

Home with Room to Spare

By Kim Painter

Just about everything in the sprawling 91-year-old Dutch colonial in Bexley, Ohio, is, in fact, there by designâ??and part of an experiment in four-generation living Lisa Cini and her family launched in 2014.

Cini, who specializes in designing senior living facilities, used her talents to create an unglamorous but functional 4,300-square-foot home for herself, her husband, and their then-teenaged children to share with her parents and her maternal grandmother, then 92.

Ciniâ??s grandmother, Gerline Lilly, passed away recently from Alzheimerâ??s disease at age 96. â??She lived a phenomenal life and at the end, got to live with my kids, and my mom and dad, and us,â?• Cini says. â??Weâ??ve all benefited.â?•

Cini describes the experiment in her book *Hive: The Simple Guide to Multigenerational Living*. Itâ??s an experiment that, in one form or another, more of us are trying.

A New Multigenerational Normal

A record 64 million Americansâ??20 percent of the populationâ??lived in multigenerational homes in 2016, according to the Pew Research Center. The count includes young adults living with their parents, elders living with their grown children, and grandparents living with grandchildren.

Such households are, of course, common around the world. They are part of our history, too. In 1940, more than two-thirds of people over age 85 lived with extended families, as did one-third of adults ages 25 to 29, according to Pew.

But those numbers plunged after World War II, as a housing and economic boom normalized the nuclear family home. Young adults were expected to set up their own households as quickly as possible, and elders were expected to live independently or among their peers, in senior communities, assisted living facilities, and the like. By 1980, just 12 percent of Americans lived in multigenerational homes.

But during the Great Recession a decade ago, multigenerational living surged back. And it shows no sign of receding now, despite the improved economy, experts say.

In many cases, â??people may have come together by need, but theyâ??ve stayed together by choice,â?• says Donna Butts, executive director of Generations United, an advocacy group that works to strengthen intergenerational connections.

Along the way, she says, attitudes toward such families have changed. Stories about beleaguered baby boomers unable to rid themselves of boomerang kids and needy elders have increasingly given way to more positive narratives, she says, about families choosing to live with and care for one another.

For people who choose the multigenerational lifestyle, â??itâ??s not a sign of weakness,â?• Butts says. â??Itâ??s really a sign of strength for people to admit they enjoy being together. For many families, itâ??s really a wonderful thing.â?•

Cini says there may still be some stigmaâ??or fear of stigmaâ??attached to setting up a multigenerational home.

â??After I did this, people would come up and say, â??I want to do this too,â?? but it was almost like a dirty little secret,â?• she says. In the case of people taking in aging parents, she says, â??part of it was that they didnâ??t want people to think they couldnâ??t afford to put their parents somewhere else.â?•

And, for many families, financial considerations do still play a role in decisions to double or triple upâ??even if they are doing it in gleaming new homes or smartly repurposed or remodeled digs, some experts say.

In the San Francisco area, young adults are coming back to live with their parents not because they cannot find jobs, but because their perfectly respectable jobs do not pay enough to cover the high costs of housing there, says Fran Halperin, a Bay Area architect specializing in accessibility and aging in place.

For some, â??thereâ??s a lack of confidence that the economy will stay good. I hear a lot of people referring to the next recession,â?• says Joanne Theunissen, chair of the National Association of Home Builders (NAHB). Theunissen builds and remodels homes in and around Mount Pleasant, Michigan.

That kind of thinking, she says, leads clients to think about how to get the most from their homesâ??which means thinking about their extended familiesâ?? needs in the future.

â??Iâ??m building a house right now for a single woman with a daughter,â?• she says. â??Her daughter is in college. Her parents live in Ohio. But she wants a suite for her parents to come and live in in the next few years and another room for her daughter when she comes home.â?•

New Kinds of Homes

The multigenerational living trend has created a market for new homes built expressly for shared lives. Lennar, the nationâ??s largest homebuilder, has for the past several years offered a line of what it calls Next GenÂ® homesâ??homes designed with attached one-bedroom units that have their own entrances, kitchenettes, and parking but can open into the main house.

Promotional videos at the builderâ??s website show the sorts of families the homes might attract. Thereâ??s a family with a grandmother and another with a developmentally disabled adult daughter, each living semi-independently in their attached suites.

Of course, not everyone plans ahead for multigenerational living.

â??Often, thereâ??s some kind of family crisis. Grandma falls and breaks a hip or junior loses his job and has to move back in with the family,â?• says Northern California remodeler Michael Litchfield, author of *In-Laws, Outlaws, and Granny Flats: Your Guide to Turning One House into Two Homes*.

Such renovations are the solutions that many families seek if they have the resources. Those resources include not only money, but a house and lot that can accommodate added rooms, ideally with their own entrances, cooking and bathing facilities, and outdoor spaces, Litchfield says.

Another essential: local zoning laws and planning officials that will permit your plans to become reality. Thatâ??s far from a given. Many neighborhoods built for single-family living are hostile to changes that might bring in too many people and cars, Litchfield says.

That is changing, though, in many communities trying to address housing shortages. New laws in California, for example, give cities more flexibility to promote the building of so-called â??accessory dwelling units.â?•

Adding such a unit can be a smart financial move, especially in communities that allow them to be used as rentals, says Halperin, the Bay Area architect.

â??I personally think they are great for resale. There are so many potential uses. If you donâ??t have elderly adults or adult children, you might want to rent it out or Airbnb it,â?• she saysâ??though she notes neighbors often complain about such uses, even when laws allow them.

Another idea: Some people envision moving into their own in-law suites or cottages after their elders or grown children are goneâ??and renting out their larger home, Halperin and Litchfield say. That, they say, can allow people to travel but keep a base of operations in their old stomping grounds.

Thinking About the Futureâ??with Flexibility

Cini says she does not know what comes next for her family. For now, her grandmotherâ??s first-floor suite stands empty. Her parents, Libby and John Miller, still taking the stairs at 78 and 80, are comfy in their second-floor suite. In fact, Cini thinks the stairs have helped keep her parents young. So has the stimulation of living in a bustling household, where that dorm-style family room, with its multiple sofas, is often full of friends and family, she says.

â??They are in better shape than they were five years ago,â?• Cini says. She notes that her father still works at a furniture dealership, and her mother, with the help of the entire household, was able to be her own motherâ??s primary caregiver in the older womanâ??s final years.

â??There have also been enormous payoffs for my kids,â?• Cini says, including lessons in empathy and caregiving.

The two young people, Jacob and Adellina, now in their early 20s, have just graduated from college. Both are exploring options. If they end up living at home, Cini says she will be thrilled. If they end up far away, that will be fine, too, she saysâ??but might mean it will soon be time to move on from what she calls â??our minivan house.â?•

Maybe, she says, she and her husband, Greg, 52, will buy a smaller duplex with her parentsâ??and they will all retire and travel together.

â??No matter what, my parents are going to be close to me,â?• she says. â??Flexibility has to be key. You canâ??t get caught up in doing it one way, because you just donâ??t know what life holds.â?•

Have questions? Need help? Call the CAPTRUST Advice Desk at 800.967.9948 or schedule an appointment with a retirement counselor today.

Legal Notice
This document is intended to be informational only. CAPTRUST does not render legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not warranted by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

Â© 2026 CAPTRUST Financial Advisors
