

Multi-generational Households: Surprise, It's Not Necessarily A Nightmare

By Sheryl Nance-Nash

Living with mom and dad, again, isn't half bad. So shows the latest data from Pew Research Center. Among the three-in-ten of those surveyed, ages 25-34 who've had to shuffle back home during the Great Recession, nearly 80 percent of them say things are working out and they are optimistic about their financial future.

There's also little embarrassment any more. Among those 25-34 surveyed, 61 percent say they have friends or family members who have had to move back in with parents over the past few years because of economic conditions.

Seems like the sharing of family finances has worked out for the good of the adult children and their parents. Nearly half went back home and contributed to the rent and nearly 90 percent have pitched in with household expenses. As for the impact on the family harmony, 25 percent say the living arrangement has been bad for their relationship with their parents, nearly half say there's no difference and with the rest saying it's been good.

A Pew Research analysis of Census Bureau data shows that the share of Americans living in multi-generational family households is the highest it has been since the 1950s, having increased significantly in the past five years. Adults ages 25-34 are among the most likely to be living in multi-generational households (mostly with their parents). In 2010, 21.6 percent lived this way, up from 15.8 percent in 2000.

While economically, returning to the nest has its rewards, it's not always a smooth transition. What's the key to making it work?

Communicate, communicate, communicate. Talk honestly before moving in. Jot down "the rules" and go over them. Make sure to include the "must

have" and the "must have-nots" says Jean Dorrell, founder of Senior Financial Security. Decide how you will split living costs. What will parents be responsible for, what will the children be responsible for? Clearly define who will be the leader of the household, especially if the household includes not just adult children, but grandparents or other relatives.

Make an agreement to sit down monthly and talk about how things are going so there are no misunderstandings. You may even want to meet weekly.

Give each other breathing room. Have regularly scheduled times for various days and family groups to be away from the family home. For example, if grandparents or parents spend every Sunday out at church and running errands, then the adult children can have a planned weekly family day with their kids at home by themselves. "This gives you separation of boundaries you would have if lived separately. Likewise, the adult children could take out their young children every Friday night for an outing so the elders could have a peaceful night to themselves," says Stephanie Weiland, marriage and family therapist and author of *AmBizious Families*.

Be sensitive. Don't focus on past conflicts. Be careful in how you bring up any unresolved history. "Moving in together can stir up a lot of emotional history.

Try not to put your parent or child in a defensive



position over something that's long past," says Marion Somers, author *Elder Care Made Easier*. Generational differences around parenting should be acknowledged. Grandparents and parents may have markedly different viewpoints on child rearing than their children do. "Honoring these differences should be an active part of the dialogue in the household, especially if there are small children being reared," says Richard Shadick, PhD, director of the Counseling Center and adjunct professor of psychology at Pace University.

Quite frankly, says Brian Carpenter, associate professor of psychology at Washington University in St. Louis, "The main mistake families make is not talking candidly about their expectations. Families think that living together will just unfold naturally, without much planning or talking. That's not true. Families who prepare and are ready to talk about their preferences and expectations openly are likely to make the best decisions and be happiest."

