

The future of housing looks nothing like today's

After a century, Americans are choosing to live together—transforming not just the buildings we live in, but the way we live in them.

By Kelsey Campbell-Dollaghan
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What does a living room have to do with living?

When Lisa Cini and her husband, kids, and rescue dog moved in with her parents and grandmother a few years ago, the Ohio-based architect pored over the design of her 94-year-old grandma's bedroom "apartment." An Alzheimer's diagnosis made security and mobility important, but her ideas went beyond extra locks and grab-bars; she felt it was crucial that she have her own living room within the family home.

"It's interesting, when we're younger and full of life, when we're just doing life so hard, we have to find time to sleep. But when we get old, when we're slowing down so much, we have to work to find ways to do more life and less sleep," Cini recalls in her book about living with four generations under one roof. Designing a separate living room gave her grandma a space to hang out, engage, and entertain visitors outside of her bedroom, a subtle but important distinction. "Her living room really helps her keep living life," Cini observes.

Cini's situation—four generations under one roof—was an unusual one, compared to the way most Americans have lived over the past century, when socioeconomic forces have made it normal for Americans to live as nuclear families, in contrast to the last few thousand years of human history.

But for complex reasons that still puzzle researchers, multigenerational households are now on the rise once more. As many as 41% of Americans buying a home are considering accommodating an elderly parent or an adult child, according to a survey conducted by [John Burns Real Estate Consulting](#). Living with your parents (or your adult children) has plenty of potential benefits—everyone tends to save money, it can potentially benefit health outcomes, and you get to spend more time together.

The average American today lives for about 78 years. For the majority of those decades, most of us will work—a necessity to afford a car, a home, and a retirement plan that accounts for our care in old age. The goal of each of those major life purchases is something Americans seem to value very highly: independence, or the freedom to go where you want, live how you wish, and age without being a burden.

The price of not achieving that perceived independence is the perceived shame of relying on someone else, whether your children or the government. This shame has deep roots in American life. Before the first nursing homes emerged in the 19th century, people who didn't have a family or wealth to support themselves in old age were likely to end up in

county-run “poorhouses,” where the indigent—whether they were criminals or simply unlucky—received rations, as [Senior Living](#) explains. Growing old in America can be a precarious business.

Institutional buildings soon sprang up to accommodate aging Americans, later giving way to private nursing homes. At the same time, it became more and more normal to leave home earlier as millions of young Americans left home in search of land or work in the boomtowns of the new West. World War II contributed to the trend as well, and the G.I. bill also helped create more geographical distance between young adults and their parents.

The advent of commercial air travel and the rapid expansion of American suburbia made inexpensive, single-family housing—and cross-country travel—attainable for more and more people. By 1950, just 21% of American households contained two or more generations. New funding for nursing homes from the Federal Housing Administration led to a boom in private nursing homes in 1950s and '60s, and over time it became more and more normal to self-select into senior housing rather than living with your children. By 1980, the number of multigenerational homes had dropped to just 12%, according to Pew.

The emphasis on physical and financial independence at every stage of adulthood has high incurred costs, though. The first is the massive accumulation of capital, from money to land to natural resources to labor, necessary to supply the cars, airports, fuel, roads, land, and housing for a country of 327 million people who want to live conspicuously apart.

The second is social isolation. The idea that it's normal for each nuclear family to own a single-family home, connected to other people only by cars, is actually “radical,” as architect and cohousing development consultant Katie McCamant puts it. “It's held up this great dream that not only Americans should strive so hard for, but the whole rest of the world looks to as a model now,” she says. “There's been so much emphasis on independence and on privacy that we really designed community right out of our lives without knowing it.”

A question that many Americans never get a chance to ask is: Should independence be the goal? Or should we seek out other people to rely on—not just for social reasons, but for economic and environmental ones, too? How do we want to live as we age—and how *should* we live, as this abundant era of American history comes to a close?

Over the past few years, [Pew Research Center](#) has periodically noted an intriguing trend in housing: More and more Americans are opting to live together. Compared to just 12% in 1980, the trend has been on a strong upward swing, with 20%, or 64 million Americans, living with two or more adult generations in a single household. It's still too early to say exactly why. An analysis of internal migration in the U.S. by the Federal Reserve Board's Divisions of Research & Statistics and Monetary Affairs found that domestic migration reached an “inflection point” in 1980, and has been in decline ever since. While the Great Recession and the contraction of the housing market are factors,

the authors note, they aren't the primary reason why Americans are less and less mobile: "The puzzle remains."

In short, for complex economic, social, and cultural reasons, what constitutes "normal" housing for seniors in America is changing. Culture may also play a role. "I think there's a tighter connection just generationally between young adults and their parents," says Chris Porter, an analyst at John Burns Real Estate Consulting who tracks housing trends. That closeness is influencing the senior housing market, as well as the way senior-focused housing is marketed. "We're seeing the golf course as less of an amenity these days for senior housing," says Porter, who has worked with several developers to redevelop golf courses as housing. "The real amenity for seniors is being near their kids and grandkids. I think that comes back to that connection between the boomers and their kids."

For families that can afford it, major homebuilders are now offering "multigenerational" floor plans that make space for three or more generations. Lennar, one of the largest homebuilders in the United States, launched a suite of floorplans that the company branded Next Gen in 2011. It describes its designs with a tagline: "Two homes. Under one roof."

Typical features include separate entrances and garages that let parents come and go as they please. These "in-law" units often have their own kitchenette and living spaces, too. The company touts the financial benefits of a multigen home: There's just one mortgage, you'll spend less on gas and waste less time commuting; you'll also spend less on childcare, the company claims: "Getting a babysitter means getting quality time with the grandparents." Lennar now offers Next Gen models in 13 states, and notes that its floorplans are also well-equipped to serve special needs adults and their families.

One urbanist points out that there are drawbacks to aging in a single-family suburban development, which tend to neglect walkability—an important factor for seniors who want to be mobile and engaged in their communities.

In any case, homes designed specifically for multigenerational living are still a small segment of the housing market. Far more common are families that have renovated their homes to suit aging parents or adult children, like the architect Cini, whose firm [Mosaic Design](#) specializes in senior design, particularly assisted living centers. Her personal experience with multigenerational life eventually led to a book, [Hive](#), a practical how-to for other families who, either by necessity or choice, are moving in together. In large part, *Hive* addresses the unspoken taboos and tensions of living with your parents and grandparents.

"I had so many people—friends and family and business associates and clients—that said, 'Oh yeah, my mother-in-law lives with us. Oh yeah, we've been doing that for years,'" Cini says. "And I had no idea because nobody talks about it. And because nobody talks about it, it creates a lot more stress because you can't commiserate with and laugh about the issues and really find out, you know, kind of hacks on how to live."

Cini recalls dealing with the design problem of making her parents and grandmother feel welcome in their living room (make it more like a frat house, she councils only half-jokingly: enough seating for everyone, then more). She designed a private entrance for her 94-year-old grandmother's suite—formerly the home's garage—and decided to keep a series of stairs leading to the apartment (a key point: stairs shouldn't be avoided, no matter your age; they're exercise).

Other design choices were more contentious. Something as simple as storage can be emotional for grandparents who are moving into their adult children's homes; giving them space to display memories of their lives is crucial. Finding the line between togetherness and privacy can be a matter of material choice and soundproofing, too. Cini remembers being mortified to hear moaning coming from her parents' room one night (her mom had a leg cramp).

Cini's grandmother passed last year, and looking back, she has a few things she would do differently. Some have to do with small quality-of-life details: She wishes she would have added heated flooring to her grandma's bathroom and a light under every stair. Others underline the challenges of designing for four generations with different expectations about technology. Even though she and her husband could control their Philips Hue lights from their phones, her dad missed the light switch. "It's still about choice. I think we forget that that should be an option," she says.

The experience is also reshaping her professional practice. This year, her studio bought a historic mansion in Columbus, Ohio, that dates back to 1914. Cini is turning the 10,000-square-foot building into a kind of Airbnb for aging—a model home designed to let families try out living together in multigenerational layouts. Working with partners from across the homebuilding industry, including Toto and Shaw Flooring, Cini is retrofitting the building with everything from step-in tubs and an at-home gym with specialized machines for seniors to details as small as toilet paper holders that double as grab-bars. "The idea is not only to have what is currently on the market but also to beta test products and gain valuable market feedback," she explains.

Her studio will relocate to the mansion's carriage house, behind the property. "Having our design studio in view will create a natural dialog to help us serve the aging-in-place market with better designs and product development," she says. The renovations are just beginning, and she hopes to open the model home-slash-hotel next year.

Her long-term vision, she says, is to open similar rental properties in major cities, where families interested in multigenerational homes can experience one in real life. "A whole family can stay there and kind of actually see: 'Can we do this? Is this gonna work?'" she says. "What kind of little tweaks can we make before they just get into it?"

According to research by the AARP, almost 90% of seniors want to remain in their own homes as they age, also known as aging in place. That can be complex. For a multitude of reasons, living with your adult children, if you have them, isn't always an option.

Caregivers are increasingly hard to come by, and not all homes are designed for aging bodies.

There are other, subtle problems that aging in place can create, as the architect Katie McCamant points out. “What I hear a lot is when people first retire, they often say, ‘I’ve never been busier. I’m involved in all these clubs and these groups and doing this and that and volunteering there,’” she says. But all that activity usually depends entirely on the ability to drive. Take that away, and aging in place gets more complex. “You find out that my connection to all these things I’m so busy with is my car. And if I can’t drive, I’m totally cut off.”

McCamant is an expert in what you might describe as a third way between conventional senior living centers and the single-family, multigenerational household. As an architect and a development consultant, she has helped groups of Americans around the country build their own “cohousing,” a term for a group of private homes that share community spaces and resources. Cohousing was first pioneered in Denmark in the 1960s, but it has found a growing foothold in the U.S. McCamant got interested in the idea decades ago, as a young architect and parent with a strong interest in the power of neighborhoods—and how they’ve been neglected in American housing.

“I believe that if people connect to their neighbors, they’re going to get more connected to their town. If they’re more connected to their town, they’re connected to the government, to the state, and they’re more active,” she explains. “So when people don’t connect in their neighborhood, it really is the beginning of a much larger isolation from everything.”

Cohousing takes many forms: It can be a group of young families who want to share the cost of childcare and housework by pooling their resources, for instance, with one family responsible for the cooking one day and watching the kids the next. But there’s also a burgeoning network of senior-focused cohousing projects taking shape around the country, where the model offers seniors the ability to age in place, in a sense, while offering each other physical and social support.

“It’s really about a proactive approach to: What do I want to do with this last third of my life and how do I set myself up for that?” McCamant says. For seniors—who are increasingly baby boomers who came of age during the countercultural revolution—cohousing offers an alternative to corporate senior-living complexes, along with the freedom to determine the design, values, and vibe of a collective senior community. In 2015, McCamant founded her own development consulting group, [CoHousing Solutions](#), to work with groups interested in building their own cohousing developments. That includes projects like [PDX Commons](#), a 27-unit housing complex that was recently completed in downtown Portland, Oregon. Oriented around a shared courtyard, homeowners share other amenities like a great room, roof deck, and guest suites for visiting family or caregivers. They also share a mission statement that includes respect, cooperation, and nurturing. While one person age 55 or older must live in 80% of the

Commons' homes, according to fair housing regulations, children and adults are welcome to live in any of the units along with their senior-aged owners.

While there are over 170 cohousing communities in the U.S. today, there are major hurdles associated with building one. The cost of one new home is gargantuan; for the average American, developing a group of them is unthinkable. "For most Americans, buying a house is your single largest investment," McCamant says. "So I might rent a lot of different things, but when I come to buy? Developers are conservative, buyers are conservative, so changing anything in the housing world is long and slow."

Part of McCamant group's mission is to share best practices for building cohousing with clients, developers, and architects. "If we're going to move it forward, we need to start from the best practices and get better—not reinvent the wheel," she says.

Her goal is to see the next 500 cohousing projects built within the U.S., which means teaching other people. She runs a yearly training program called [500 Communities](#), aimed at "training the next generation of cohousing professionals," from topics like construction management to cash flow. This year's participants include commercial real estate experts, architects, economists, housing advocates for seniors and neurodiverse populations, and a diverse array of other professional backgrounds. The value proposition behind cohousing, it seems, is attractive to more than just the clients.

Cohousing isn't the only alternative to conventional senior living centers emerging in the U.S. Other models aimed at better connecting seniors with younger generations are slowly starting to pop up after finding success in Europe. One is known as "site-sharing," or situating senior housing in cooperation with a daycare or school. Another alternative is what Donna Butts, executive director of the policy group [Generations United](#), calls "intergenerational home-sharing." In this case, college-aged people can rent rooms from seniors at reduced prices, in exchange for help around the house and engagement—from having dinner to walking the dog.

"We really think that there's a policy piece in the future with that that will tie student debt reduction with supports for aging in place, but it's not there yet," Butts says. Cities like Boston are already piloting the idea, offering affordable housing to grad students in exchange for help with chores. "The two populations that suffer the most from social isolation are younger and older," Butts says. "And we haven't built our communities in recent years so that they can bridge those differences in generation and differences in lifestyles."

During the industrial revolution, the "poorhouses" where many elders ended up gave way to more institutionalized care centers. Abe Bortz, a historian of social security in the U.S., observed that these early senior living buildings looked more like factories than homes. In other words, the way we choose to house ourselves reflects the things we value and the ideas we see as progressive. For the last century or so, those values have been independence, privacy, and individuality. Now, Americans face a twin challenge: First, the increasing expense of homeownership and retirement. Second, the uncertainty of an

economy and climate in flux. A recent study of hundreds of California cities and their carbon footprints concluded that housing—and specifically, housing that makes cities more dense, infilling around existing suburbs and transit stops—can “reduce greenhouse gas pollution more effectively than any other option.”

American cities and suburbs will need to undergo a radical change in response to climate change, shifting away from single-family homes and toward denser housing typologies, away from personal vehicles and toward public transit, walkability, and shared cars, away from independence and towards resource sharing. Ironically, we stand to benefit from those changes as we age.

What type of life do we want to age into? What does the right amount of togetherness look like? A mixture of economic, demographic, and environmental forces are now emerging to force the answer—and over the next few decades, we’ll find out which of these nascent ways of living wins out.

About the author

Kelsey Campbell-Dollaghan is Co.Design’s deputy editor.