adopt living in a multigenerational household?
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.

- **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
  - **RECOVER**
    - from a financial situation, a life trauma (accident, fire), an infirmity
  - **SURVIVAL**
    - for me, me & my children, my parents

- **EXTERNAL FACTORS**

  - "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".
The economic downturn triggered by the pandemic has intensified the external motivations people have to make the decision of living with others. Surviving and recovering from the crisis are the two main motivations.
PRE-COVID
N= 8.3M

INTERNAL MOTIVES

12% 16%
4%

EXTERNAL FACTORS

19% 20%
22%

MOTIVATIONS

Love/Connection
Quality of Life
Support/Care
Obligation
Preparation
Recover
Survival

4% 7%
22%
20%
16%
12%
16%
34%
42%
8%

MID-COVID
N= 1M
What motivates people from different regions to consider and adopt living in a multigenerational household?

**MOTIVATIONS**

**INTERNAL MOTIVES**
- Love/Connection: Overall US = 4%, Europe = 11%, LatAm = 32%, Asia = 24%
- Quality of Life: Overall US = 12%, Europe = 22%, LatAm = 28%, Asia = 28%
- Support/Care: Overall US = 16%, Europe = 22%, LatAm = 25%, Asia = 27%
- Obligation: Overall US = 7%, Europe = 10%, LatAm = 15%, Asia = 8%
- Preparation: Overall US = 19%, Europe = 19%, LatAm = 15%, Asia = 13%
- Recover: Overall US = 20%, Europe = 17%, LatAm = 13%, Asia = 13%
- Survival: Overall US = 22%, Europe = 21%, LatAm = 15%, Asia = 13%
What motivates people from different regions to consider and adopt living in a multigenerational household?

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

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

### Overall US
- Survival: 42%
- Preparation: 34%
- Recover: 16%
- Obligation: 8%
- Support/Care: 13%
- Quality of Life: 34%
- Love/Connection: 16%

### Europe
- Survival: 41%
- Preparation: 29%
- Recover: 17%
- Obligation: 13%
- Support/Care: 31%
- Quality of Life: 17%
- Love/Connection: 17%

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

### Asia
- Survival: 23%
- Preparation: 38%
- Recover: 26%
- Obligation: 10%
- Support/Care: 31%
- Quality of Life: 25%
- Love/Connection: 38%

*MID-COVID*
How do people feel about living in a multigenerational household and why?
A spike in negativity

The positive sentiment has shrunk almost one third, jumping straight to a negative sentiment that is 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.”
How do people from different regions feel about living in a multigenerational household?

- **Overall US** (N=8.3M): 30% agree, 36% neutral, 34% disagree.

- **Europe** (N=13.3M): 32% agree, 34% neutral, 34% disagree.

- **LatAm** (N=11M): 50% agree, 14% neutral, 36% disagree.

- **Asia** (N=48.5M): 38% agree, 26% neutral, 36% disagree.
How do people from different regions feel about living in a multigenerational household?

<table>
<thead>
<tr>
<th>Region</th>
<th>Overall US N=1M</th>
<th>Europe N=1.4M</th>
<th>LatAm N=2M</th>
<th>Asia N=4.4M</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12%</td>
<td>12%</td>
<td>44%</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>37%</td>
<td>39%</td>
<td>24%</td>
<td>23%</td>
</tr>
<tr>
<td></td>
<td>51%</td>
<td>49%</td>
<td>32%</td>
<td>37%</td>
</tr>
</tbody>
</table>
The bright side

N= 2.4M

69% of the drivers are more practical, while the remaining 31% are more emotional and intellectual benefits.
Drivers

N= 120K

The rather small positive sentiment people are having now towards living with others is leveraged by practical drivers as the pandemic has people in need of support and financial aid.

Help or Support: 41%
Financial advantage: 37%
Improved lifestyle: 22%
Strengthened relationships: 0%
Sharing different POVs: 0%

100% Practical drivers
0% Emotional/Intellectual drivers

Variations against overall audience
Barriers to living in a multi-generational household

N= 2.8M

The frictions of living together
- Inconvenience or crowding: 17%
- Lack of privacy: 16%
- Conflicts, not getting on well with other personalities: 10%
- Roles and responsibilities not being equal or respected: 8%

The psychological barriers
- Social stigma: 22%
- Dependency: 19%
- Emotional toll: 8%
Social stigma of living with others ceased to be an issue during the pandemic, but the negative sentiment spiked because the inconveniences and the emotional toll have intensified.
What do different segments think about multigenerational living? PRE & MID COVID-19
Segment analysis

BEFORE COVID-19
Different segments saw living in a multigenerational household differently. Culture definitely played an important part in people’s motivations and attitude towards such living arrangement.

WITH COVID-19
The motivations have harmonized across segments due to the economic and financial pressure imposed by the pandemic, yet still some cultural nuances remain. Understanding and acknowledging the cultural differences but also the challenges due to COVID-19 will be key to promote multigenerational living.
What motivates people from different segments in the U.S. to consider and adopt living in a multigenerational household?

**INTERNAL MOTIVES**
- Love/Connection: 12%
- Quality of Life: 3%
- Support/Care: 28%
- Obligation: 8%

**EXTERNAL FACTORS**
- Preparation: 22%
- Recover: 17%
- Survival: 29%

**Motivations**
- **50+**
  - Love/Connection: 12%
  - Support/Care: 28%
  - Obligation: 8%
  - Preparation: 3%
  - Recover: 17%
  - Survival: 29%

- **Black Americans**
  - Support/Care: 17%
  - Obligation: 8%
  - Preparation: 3%
  - Recover: 22%
  - Survival: 25%

- **Hispanics**
  - Preparation: 20%
  - Recover: 15%
  - Survival: 25%

- **Asian Americans**
  - Preparation: 23%
  - Recover: 17%
  - Survival: 12%

Note: Numbers represent percentages of the respective groups considering living in a multigenerational household due to the mentioned motives or factors.
What motivates people from different segments in the U.S. to consider and adopt living in a multigenerational household?

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

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

**50+**
- N=294K
- Love/Connection: 33%
- Quality of Life: 17%
- Support/Care: 27%
- Obligation: 14%
- Preparation: 36%
- Recover: 35%
- Survival: 37%

**Black Americans**
- N=187K
- Love/Connection: 27%
- Quality of Life: 21%
- Support/Care: 24%
- Obligation: 18%
- Preparation: 38%
- Recover: 37%
- Survival: 34%

**Hispanics**
- N=128K
- Love/Connection: 24%
- Quality of Life: 21%
- Support/Care: 18%
- Obligation: 13%
- Preparation: 37%
- Recover: 34%
- Survival: 34%

**Asian Americans**
- N=23K
- Love/Connection: 31%
- Quality of Life: 13%
- Support/Care: 22%
- Obligation: 13%
- Preparation: 22%
- Recover: 22%
- Survival: 34%
How do people from different segments in the U.S. feel about living in a multigenerational household?

<table>
<thead>
<tr>
<th>Segment</th>
<th>Overall (N=8.3M)</th>
<th>50+ (N=4M)</th>
<th>Black Americans (N=1.6M)</th>
<th>Hispanics (N=1.2M)</th>
<th>Asian Americans (N=594K)</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>30%</td>
<td>37%</td>
<td>31%</td>
<td>51%</td>
<td>42%</td>
</tr>
<tr>
<td></td>
<td>36%</td>
<td>26%</td>
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<td>35%</td>
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<td></td>
<td>34%</td>
<td>37%</td>
<td>40%</td>
<td>26%</td>
<td>23%</td>
</tr>
</tbody>
</table>
How do people from different segments in the U.S. feel about living in a multigenerational household?

<table>
<thead>
<tr>
<th>Segment</th>
<th>Overall N=1M</th>
<th>50+ N=294K</th>
<th>Black Americans N=187K</th>
<th>Hispanics N=128K</th>
<th>Asian Americans N=23K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>12%</td>
<td>12%</td>
<td>10%</td>
<td>39%</td>
<td>22%</td>
</tr>
<tr>
<td>Black Americans</td>
<td>51%</td>
<td>54%</td>
<td>54%</td>
<td>39%</td>
<td>43%</td>
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<tr>
<td>Hispanics</td>
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<td>22%</td>
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</tr>
<tr>
<td>Asian Americans</td>
<td>51%</td>
<td>54%</td>
<td>54%</td>
<td>39%</td>
<td>43%</td>
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## Drivers & Barriers by segments

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<tr>
<th></th>
<th>50+</th>
<th>U.S. Black Americans</th>
<th>U.S. Asian Americans</th>
<th>U.S. Hispanics</th>
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</thead>
<tbody>
<tr>
<td><strong>Top Drivers</strong></td>
<td>Getting and giving help and support to other generation</td>
<td>Financial advantage</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Top Barriers</strong></td>
<td>Inconveniences of living with others</td>
<td>Emotional toll</td>
<td>Sense of dependency on others</td>
<td></td>
</tr>
<tr>
<td><strong>Needs</strong></td>
<td>- Ask twice as much about the topic than before COVID-19</td>
<td>- Ask nearly twice as much about the topic than before COVID-19 and share their experience significantly less</td>
<td>- Share their experience more as they are most accustomed to this living arrangement</td>
<td>- Share advice and tips about multigenerational living more than the overall audience as they are more familiar with it</td>
</tr>
<tr>
<td></td>
<td>- Need to connect with others in a similar situation</td>
<td>- Need to find solutions to make living in a multigenerational household work</td>
<td>- Look for guidance on how to make it work during a pandemic</td>
<td>- Look for connections to discuss and alleviate the sense of dependency</td>
</tr>
</tbody>
</table>

**MID-COVID**
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.
What it means for AARP

- **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.

- **Guide AARP policy work**
  - Advocate for different types of housing to overcome the most common barriers

**What it means for you**

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

**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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jbinette@aarp.org

For media inquiries, please contact media@aarp.org

The report and fact sheets can be accessed at www.aarp.org/multigenhome2020.