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Fighting Poverty in a Tough Economy, Americans Move in with Their Relatives

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Table of Contents

	PAGE
Executive Summary	1
Chapter 1: Introduction	8
Chapter 2: Income and Poverty in Multi-generational and Other Households	10
Chapter 3: Demographics of Multi-generational Households	23
References	32
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Appendices	
A: Notes on Terminology and Methodology	35
B: Adjusting Household Income for Household Size	37
C: Detailed Tables	38

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Fighting Poverty in a Tough Economy, Americans Move in with Their Relatives

By Rakesh Kochhar and D'Vera Cohn

EXECUTIVE SUMMARY

Without public debate or fanfare, large numbers of Americans enacted their own anti-poverty program in the depths of the Great Recession: They moved in with relatives. This helped fuel the largest increase in the number of Americans living in multi-generational households in modern history. From 2007 to 2009, the total spiked from 46.5 million to 51.4 million.

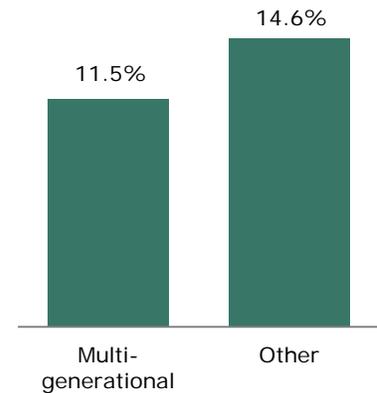
Living in a multi-generational household appears to be a financial lifeline for many. Although their adjusted incomes overall are lower, the poverty rate among people in multi-generational households is substantially smaller than for those in other households—11.5% vs. 14.6% in 2009, according to a new Pew Research Center analysis of Census Bureau data.

Moreover, the potential benefits of living in multi-generational households are greatest for the groups that have been most affected by the Great Recession. Among the unemployed, the poverty rate in 2009 was 17.5% for those living in multi-generational households, compared with 30.3% for those living in other households. Members of other economically vulnerable groups—young adults, Hispanics and blacks—who live in multi-generational households also experience sharply lower poverty rates than those in other households.¹

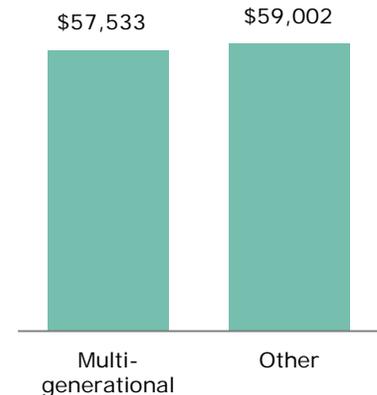
In 2009, 11.9 million of 113.6 million households in the U.S. were multi-generational. The majority (6.9 million) consisted of two adult generations, for example, a household head with an adult child or with a parent. Slightly more than a third of multi-generational households (4.2 million) encompassed three or

Economic Status of People in Multi-generational and Other Households, 2009

The poverty rate for people in multi-generational households is lower...



...even though, after adjusting for household size, their median household income is also lower.



Note: Household incomes are scaled to a household size of three (see Appendix B).

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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¹ Several reports by the Pew Research Center's Social and Demographic Trends project have documented the varying impact of the Great Recession on different social and demographic groups (Pew Social and Demographic Trends, [April 2008](#), [June 2010](#), [July 2010](#) and [July 2011](#)).

more generations, for example, a householder, adult child and grandchild. The remaining multi-generational households, about 857,000, consist of two skipped generations—a grandparent and a grandchild.

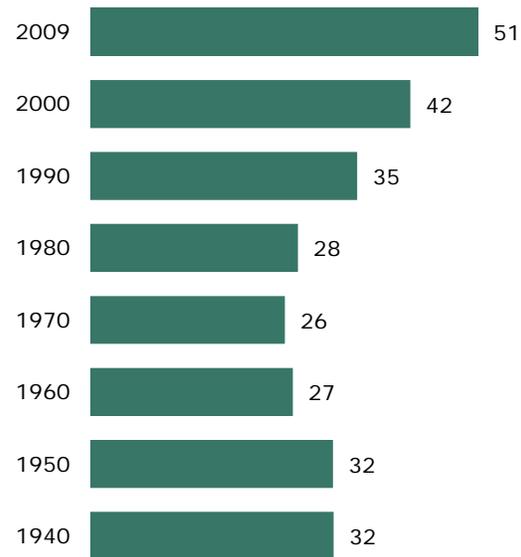
The number of Americans living in multi-generational households has been increasing since 1980, a process documented in a [2010 Pew Research report](#).² Demographic forces—delayed marriages and a wave of immigration—have played a role in a steady rise, about 2% annually from 1980 to 2006.

However, in the years of the Great Recession, the multi-generational household population shot up, increasing by 4.9 million, or 10.5%, from 2007 to 2009. During this time, the overall population grew only 1.8%. As a result, the share of the population living in multi-generational households increased to 16.7% in 2009, up from 15.4% in 2007.

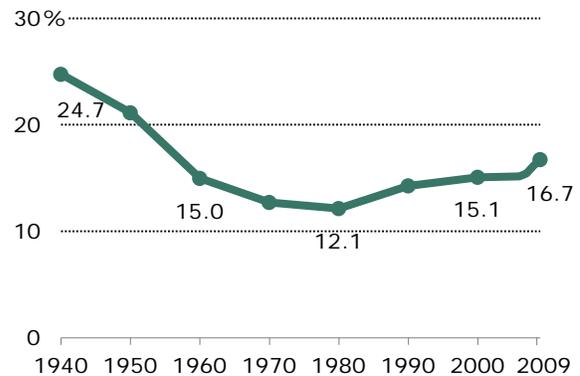
The current surge in multi-generational households is linked to the economy. The unemployed, whose numbers are growing, are much more likely to live in multi-generational households—25.4% did in 2009, compared with 15.7% of those with jobs. The ranks of the unemployed swelled by 7.2 million from 2007 to 2009, and the typical spell of unemployment in the Great Recession was the longest in four decades,³ adding to the financial strain on those without jobs.

U.S. Population Living in Multi-generational Households, 1940-2009

in millions



Share of U.S. Population Living in Multi-generational Households, 1940-2009



Source: Pew Research Center analysis of U.S. Decennial Census data, 1940-2000, and 2006, 2007, 2008, 2009 American Community Surveys (IPUMS)

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² Pew Social and Demographic Trends, "The Return of the Multi-Generational Family Household," Pew Research Center, Washington, D.C. (March 18, 2010). (<http://pewsocialtrends.org/2010/03/18/the-return-of-the-multi-generational-family-household/>)

³ Bureau of Labor Statistics. Data on duration of unemployment are available for 1967 and later years.

A 2010 Pew Research survey also found that, during the recession, many young adults moved back in with their parents after living on their own. One-in-four of those ages 18 to 24 said they did so, and one-in-five of those ages 25 to 34 reported doing the same.⁴

Lack of work is a likely motive in pushing up the number of young adults living with their parents. Among young adults ages 18 to 29, the share unemployed or out of the workforce in 2010—38%—was the highest in nearly four decades.⁵

The recession's impact on household finances is another factor likely to have driven the surge in multi-generational households. A recent report from the Census Bureau shows that, in 2010, the median income for U.S. households was below its 1997 level and the poverty rate—15.1%, up from 14.3% in 2009—had climbed to levels last seen in 1993.⁶ Under these circumstances, it is perhaps natural that more people would reach out to family for financial support.

The ability to pool financial resources is an advantage of multi-generational living, but it comes with a trade-off. Multi-generational households are relatively large—an average of 4.3 residents, compared with 2.4 in other households. After adjusting for differences in household size, incomes in multi-generational households, overall, are slightly lower than in other households.

However, there are notable exceptions where multi-generational households provide a financial advantage for some groups. Among households with one or more unemployed residents, multi-generational households had much higher median incomes in 2009 than did other households—\$48,542 vs. \$41,115 (incomes adjusted for differences in household size and scaled to a household of three). Similarly, size-adjusted household incomes are higher in multi-generational households headed by Hispanics, blacks and immigrants.

This report examines the growth in multi-generational households from 2007 to 2009 and the economic characteristics of those households compared with other households. The period of analysis overlaps with the Great Recession, which officially took place from December 2007 to June 2009. The research findings are based on the Pew Research Center's analysis of microdata from the American Community Surveys (ACS) for 2007, 2008 and 2009. The ACS is conducted by the Census Bureau, and the microdata released for public use include records for about 1 million households, or about 3 million people.⁷

⁴ These are unpublished findings from a Pew Research Center survey. See Pew Social and Demographic Trends, "How the Great Recession Has Changed Life in America," Pew Research Center, Washington, D.C. (June 30, 2010). (<http://pewsocialtrends.org/2010/06/30/how-the-great-recession-has-changed-life-in-america/>)

⁵ These estimates are from the Bureau of Labor Statistics (BLS).

⁶ Median household income in the U.S. dropped from \$50,599 in 2009 to \$49,445 in 2010 (figures in 2010 dollars). See DeNavas-Walt, Proctor and Smith (2011) for the latest data on income and poverty published by the Census Bureau.

⁷ ACS microdata for 2010 were not available when this report was written. The specific data sources for this report are the 1% samples of the ACS Integrated Public Use Microdata Series (IPUMS) provided by the University of Minnesota. The IPUMS assigns uniform codes, to the extent possible, to data collected by the ACS in different years. More information about the IPUMS, including

The economic analysis focuses on income and poverty. Unless otherwise mentioned, estimates of household income are adjusted for differences in the size of multi-generational and other households and are scaled to a uniform household size of three. Poverty rates are computed for people, not just heads of households. Generally speaking, most members of a household are assigned the same poverty status.⁸

The report also provides estimates of a generation's and a person's share of household income. Do young adults living with their parents or older parents living with their middle-age children account for a significant share of household income? What are the financial burdens on unemployed workers who live in multi-generational households compared with other households? In general, the report finds that the heads of multi-generational households account for a lower share of household income than do heads of other households, suggesting there is less of a burden on them to support the entire household. However, the report does not attempt to identify whether individual members of multi-generational households would be better or worse off living apart.

Other key findings of the report include:

Demographics of multi-generational households

- The number of Americans living in multi-generational households increased 4.9 million from 2007 to 2009. By contrast, the number of people in other households rose by only 333,000.
- The number of young adults (ages 25 to 34) in multi-generational households increased to 8.7 million in 2009 from 7.4 million in 2007. Both the numerical growth (1.3 million people) and the percentage increase it represents (16.8%) were larger than for any other age group.
- More than one-in-five (21.1%) young adults (ages 25 to 34) lived in multi-generational households in 2009.
- Among the major racial and ethnic groups, the sharpest growth in the multi-generational household population from 2007 to 2009 was among Hispanics (17.6%). The black population in these households grew by 8.7%, the white population by 8.5% and the Asian population by 7.3%.
- The most likely groups to live in multi-generational households are Asians (25.8% in 2009), blacks (23.7%) and Hispanics (23.4%). The share among whites was much lower (13.1%).

variable definition and sampling error, is available at <http://usa.ipums.org/usa/design.shtml>. Also, see Ruggles, Alexander, Genadek, Goeken, Schroeder and Sobek (2010).

⁸ There are exceptions to this rule. Details on the assignment of poverty status are available at http://usa.ipums.org/usa-action/variables/POVERTY#description_tab.

- In 2009, 16.2% of foreign-born heads of household and 9.6% of native-born heads of household lived in multi-generational households.

Household income and poverty rates

- After adjusting to a household size of three, the median income for multi-generational households was \$57,533 in 2009, or 2% less than the \$59,002 median income for other households.
- Among Hispanics, the adjusted median income of multi-generational households was \$46,049 in 2009, compared with \$38,710 for other households. Black multi-generational households also had higher incomes—\$43,677 vs. \$39,484. For Asian households the income difference is modest, and for whites it is nonexistent.
- In 2009, the median income of multi-generational households with foreign-born heads was 20% higher than for other households with foreign-born heads, \$55,045 vs. \$45,782.
- The poverty rate among young adults (ages 25 to 34) who lived in multi-generational households in 2009 was 8.7%, compared with 15.8% for these young adults in other households.
- In 2009, the poverty rate for Hispanics was 16.0% in multi-generational households and 25.5% otherwise. Among blacks, the poverty rate was 19.2% for those in multi-generational households and 27.3% elsewhere. For other groups, the differences in poverty across household types were more modest.

Income sharing in multi-generational households

- A household head typically accounts for about half (48.8% in 2009) of income in a multi-generational household. Heads of other households typically account for 85.7% of household income.
- In 2009, the median share of household income from a child 25 or older living with a parent head of household (with no other generation present) was 24.7%. Older parents, when they lived with their child who is the householder, accounted for virtually the same amount, 24.8%.
- In 2009, employed heads of multi-generational households typically accounted for 54.1% of household income. The share drops by a third among unemployed householders, to 35.3%. In other households, household heads account for about the same share of household income regardless of employment status—83.2% if employed and 80.8% if unemployed.

About the Data

Data used in the report principally come from the U.S. Census Bureau's American Community Surveys (ACS) in 2007, 2008 and 2009, provided by the Integrated Public-Use Microdata Series (IPUMS). The trends on Americans' living arrangements come from Decennial Census data from 1900 to 2000 also provided by IPUMS. See Appendix A for more detailed information.

Terminology

The racial and ethnic identity of a household is determined on the basis of the racial and ethnic identity of the head of the household.

References to whites, blacks and Asians are to the non-Hispanic components of those populations.

“Asian” refers to persons reporting their racial origin as Asian alone as well as native Hawaiians and other Pacific Islanders.

“Black” refers to black alone, and “white” refers to white alone.

“Foreign born” refers to persons born outside of the United States, Puerto Rico or other U.S. territories to parents neither of whom was a U.S. citizen.

“Native born” or “U.S. born” refers to persons who are U.S. citizens at birth, including those born in the United States, Puerto Rico or other U.S. territories and those born abroad to parents at least one of whom was a U.S. citizen.

Unless otherwise stated, all income estimates in this report are standardized to a household size of three and expressed in 2009 dollars.

Types of Households

One-generation households

Households that consist of only one generation; for example, a married or cohabiting couple, a single person, siblings or roommates. These households can be made up of families or non-families.

Two-generation households

Households that include a parent or parents and their child or children under age 25 (including stepchildren).

Multi-generational households

Multi-generational households include households with:

- Two generations: parents (or in-laws) and adult children ages 25 and older (or children-in-law); either generation can “head” the household
- Three generations: parents (or in-laws), adult children (or children-in-law), grandchildren
- “Skipped” generations: grandparents and grandchildren, without parents
- More than three generations

The definition of a multi-generational household used in this report is more expansive than the definition used by the Census Bureau. For more details, see Appendix A.

About the Report

This report was researched and written by Rakesh Kochhar, senior researcher, and D’Vera Cohn, senior writer, of the Social and Demographic Trends project of the Pew Research Center. The datasets for the analysis were prepared by Jeffrey S. Passel, senior demographer at the Center. The report was edited by Paul Taylor, executive vice president of the Pew Research Center and director of the Social and Demographic Trends project. Research assistants Seth Motel and Eileen Patten and Gabriel Velasco, research analyst, assisted with charts and numbers-checking. The report was copy-edited by Marcia Kramer.

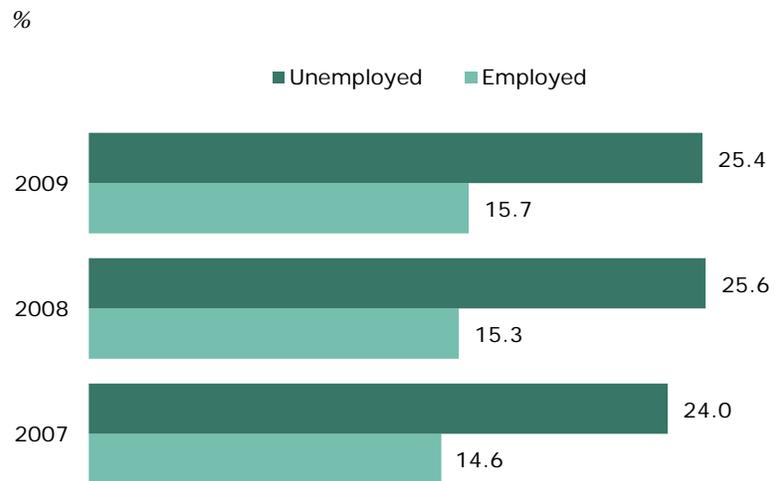
CHAPTER 1: INTRODUCTION

The number of Americans living in multi-generational households rose sharply during the Great Recession. From 2007 to 2009, the population living in these households increased by 4.9 million. By contrast, the number of people in other households rose by 333,000 and the population in group quarters or of unidentified generation increased by only 156,000.⁹

The increase in adult children (ages 25 and older) living in their parents' homes was a driving force boosting the number of multi-generational households. The number of households in which a child age 25 or older lived with a parent increased 590,000 from 2007 to 2009. That was a marked change of pattern from recent years—from 1990 to 2006, the number of these households did not significantly change.

Moving in with family can make economic sense. For some groups, the incomes of multi-generational households are higher than the incomes of other households. Living together may also reduce poverty—in 2009, the poverty rate among residents of multi-generational households was 11.5%, compared with 14.6% for those in other households. The potential benefits are even greater for the most economically vulnerable—unemployed workers, young adults, Hispanics and blacks.

Share of Workers Living in Multi-generational Households, by Employment Status, 2007-2009



Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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The economic benefits of living in multi-generational households flow from the addition of earners to the household. The resulting increase in household income is often more than enough to compensate for the increase in household size. Shared living arrangements also can reduce the burden on any single member for supporting the household. This may help people in multi-generational households navigate through economic storms.

⁹ See Mykyta and Macartney (2011) for evidence of an increase in multi-generational living arrangements during other business downturns. Nursing homes and correctional facilities are examples of group quarters (see http://www.census.gov/acs/www/Downloads/data_documentation/GroupDefinitions/2010GQ_Definitions.pdf).

The rapid increase in multi-generational living arrangements during the Great Recession is associated with a spike in unemployment. The unemployed are much more likely than the employed to live in multi-generational households—25.4% vs. 15.7% in 2009. This differential did not change much during the recession, but the number of unemployed people did, increasing by 7.2 million from 2007 to 2009.¹⁰

Also, the resources of the unemployed were likely stretched more than usual in a recession that set a record for the duration of unemployment since these data first became available in 1967. When the recession started in December 2007, the median duration of unemployment was 8.4 weeks. By the end, in June 2009, the median duration was 17.4 weeks. The typical length of an unemployment spell continued to rise thereafter, peaking at 25.5 weeks in June 2010.¹¹

Other than the unemployed, young adults ages 25 to 34, Hispanics, blacks and immigrants realize notable economic benefits from multi-generational living arrangements. These groups also registered among the greatest increases in those types of households from 2007 to 2009. Although household heads retain the principal burden of providing income in multi-generational households, adult children and parents of householders also account for significant shares of the income of these households.

¹⁰ The unemployment rate increased from 4.6% in 2007 to 9.3% in 2009. Unemployment estimates are from the Bureau of Labor Statistics and are derived from the Current Population Survey. Estimates from the ACS show a smaller increase in unemployment from 2007 to 2009 (5.9 million) because the level of unemployment in 2007 is believed to be overstated in the ACS. Details on this issue are available in a Census Bureau research note titled “Changes to the American Community Survey between 2007 and 2008 and the Effect on the Estimates of Employment and Unemployment.” (<http://www.census.gov/hhes/www/laborfor/researchnote-report.pdf>)

¹¹ These estimates are from the Bureau of Labor Statistics.

CHAPTER 2: INCOME AND POVERTY IN MULTI-GENERATIONAL AND OTHER HOUSEHOLDS

Pooling resources can raise the income of a multi-generational household above the level for other households. There is a trade-off, however. Multi-generational living arrangements also mean there are more people in the household to support. In 2009, the average number of residents in multi-generational households was 4.3, compared with 2.4 in other households. Thus, sharing resources benefits all only if the economies realized from living together exceed the costs of adding people to the household.

Because of the trade-off, it is possible that not every member of a multi-generational household is better off as a result of the living arrangement, but the arrangement can provide a safety net for some. For example, parents who take in an unemployed adult child may be financially strained as a result but their action may have pulled the child out of poverty.

The analysis in this section uses two yardsticks to measure the potential economic benefits of multi-generational living arrangements: household income and poverty status. Because multi-generational households differ from other households in size, incomes of all households are standardized to reflect a household size of three (see Appendix B for the methodology).

Poverty rates are computed across all people, not just household heads. Generally speaking, members of a household are assigned the same poverty status.¹² It should be noted that the demographic characteristic of a person may not be the same as that of the household head. For example, some native-born people reside in households with foreign-born heads and vice versa. Similarly, people of a given race and ethnicity may live in a household with a head of another race and ethnicity. Poverty estimates in this report are based on the characteristics of people, not the characteristics of the head of the household in which they live. The report does not attempt to identify whether individual members of multi-generational households may be better or worse off living apart.¹³

The evidence suggests that the formation of multi-generational households may result in economic benefits for residents of those households—boosting household income, in spite of the increase in household size, and placing a safety net under those teetering on the economic ledge.

¹² Details on the assignment of poverty status in IPUMS data are available at http://usa.ipums.org/usa-action/variables/POVERTY#description_tab.

¹³ Because we do not observe the counterfactual—the economic well-being of individuals if they departed from multi-generational households—it is difficult to ascribe cause and effect with respect to multi-generational living and economic welfare. Also, part of the observed differences in income and poverty across household types could be the result of differences in the characteristics of the residents of those households that correlate with income, e.g., education, job experience, and so on. See, for example, Speare and Avery (1993), Flippen and Tienda (1998), Cohen and Casper (2002), Kreider (2007) and Wiemers (2011).

For the overall population, living in multi-generational households does not necessarily yield higher incomes because the increase in household size effectively counters the rise in household income. But there are important exceptions: Hispanics, blacks, immigrants and unemployed workers experience significant gains from multi-generational living arrangements.

The formation of multi-generational households does appear to lift people out of poverty. That is true for the overall population and for subpopulations that are generally less well off than average, including unemployed workers, young adults, Hispanics, blacks and immigrants. Poverty levels for many of these groups are substantially less within multi-generational households.

The economic benefits associated with multi-generational households have been relatively constant from 2007 to 2009. But many more people appear to have sought those benefits during the recession. Thus, the rise of multi-generational households in the recession could be viewed as the American public's self-designed anti-poverty program.

Economic Outcomes for the Overall Population by Household Type

The median income reported by multi-generational households is higher than the income reported by other households. In 2009, the reported median income of multi-generational households was \$61,968 compared with \$49,374 for other households, a gap of 26%. A similar gap existed in 2007 and 2008.

It is necessary, however, to account for size differences: Multi-generational households average 4.3 residents, compared with only 2.4 for other households. Using the methodology described in the appendix, all household incomes are standardized to a household size of three.

After differences in household size are accounted for, the income of multi-generational households is below that of other

Median Household Income, by Type of Household, 2007-2009

in 2009 dollars

	2007	2008	2009
Type of household			
Multi-generational	\$63,892	\$63,524	\$61,968
Other	\$51,551	\$50,738	\$49,374

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Median Income for a Household Size of Three, by Type of Household, 2007-2009

in 2009 dollars

	2007	2008	2009
Type of household			
Multi-generational	\$59,916	\$59,364	\$57,533
Other	\$61,114	\$61,147	\$59,002

Note: See Appendix B for the method used to adjust household income.

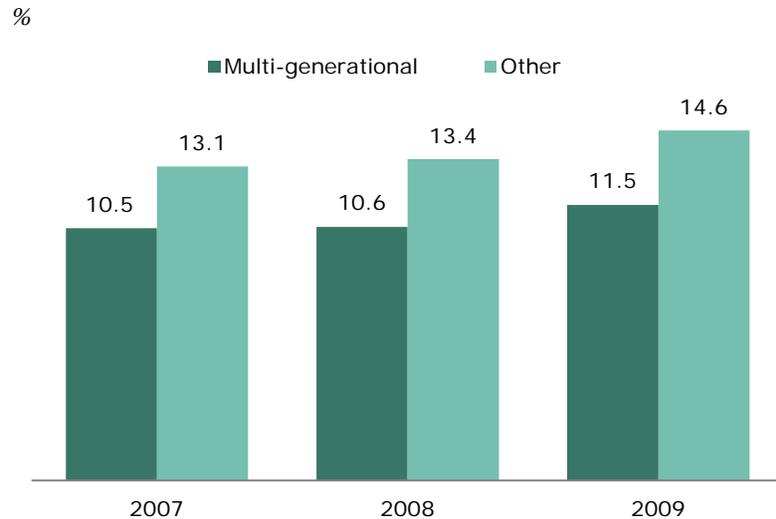
Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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households. In 2009, the median of the adjusted income for multi-generational households was \$57,533, or 2% less than the median \$59,002 adjusted income for other households. The same modest difference, to the disadvantage of multi-generational households, existed in 2007 and 2008.

Although multi-generational households may not necessarily provide higher incomes, they do seem to offer a safety net. The poverty rate among residents of multi-generational households is much lower than in other households—11.5%, compared with 14.6%, in 2009.¹⁴ This benefit has prevailed consistently since 2007. The poverty-reducing role of multi-generational households is notable in view of the fact that those who typically have lesser financial resources than average—unemployed workers, young adults, Hispanics, blacks and immigrants—are also more likely to reside in these households.

Poverty Rates of People, by Type of Household, 2007-2009



Note: Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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¹⁴ Poverty thresholds vary with family size. For example, in 2009, the poverty threshold for a family of two was about \$13,991 and the threshold for a family of four was about \$21,954. Precise levels of the thresholds vary with age of the household head and the number of children younger than 18 living with the family. (<http://www.census.gov/hhes/www/poverty/index.html>)

Economic Outcomes for the Unemployed

No single group appears to benefit more from living in multi-generational households than unemployed workers. A spell of unemployment, of course, reduces household income. However, multi-generational households with one or more unemployed residents sustain a much higher income level than other households with unemployed residents. Most strikingly, the poverty rate among unemployed workers in multi-generational households is notably lower than the rate among unemployed residents of other households.

Households that did not have unemployed residents had size-adjusted median incomes of about \$60,000 in 2009. For these households, median incomes were similar regardless of whether they were multi-generational.

Households that include someone who is unemployed have much lower incomes than households that do not. But for these households, multi-generational status matters quite a bit. In 2009, the typical multi-generational household with an unemployed resident had a size-adjusted income of \$48,542. That was nearly 20% greater than the median income of other households with unemployed residents—\$41,115.

Median Income for a Household Size of Three, by Presence of Unemployed in Household, 2007-2009

in 2009 dollars

	2007	2008	2009
No unemployed			
Multi-generational household	\$61,956	\$61,517	\$60,256
Other household	\$62,750	\$62,141	\$61,110
One or more unemployed			
Multi-generational household	\$48,289	\$48,346	\$48,542
Other household	\$41,912	\$40,591	\$41,115

Note: See Appendix B for the method used to adjust household income.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Poverty Rates of People, by Presence of Unemployed in Household, 2007-2009

%

	2007	2008	2009
No unemployed			
Multi-generational household	9.3	9.3	9.9
Other household	11.9	12.2	12.8
One or more unemployed			
Multi-generational household	16.6	16.5	16.3
Other household	26.8	27.2	27.5

Note: Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

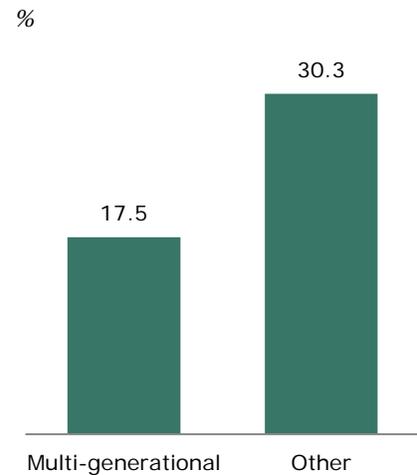
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Consistent with the finding on income, people experience higher poverty rates if they reside in households with at least one unemployed resident. But how much higher again depends on living arrangements. In households without any unemployed residents, the poverty rate ranges from about 10% in multi-generational households to about 13% in other households in 2009.

Among households with unemployed residents, there is a striking advantage to multi-generational living arrangements. Some 16.3% of people who lived with unemployed workers in multi-generational households were in poverty in 2009. In sharp contrast, the poverty rate among people living in other households with unemployed workers was 27.5%.

Looked at from another perspective—the poverty profile of unemployed workers themselves—the benefits of multi-generational living emerge in sharper relief. In 2009, the poverty rate among unemployed workers living in multi-generational households was 17.5%. That was only slightly more than half the 30.3% rate among unemployed workers who lived in other households.

Poverty Rates for the Unemployed, by Type of Household, 2009



Note: Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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Income and Poverty by Demographic Characteristics

The potential benefits of living in multi-generational households—higher income and lower poverty rates—vary across groups. By household type, the largest differentials in income and poverty are among Hispanics, blacks and immigrants. For Asians, the gains are small. Whites and the native born appear to experience minimal gains from multi-generational living arrangements. Economic outcomes, especially poverty rates, for young adults and the elderly also appear better in multi-generational households.

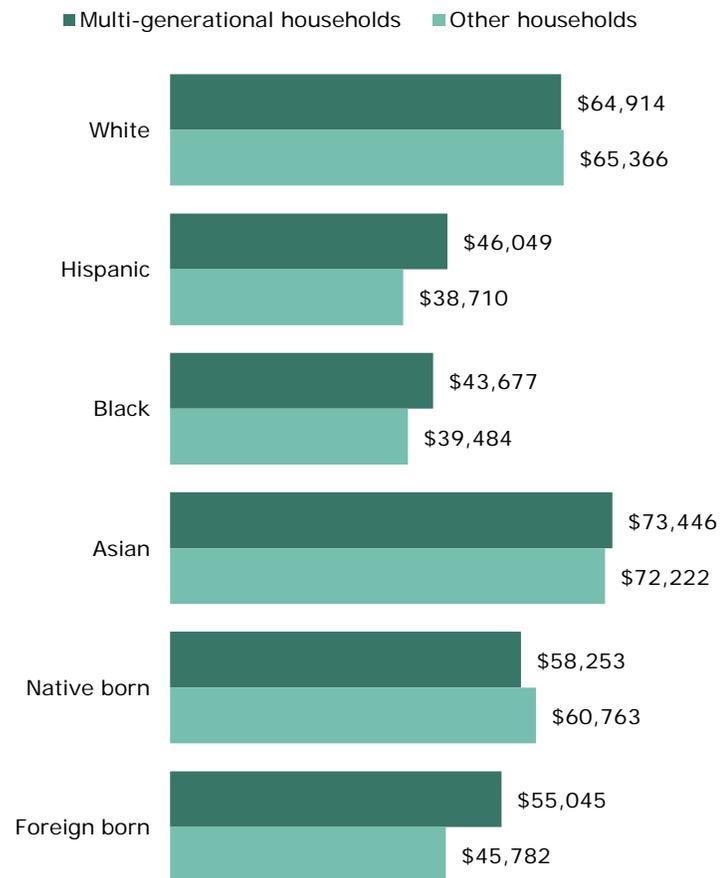
Among racial and ethnic groups, Hispanic multi-generational households had a size-adjusted median income of \$46,049 in 2009. That was 19% higher than the \$38,710 median income for other Hispanic households. Black multi-generational households also had higher incomes than other households, \$43,677 vs. \$39,484. The estimated gain for Asian households is more

modest (2%), and among whites there is virtually no difference in income between multi-generational and other households.¹⁵

Immigrants also seem to have more income at their disposal when residing in multi-generational households. The median size-adjusted income of multi-generational households with foreign-born heads was 20% higher than other households in 2009, \$55,045 vs. \$45,782.¹⁶

Consistent with the trends in household income, Hispanics, blacks and immigrants experience the greatest reductions in poverty rates from living in multi-generational households. In 2009, the poverty rate for Hispanics in multi-generational households was 16.0%, compared with 25.5% in other households. Among blacks, the poverty rate in multi-generational households was 19.2%, compared with 27.3% in other households. Whites and the native born also experienced less poverty in multi-generational households, but the reduction for them was modest by comparison.¹⁷

Median Income for a Household Size of Three, by Characteristics of Household Head, 2009



Notes: See Appendix B for the method used to adjust household income. Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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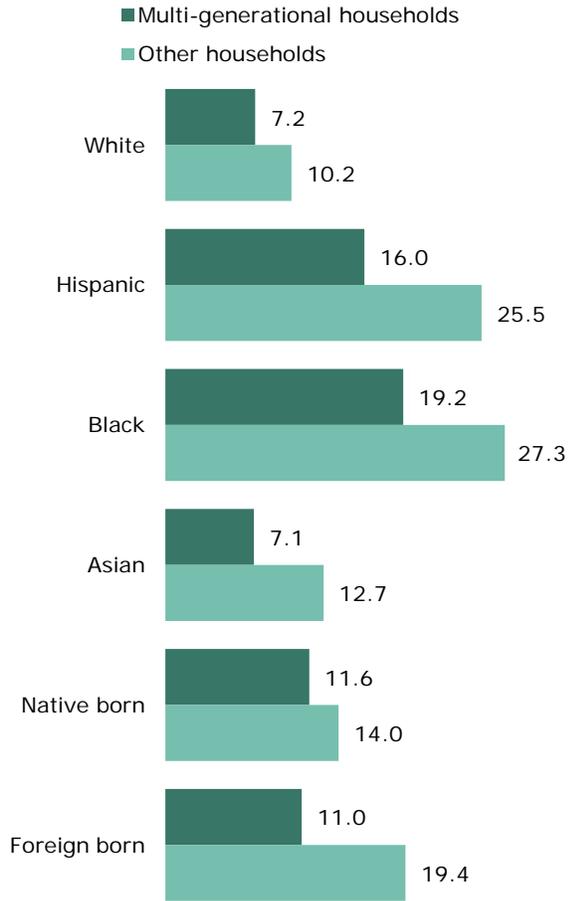
¹⁵ These patterns are generally present in other years, too. Data for 2007 and 2008 are presented in Appendix C.

¹⁶ The reasons multi-generational living arrangements appear to improve outcomes for Hispanics, blacks and immigrants more than for Asians and whites are not entirely clear. The explanation may lie in the characteristics of the residents of the various households.

¹⁷ As noted in the text, poverty rates are computed for people, not household heads. Generally speaking, members of a household are assigned the same poverty status. It should be noted that the demographic characteristic of a person may not be the same as

Poverty Rates of People, by Race, Ethnicity and Nativity, 2009

%



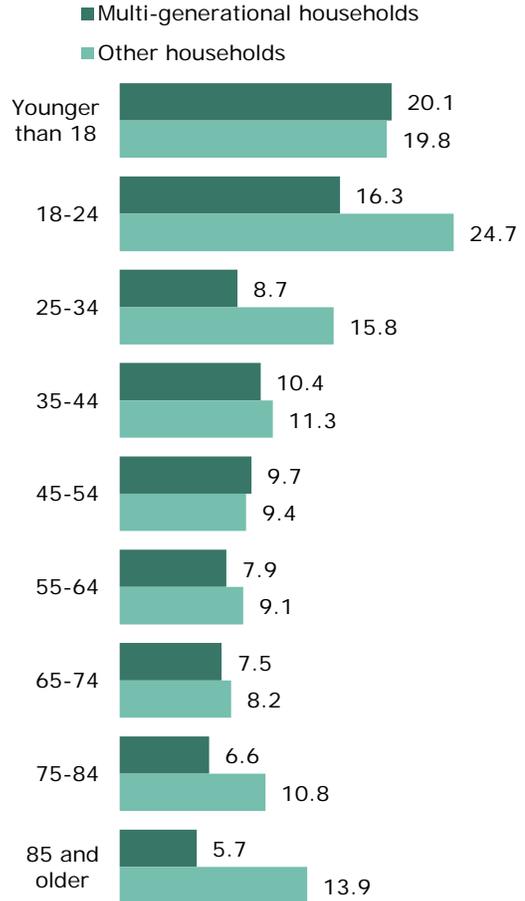
Notes: Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau. Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only. Some native-born persons could be living in households with foreign-born heads and vice versa.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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Poverty Rates of People, by Age, 2009

%



Note: Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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that of the household head. For example, some native-born people reside in households with foreign-born heads and vice versa. Similarly, people of a given race and ethnicity may live in a household with a head of another race and ethnicity. Poverty estimates in this report are based on the characteristics of people, not the characteristics of the head of the household in which they live.

Young adults living in multi-generational households, a population that rose sharply during the Great Recession, experience marked reductions in poverty. The poverty rate of those ages 25 to 34, if living in multi-generational households, was 8.7% in 2009. That was barely more than half the poverty rate of 15.8% for these young adults in other households.¹⁸

Elderly persons may also benefit economically from multi-generational living arrangements. For those ages 75 to 84 in multi-generational households, the poverty rate was 6.6% in 2009, compared with 10.8% for those in other households. Similarly large differences exist for those ages 85 and older.

¹⁸ This gap may understate the benefits of living in multi-generational households for young adults. Based on March 2011 Current Population Survey (CPS) data, the Census Bureau reports that young adults (ages 25 to 34) in “doubled-up” households had a poverty rate of 8.4% in 2010. However, based on their own income alone, the poverty rate among these young adults would have been 45.3%. The Census Bureau’s definition of doubled-up households differs from the definition of multi-generational households used in this report. For details, see <http://blogs.census.gov/censusblog/2011/09/households-doubling-up.html>.

Sources of Household Income in Multi-generational Households

Who pays the bills? In most households with parents and minor children, it is mom, dad or both. But in multi-generational households it could also be the adult child, the elderly parent or the grandparent. This section considers the issue of financial responsibility from two perspectives: the share accounted for by a generation, for example, mom *and* dad together; and the share accounted for by an individual, such as mom *or* dad alone.

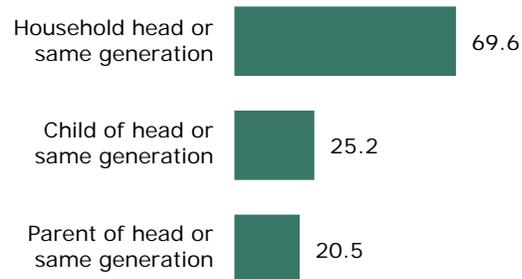
The generation in charge of a household—the head alone or in combination with a spouse, sibling, sibling-in-law, partner or another individual of the same generation—typically accounts for the largest share of household income. But the distribution differs sharply by household type: There are more sources of household income in multi-generational households.

In multi-generational households, the head and others of that generation account for a median 69.6% of household income. In half of the multi-generational households, the householder generation accounts for more; in the other half, the householder generation accounts for less.

Generations' Shares of Household Income, by Type of Household, 2009

median of shares (%)

Multi-generational



Other



Note: Median values of shares are computed over different universes. For example, the median for "child of head or same generation" is computed only over households where such persons are present.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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When children ages 25 and older and others of that generation live in a multi-generational household, they typically account for 25.2% of household income.¹⁹ The parents of a household head also provide a significant share of household income—the median share among the multi-generational households in which they live is 20.5%.

In more than half of households without multiple generations, householders and others of that generation are the only sources of income. Thus, the median share of this generation in households that are not multi-generational is 100%. These share levels have been steady over duration of the recession.

A similar pattern emerges when household income is sourced across individual members of the household. A household head alone accounts for slightly less than half (48.8%) of income in a multi-generational household. Myriad individuals also add to total income in these households. A child of the head of a multi-generational household typically accounts for 12.6% of income, a child-in-law 18.3% and a householder's parent 19.3%.²⁰ Significant shares also come from parents-in-law, siblings, partners and others.

Heads of other households account for 85.7% of household income. Because these households have fewer family members (and, therefore, fewer potential earners), typical shares of spouses (38.4%), siblings (28.6%) and siblings-in-law (20.3%) are also greater than in multi-generational households.

People's Shares of Household Income, by Relationship to Head of Household and Type of Household, 2009

median of shares (%)

Relationship	Type of household	
	Multi-generational	Other
Household head	48.8	85.7
Spouse	26.3	38.4
Child	12.6	0.0
Child-in-law	18.3	0.0
Parent	19.3	---
Parent-in-law	11.4	---
Sibling	14.4	28.6
Sibling-in-law	13.5	20.3
Grandchild	0.0	---
Other relative	0.0	7.6
Partner, friend, visitor	26.3	38.4
Other non-relative	11.4	14.8

Note: Median values of shares are computed over different universes. For example, the median for "spouse" is computed only over households where a spouse is present.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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¹⁹ This calculation is not limited to the contributions of children 25 or older. The multi-generational households in which these adult children live could include their younger siblings or spouses.

²⁰ The child or child-in-law could be of any age. If there is one child age 25 or older residing in a household, that household is a multi-generational household regardless of the ages of other children in the household.

Income Sharing in Two-Adult Generation Multi-generational Households

The majority of multi-generational households (56%) consist of two adult generations: either a head with a child 25 or older or a head with a parent in the home.²¹ Both adult children and parents of householders account for sizable shares of the incomes of these households.

In 2009, the median share of household income from a child 25 or older in a two-generation multi-generational household was 24.7%. Parents living in their adult child's household accounted for virtually the same amount—24.8%. The heads of these households accounted for 47.8% of income in households that included their adult children and 51.0% of income in households that included their parents.

Shares of Household Income by Employment Status

Household heads account for less of household income when they are unemployed, as might be expected. However, their share of household income is reduced more if they are part of a multi-generational household. In multi-generational households, it may be that the living arrangement eases the burden on an unemployed householder to provide for the household. In other households, however, there is less “make-up” income.

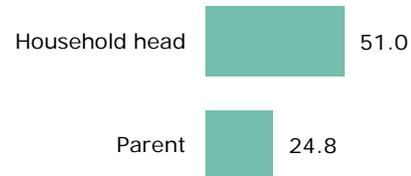
In 2009, employed heads of multi-generational households typically accounted for 54.1% of household income. But if they were unemployed, their share dropped by a third, to 35.3%. In other households, the heads were responsible for about the same share of household income regardless of employment status—83.2% if employed and 80.8% if unemployed.

Shares of Household Income in Specified Two-Generation Multi-generational Households, 2009 *median of shares (%)*

Head with child



Head with parent



Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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²¹ A small share of two-generation multi-generational households consists of a head with a grandchild 25 or older.

The shares in household income of adult children, 25 or older, who live in multi-generational households varies greatly by their employment status. Employed children 25 or older accounted for almost a third (31.4%) of household income in 2009; unemployed children of this age accounted for only 9.1%.

Shares of Household Income for Heads of Households by Demographic Characteristics

Reflecting differences in the average number of earners across households, there are more sources of income in Hispanic and Asian households than in white and black households. The same is true in immigrant households, the vast majority of which are headed by Hispanics and Asians, compared with headed by the native born.

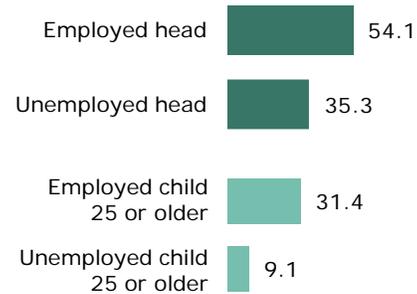
On average, a multi-generational home with an Hispanic or Asian householder has 2.6 earners in residence. That is higher than the average number in white (2.1) and black (2.0) multi-generational households. Consequently, in multi-generational households, the typical Hispanic head of the household accounted for 42.3% of total income and the typical Asian householder accounted for 43.9%. These shares were less than those of white (50.0%) and black (52.0%) heads of multi-generational households.

The differences by race and ethnicity are also present in other households—Hispanic and Asian heads account for less household income than whites and blacks. Most notably, blacks who are the heads of other households typically account for all of household income. This pattern is also due to differences in the average number of earners in other households by race and ethnicity—1.6 in other households with Hispanic heads, 1.5 in Asian households, 1.3 in white households and 1.2 in black households.

Shares of Household Income, by Employment Status, 2009

median of shares (%)

Multi-generational households



Other households



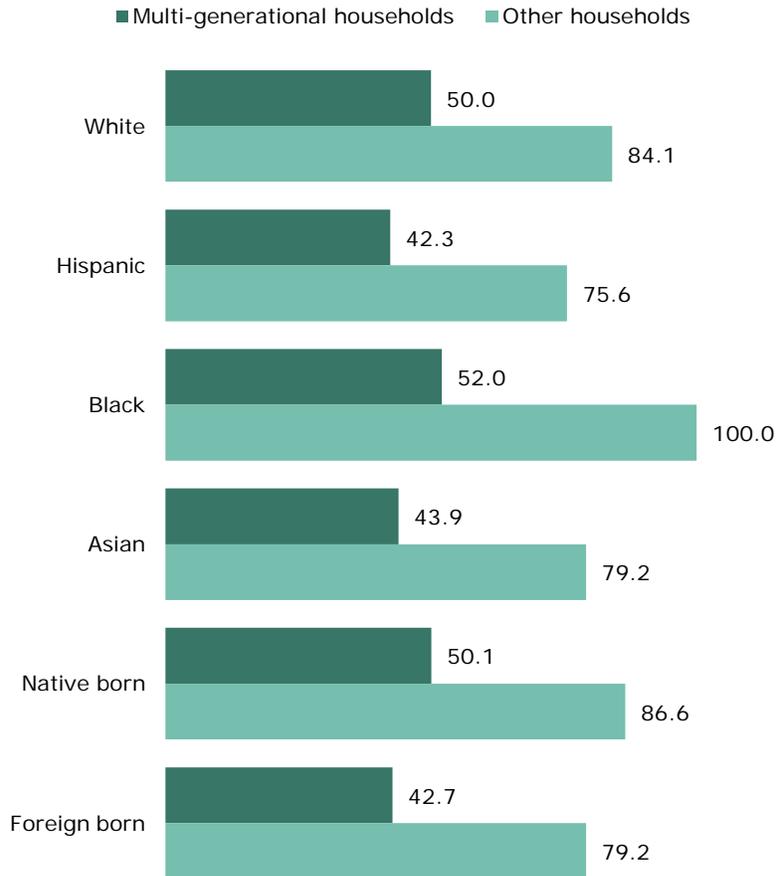
Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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Foreign-born heads of multi-generational households account for 42.7% of total income, compared with 50.1% for native-born heads of such households. In other households, immigrant householders account for 79.2% and native-born householders 86.6%.

Shares of Household Income for Heads of Households, by Race, Ethnicity and Nativity, 2009

median of shares (%)



Note: Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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CHAPTER 3: DEMOGRAPHICS OF MULTI-GENERATIONAL HOUSEHOLDS

The number of Americans living in multi-generational households grew more than five times as sharply as the overall population increased from 2007 to 2009, the years that spanned the Great Recession. The largest increase was among adults ages 25 to 34 who live with their parents.

In 2009, a record 51.4 million Americans lived in a multi-generational household. These households included one-in-six Americans (16.7%) and more than one-in-five (21.1%) adults ages 25 to 34.

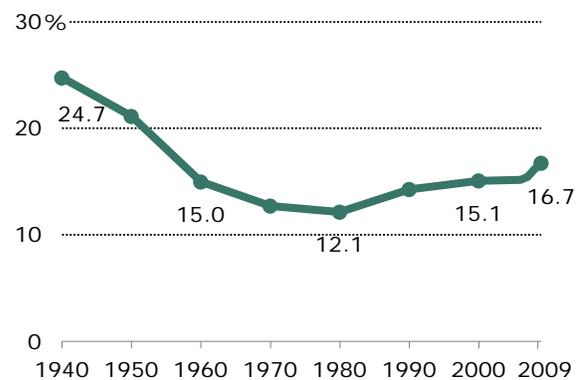
Multi-generational households are those that include two or more adult generations, such as a parent and child, or a grandparent, parent and grown child, as well as a skipped-generation home with a grandparent and grandchild. This section focuses mainly on changes in U.S. multi-generational households from 2007 to 2009, the years that bracketed the Great Recession.²²

The share of Americans living in multi-generational households has grown by a third since 1980, when it was 12.1%. The growth, chronicled in a [previous report by the Pew Research Center](#), represents a sharp reversal of the pattern from 1940 to 1980.

From 2007 to 2009, the number of Americans living in multi-generational households grew by nearly 5 million, a 10.5% increase at a time when the overall population grew only 1.8%. About half of the increase since 2000 in the number of Americans living in multi-generational households took place from 2007 to 2009. The rate of growth was also twice the rate that had prevailed from 1980 to 2006.

By contrast to the sharp increase in multi-generational households, the number of Americans who live in households that are not multi-generational—such as those including a parent and a child younger than 25, married couples with or without children younger than 25, unrelated

Share of U.S. Population Living in Multi-generational Households, 1940-2009



Source: Pew Research Center analysis of U.S. Decennial Census data, 1940-2000, and 2006, 2007, 2008, 2009 American Community Surveys (IPUMS)

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²² The recession officially began in December 2007 and ended in June 2009.

adults or someone living alone—grew less than 1% from 2007 to 2009. (The remainder of the population, mainly Americans living in group quarters, increased 1.9% during that period.)

Household Type

In 2009, there were 11.9 million multi-generational households in the U.S., up from 11 million in 2007. Most of these households (6.9 million) consist of two adult generations. The second largest group, 4.1 million in 2009, consists of three generations. A small number of multi-generational households (about 88,000) include more than three generations—for example, a great-grandparent, grandparent, parent and grown child. Some 857,000 are skipped-generation households, with grandparents and grandchildren living together.

U.S. Population by Type of Multi-generational Household, 2009

in thousands

Two generations	24,028
Three generations	23,877
More than three generations	662
Skipped generations	2,805

Note: See Terminology for definitions.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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Roughly equal numbers of Americans lived in multi-generational households with two generations (24 million) or three generations (23.9 million) in 2009. The populations living in these households grew rapidly from 2007 to 2009—9.9% for two-generation households and 12.5% for three-generation households.

The population living in households with more than three family generations is relatively small—about 662,000 in 2009. But the number of residents in these households increased the most—17.4%—from 2007 to 2009. There was no growth in the number of residents of skipped-generation households, 2.8 million in both 2007 and 2009.

Age Groups: 25 to 34

The number and share of Americans living in multi-generational households rose for all age groups from 2007 to 2009. The sharpest growth was among adults ages 25 to 34, 8.7 million of whom lived in multi-generational households in 2009, compared with 7.4 million in 2007.

Both the numerical growth (about 1.3 million people) and the percentage increase it represents (16.8%) were larger than for any other age group.

The share of these adults in multi-generational households rose to 21.1% in 2009 from 18.7% in 2007. That 2.4 percentage point increase also was larger than for any other age group.

The profile of adults ages 25 to 34 living in multi-generational households differs from the overall population of Americans who do. Most notably, these adults are markedly more likely to live in two-generation households than in other types of multi-generational households. Six-in-ten (62.0%) do, compared with slightly less than half (46.8%) of the total population in multi-generational homes.

Most adults ages 25 to 34 in multi-generational households live in their parents' home. In 2009, 79% of people in this age group who lived in multi-generational households were either the grown child of the householder or of that same generation, a group that includes spouses or partners of grown children. The share of adults ages 25 to 34 in multi-generational households who live in households headed by someone of their parents' generation grew slightly since 2007, when it was 77.6%. A smaller share of these adults (12.7%) are heads of multi-generational households.

Looked at in the broader context of population change, the number of adults 25 to 34 in multi-generational homes increased more sharply than their numbers overall: 16.8%, compared with 3.5%.

One notable difference between adults 25 to 34 and the overall population in multi-generational households has to do with gender. Men living in multi-generational households outnumber women in this age group who do so (4.9 million to 3.8 million), but in multi-generational households overall there are more women than men. The next section looks in more detail at gender patterns.

Adults Ages 25 to 34 in Multi-generational Households, by Type of Household, 2009

in thousands

Two generations	5,388
Three generations	3,167
More than three generations	82
Skipped generations	55

Note: See Terminology for definitions.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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U.S. Population Living in Multi-generational Households, by Age Group, 2007-2009

in thousands

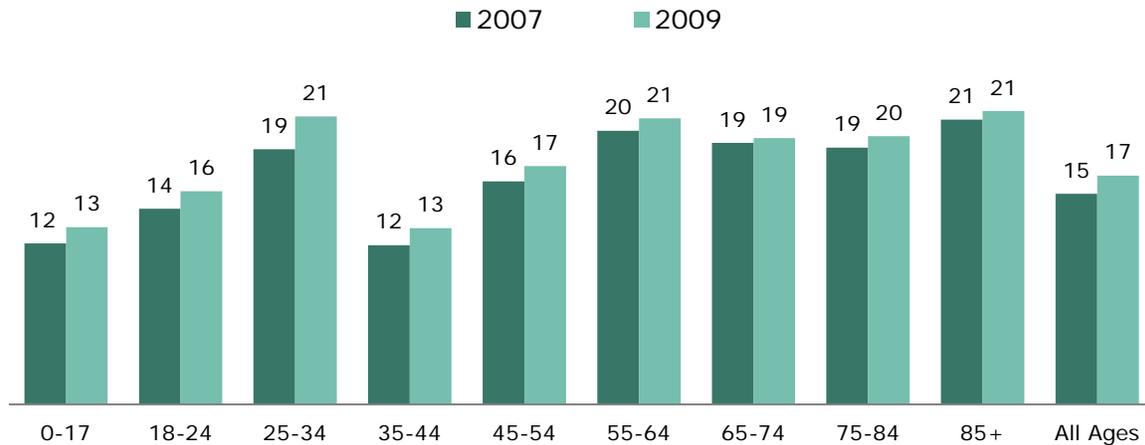
	2007	2008	2009
0-17	8,705	9,204	9,652
18-24	4,258	4,544	4,760
25-34	7,442	7,996	8,693
35-44	5,074	5,345	5,397
45-54	7,166	7,471	7,768
55-64	6,558	6,895	7,281
65-74	3,702	3,881	4,057
75-84	2,504	2,567	2,585
85+	1,066	1,142	1,181

Source: Pew Research Center analysis of 2007, 2008, 2009 American Community Surveys (IPUMS)

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Share of U.S. Population Living in Multi-generational Households, by Age Group, 2007 and 2009

%



Source: Pew Research Center analysis of 2007 and 2009 American Community Surveys (IPUMS)

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The share of 25- to 34-year-olds in multi-generational arrangements is similar to the share of adults ages 85 and older in such households (21.5% in 2009) and the share of older Baby Boomer adults ages 55 to 64 (20.9%). In the oldest age group, the number in multi-generational households rose more slowly, by 10.8% from 2007 to 2009. The number in the Baby Boomer group rose 11% from 2007 to 2009.

The age groups least likely to live in multi-generational households are children under age 18 (13%) and adults ages 35 to 44 (12.9%).

Gender Differences

The number of males in multi-generational households rose 11.6% from 2007 to 2009, compared with a 9.6% increase among females, and grew more sharply in each of the four types of multi-generational households.

The number of males grew most sharply in the relatively small category of the household where more than three generations live under one roof, increasing 18.8%, compared with 16.4% for females. In households where three generations live together, the number of males went up 13.2% and the number of females rose 11.9%.

In two-generation multi-generational households, the number of males rose 11.3% from 2007 to 2009, while the number of females rose 8.4%. In the skipped generation grandparent-grandchild home, the number of males rose 1.1% while the number of females declined 1.2%.

The number of males in multi-generational households grew by 2.5 million from 2007 to 2009. The growth was nearly evenly split between males in two-generation households and males in three-generation households, both up by 1.2 million.

However, the number of residents of multi-generational homes includes somewhat more females than males—27.2 million, compared with 24.1 million. A higher share of females (17.5%) than males (15.9%) live in multi-generational homes. In part, this reflects the fact that women on average live longer than men and the fact that [most older men are married and most older women are not](#).²³

The profile of the typical male in a multi-generational household differs from the profile of the typical female. Half of males live in two-generation homes that house a parent or parents and grown child or children, while half of females live in households with three or more generations living under one roof.

Gender and Two-Generation Households

The only type of multi-generational household in which there are more males than females is the two-generation home in which grown children (or others of the same generation) live with their parents—12.1 million men, compared with 11.9 million women. Females greatly outnumber males in the other types of multi-generational households, especially the three-generation household, where there are 13.4 million females, compared with 10.4 million males.

Men living in multi-generational households also are more likely than women in such households to be the grown child (or same generation) of the head of the household, 43.2% to 32.9%. The pattern of more young men than young

Population in Multi-generational Households, by Gender and Type of Household, 2009

in thousands

	Men	Women
Two generations	12,115	11,913
Three generations	10,437	13,440
More than three generations	266	396
Skipped generations	1,307	1,498

Note: See Terminology for definitions.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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²³ U.S. Department of Health and Human Services (2011).

women living with their parents, which has prevailed for many years, has been [linked to declines in marriage and more recently to men's poor economic prospects](#).²⁴

Females are more likely to be the head of the household, or of the same generation—40.2%, compared with 32.8% of males. Fully 12.1% of females are the parent of the head of the household, compared with 5% of males. These divergent roles within multi-generational households reflect both the larger population of older women and the greater tendency of young adult men to live with their parents.

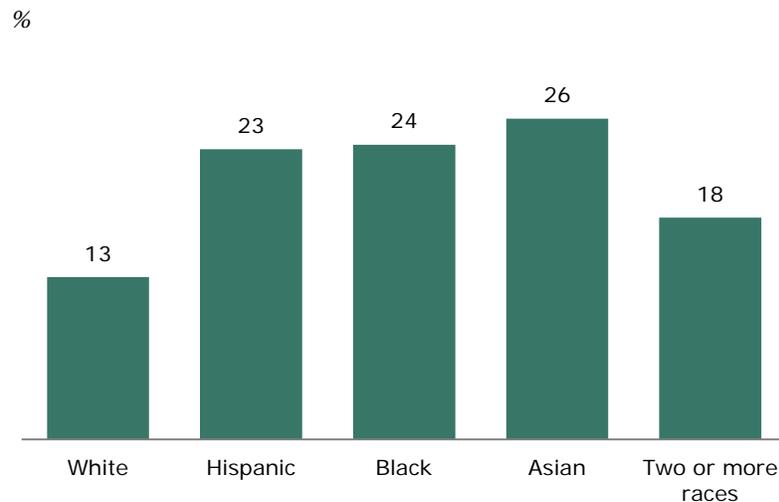
Race and Ethnicity

The nation's major non-Hispanic race groups and Hispanics differ notably in how rapidly the multi-generational population has grown in recent years, as well as how likely they are to live in a multi-generational household and the type of household in which they live.

From 2007 to 2009, the sharpest growth in the multi-generational household population was among Hispanics (17.6%) and Americans of two or more races (24.4%). The black population in these

households grew by 8.7% from 2007 to 2009, the non-Hispanic white population by 8.5% and the Asian population by 7.3%. In all cases, this growth was more rapid than the overall population increase during this period, which was 6.5% for Hispanics, 14.7% for mixed-race Americans (that is, of two or more races), 1.5% for blacks, 0.4% for whites and 3.8% for Asians.

Share of U.S. Population in Multi-generational Households, by Race and Ethnicity, 2009



Note: Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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²⁴ Mather (2011).

The most likely groups to live in multi-generational households are Asians (25.8% in 2009), blacks (23.7%) and Hispanics (23.4%). The share living in multi-generational households is notably lower for non-Hispanic whites (13.1%) and mixed-race Americans (17.9%).

In terms of numbers, more whites (26 million in 2009) live in multi-generational households than do members of any minority group. But whites account for only half the residents of the nation's multi-generational households, compared with 65% of the overall population.

The most common multi-generational household type for whites is the two-generation home, which most commonly includes a grown child and at least one parent. More than half of whites (55% in 2009) in multi-generational households live in this type of household, the only racial or ethnic group for which this is the case.

Hispanics account for the next largest number of residents of multi-generational households—11.3 million people in 2009. Among Hispanics, the three-generation family is the most common multi-generational type—58.7% of multi-generational household residents in 2009 lived in a three-generation household, and the number grew 20.7% from 2007 to 2009.

Share of Population in Multi-generational Households, by Type of Household, Race and Ethnicity, 2009

	White	Hispanic	Black	Asian	Two or more races
Two generations	7.2	8.4	9.3	11.7	5.8
Three generations	5.0	13.7	11.9	13.5	10.3
More than three generations	0.1	0.5	0.4	0.3	0.3
Skipped generations	0.7	0.8	2.2	0.4	1.5

Notes: See Terminology for definitions. Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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Among Hispanics living in multi-generational households, nearly four-in-ten (39% in 2009) are the grown child of the head of the household (or someone in that same adult-child generation), a higher share than for other race or ethnic groups. That share rose by 2.1 percentage points from 2007 to 2009, a higher increase than for other groups.

Among blacks, 8.8 million people lived in multi-generational households in 2009. About half of the black residents of multi-generational households—4.4 million—live in three-generation households.

A notable difference between black Americans and other groups is that a higher share of black multi-generational household residents (9%) lives in skipped-generation households, most

commonly where a grandparent is raising a grandchild. Among black residents of multi-generational households, 18.6% are the grandchild of the head of the household, the highest proportion among major race and ethnic groups. The number of black residents of skipped-generation households declined slightly from 2007 to 2009, while the number living in other types of multi-generational households went up.

More than 3.6 million Asians lived in multi-generational households in 2009. The three-generation household accounts for just over half of Asian residents living in multi-generational households (52%); 1.9 million Asians lived in them in 2009.

The number of mixed-race Americans in multi-generational households—about 981,000 in 2009—is relatively small. More mixed-race Americans live in three-generation homes than any other multi-generational type—57.8% of multi-generational household residents, or 566,000 people.

Native Born and Foreign Born

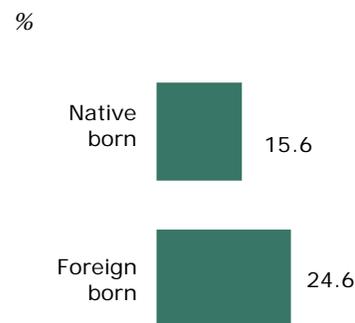
Foreign-born Americans are more likely than native-born Americans to live in a multi-generational household, and from 2007 to 2009 their numbers in these households grew more rapidly.

In this section, analysis is based on the birthplace of the head of the household, which offers a clearer picture than using the total household population because many homes include both immigrants and native-born (that is, U.S.-born) residents (for example, foreign-born parents and U.S.-born children).

In 2009, 16.2% of foreign-born heads of household and 9.6% of native-born heads of household lived in a multi-generational household. From 2007 to 2009, the number of foreign-born heads of households living in multi-generational households grew 10.5%, compared with 7.7% growth among U.S.-born heads of households.

Among both foreign-born and native-born heads of households, the most popular type of multi-generational household is the two-generation home of parent and grown child. Among foreign-born heads of households, 52.5% live in two-generation households, compared with 58.7% of

Share of Population in Native and Immigrant Households That Lives in Multi-generational Households, 2009



Note: Based on nativity of householder.

Source: Pew Research Center analysis of the 2009 American Community Survey (IPUMS)

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U.S.-born household heads. The number living in two-generation multi-generational households grew 10.3% from 2007 to 2009 for foreign-born household heads and 8.1% for native-born household heads.

Among foreign-born heads of households, the sharpest growth from 2007 to 2009 was in the relatively small category of homes with more than three generations, which grew 38.6% but numbered only about 24,000 in 2009. Among the U.S.-born, the three-generation household grew most sharply during that period (8.9%).

There are notable differences between the foreign born and native born in the likelihood to live in a three-generation household or a skipped-generation household. Among those living in multi-generational homes, foreign-born household heads (44.0%) are more likely than the native born (32.3%) to live in a three-generation household. But among multi-generational residents, U.S.-born household heads (8.4%) are more likely than the foreign born (2.5%) to live in a skipped-generation household. From 2007 to 2009, the skipped-generation household actually declined in number and in share among foreign-born heads of households.

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APPENDIX A: NOTES ON TERMINOLOGY AND METHODOLOGY

Generations. The number of generations in a household is determined by the variable defining the relationship of each person in the household to the head. Each household has a “base” generation determined by the reference person or head of the household. Others in the base generation include the reference person’s spouse, siblings and siblings-in-law. Generations beyond this base are defined by individual relationships:

1. Base generation: reference person, spouse, sibling, sibling-in-law
2. Children (“-1” generation): child of head, child-in-law
3. Parents (“+1” generation): parent of head, parent-in-law
4. Grandchildren (“-2” generation): grandchild of head
5. Others: great-grandchild of head, grandparent of head

The datasets used for the analysis are from Decennial Censuses of 1900-2000 and the American Community Surveys of 2006-2009²⁵ as provided by the Integrated Public-Use Microdata Series (IPUMS). The IPUMS are compiled by the University of Minnesota Population Center. Documentation is available at <http://usa.ipums.org/usa/doc.shtml>.

The IPUMS datasets permit determining generational composition for other types of relationships (e.g., aunt, uncle, niece, nephew) and for persons not related to the household head because the dataset identifies parental linkages where possible. So two generations are also present in a household if a person is determined to have a parent based on the IPUMS variables “MOMLOC” and “POPLOC.” If the parent also has a parent, a third generation is present.

Multi-generational Households. For our analyses, save for one exception, multi-generational households are defined as households with at least two generations of adults. The principal type of multi-generational household actually has two generations only—parent(s) and the adult child(ren):

- a. Householder (and spouse), parent (or parent-in-law)
- b. Householder (and spouse), adult child (or child-in-law)

In our analyses, we define adult children as those ages 25 and older rather than ages 18 and older. With this definition, the vast majority of college students living at home are not treated as an adult generation.

²⁵ The 2005 ACS was not analyzed because the survey did not include the entire resident population of the U.S., but only the household population. While this restriction does not limit the estimation of multi-generation households, it does not permit comparisons with the entire population.

The next largest type of multi-generational household is the three-generation household. There are a number of variants on this type, but the major ones differ as to whether the householder is in the middle generation (i.e., a “sandwich” household) or the older generation (i.e., a “grandparent” household):

- a. Householder (and spouse), parent (or parent-in-law), child (or child-in-law)
- b. Householder (and spouse), child (or child-in-law), grandchild

Note that in these households, the children do not have to be adults.

The only type of multi-generational household we define that does not necessarily include two adult generations is what might be called the “skipped” generation household. In these households, a grandchild is present but the grandchild’s parental generation is not present in the household (i.e., it is “skipped”). These multi-generational family households can be of two types:

- a. Householder (and spouse), grandchild
- b. Householder (and spouse), grandparent

Most households are not multi-generational households; they are single-generation households (the householder and possibly a spouse) or two-generation, adult-minor child households. In the early years of the 20th century, there were twice as many of these two-generation households as one-generation households. This pattern began to change in 1930 as one-generation households increased in prevalence. By 1970, there were roughly equal numbers of the two households. In 2008, there were 70% more one-generation than two-generation households.

The definition of a multi-generational household used in this report is more expansive than the definition used by the Census Bureau. The Census Bureau defines multi-generational households as follows: A multi-generational household is one that contains three or more parent-child generations; for example, the householder, child of householder (biological, stepchild or adopted child), and grandchildren of householder. A householder with a parent or parent-in-law of the householder and a child of the householder may also be a multi-generational household (see page B-6 in: <http://www.census.gov/prod/cen2010/doc/sf1.pdf>).

According to the Census Bureau, 3.8% of U.S. households in 2010 were multi-generational (http://www.census.gov/newsroom/releases/pdf/acs_2010_highlights.pdf). The definition used in this report finds that 10.5% of all households in 2009 were multi-generational.

APPENDIX B: ADJUSTING HOUSEHOLD INCOME FOR HOUSEHOLD SIZE

Household income data reported in this study are adjusted for the number of people in a household. That is done because a four-person household with an income of, say, \$50,000 faces a tighter budget constraint than a two-person household with the same income.

At its simplest, adjusting for household size could mean converting household income into per capita income. Thus, a two-person household with an income of \$50,000 would have a per capita income of \$25,000, double the per capita income of a four-person household with the same total income.

A more sophisticated framework for household size adjustment recognizes that there are economies of scale in consumer expenditures. For example, a two-bedroom apartment may not cost twice as much to rent as a one-bedroom apartment. Two household members could carpool to work for the same cost as a single household member, and so on. For that reason, most researchers make adjustments for household size using the method of “equivalence scales” (Garner, Ruiz-Castillo and Sastre, 2003, and Short, Garner, Johnson and Doyle, 1999).

A common equivalence-scale adjustment is defined as follows:

$$\text{Adjusted household income} = \text{Household income} / (\text{Household size})^N$$

By this method, household income is divided by household size exponentiated by “N,” where N is a number between 0 and 1.

Note that if $N = 0$, the denominator equals 1. In that case, no adjustment is made for household size. If $N = 1$, the denominator equals household size, and that is the same as converting household income into per capita income. The usual approach is to let N be some number between 0 and 1. Following other researchers, this study uses $N = 0.5$ (for example, see Johnson, Smeeding and Torrey, 2005). In practical terms, this means that household income is divided by the square root of household size—1.41 for a two-person household, 1.73 for a three-person household, 2.00 for a four-person household, and so on.

Once household incomes have been converted to a “uniform” household size, they can be scaled to reflect any household size. The income data reported in this study are computed for three-person households. That is done as follows:

$$\text{Three-person household income} = \text{Adjusted household income} * [(3)^{0.5}]$$

APPENDIX C: DETAILED TABLES

Number and Share of U.S. Population Living in Multi-generational Households, by Demographic Categories, 2007-2009

	2007		2008		2009	
	Number (in thousands)	Share (%)	Number (in thousands)	Share (%)	Number (in thousands)	Share (%)
Gender						
Men	21,619	14.5	22,923	15.3	24,126	15.9
Women	24,857	16.2	26,122	16.9	27,247	17.5
Age group						
Younger than 18	8,705	11.8	9,204	12.5	9,652	13.0
18-24	4,258	14.3	4,544	15.1	4,760	15.6
25-34	7,442	18.7	7,996	19.8	8,693	21.1
35-44	5,074	11.6	5,345	12.5	5,397	12.9
45-54	7,166	16.3	7,471	16.8	7,768	17.4
55-64	6,558	20.0	6,895	20.5	7,281	20.9
65-74	3,702	19.1	3,881	19.2	4,057	19.5
75-84	2,504	18.8	2,567	19.4	2,585	19.6
85 and older	1,066	20.8	1,142	21.2	1,181	21.5
Race and ethnicity						
White	23,991	12.1	25,200	12.7	26,023	13.1
Hispanic	9,600	21.2	10,320	22.0	11,292	23.4
Black	8,113	22.2	8,491	23.1	8,820	23.7
Asian	3,377	25.0	3,458	25.4	3,622	25.8
Two or more races	789	16.5	932	18.0	981	17.9
Householder nativity						
Native born	35,284	14.5	37,141	15.1	38,580	15.6
Foreign born	11,192	22.3	11,904	23.5	12,793	24.6

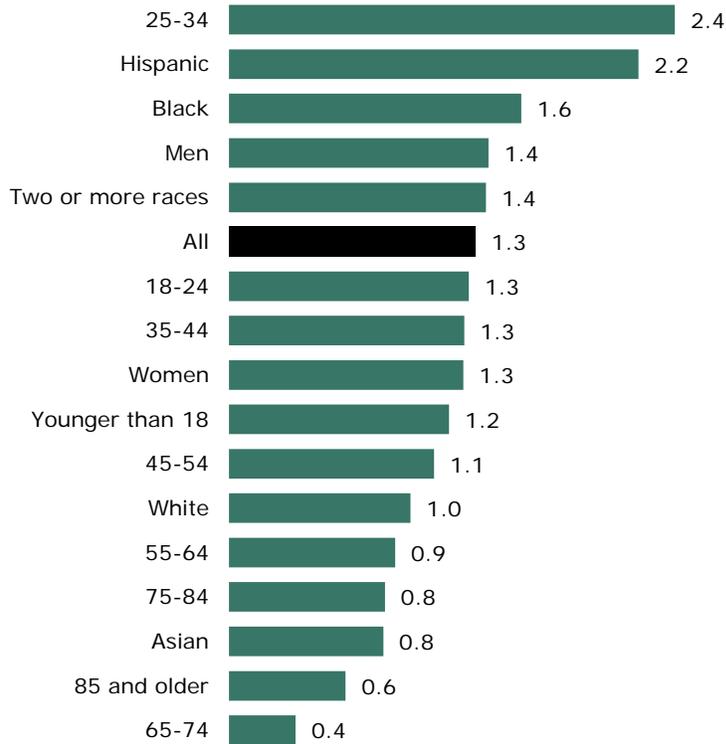
Note: Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of 2007, 2008, 2009 American Community Surveys (IPUMS)

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Change in Share of U.S. Population in Multi-generational Households, by Demographic Categories, 2007-2009

percentage point change



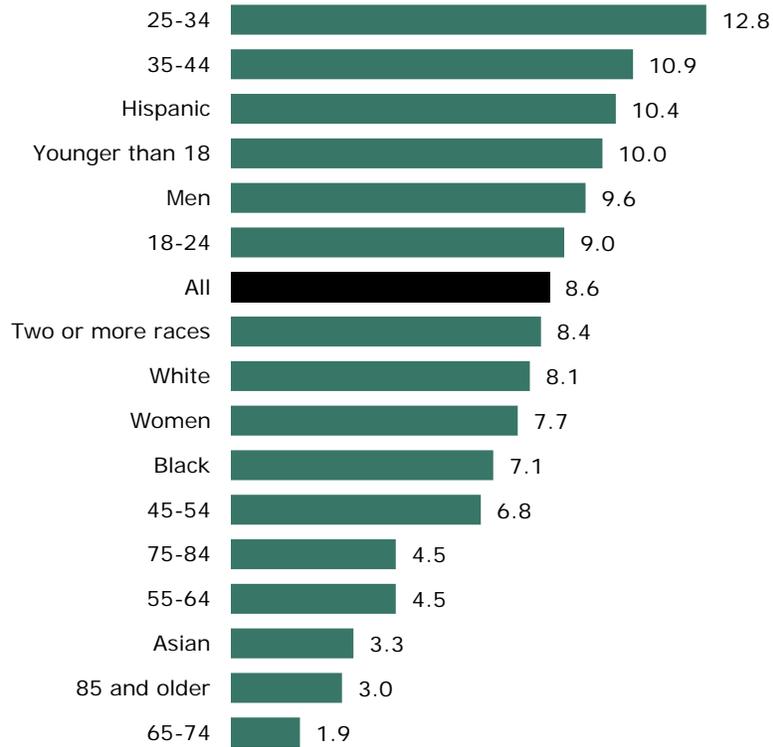
Note: Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of 2007 and 2009 American Community Surveys (IPUMS)

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Percentage Change in Share of U.S. Population in Multi-generational Households, by Demographic Categories, 2007-2009

%



Note: Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of 2007 and 2009 American Community Surveys (IPUMS)

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Poverty Rates, by Employment Status and Type of Household, 2007-2009

%

	All households			Multi-generational households			Other households		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
All	12.9	13.1	14.2	10.5	10.6	11.5	13.1	13.4	14.6
Employed	5.9	6.1	6.5	4.0	4.1	4.4	6.2	6.5	6.9
Unemployed	27.3	27.7	27.0	17.9	17.8	17.5	30.3	31.2	30.3
Not in labor force	18.9	19.6	20.0	14.2	14.5	15.3	20.1	20.9	21.3

Notes: Poverty rates for people living in group quarters or in unidentified household types are not shown separately. Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau. The universe for the overall poverty rate includes people whose employment status is not known.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Poverty Rates, by Race, Ethnicity, Nativity and Type of Household, 2007-2009

%

	All households			Multi-generational households			Other households		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
All	12.9	13.1	14.2	10.5	10.6	11.5	13.1	13.4	14.6
White	8.9	9.2	9.9	6.4	6.8	7.2	9.1	9.4	10.2
Hispanic	20.7	21.1	23.3	14.3	14.2	16.0	22.3	23.0	25.5
Black	24.5	23.8	25.5	19.1	18.5	19.2	25.8	25.1	27.3
Asian	10.6	10.5	11.3	6.2	5.8	7.1	12.1	12.1	12.7
Native born	12.5	12.7	13.7	10.8	10.8	11.6	12.6	12.8	14.0
Foreign born	15.4	15.8	17.4	9.4	9.5	11.0	17.1	17.6	19.4

Notes: Poverty rates for people living in group quarters or in unidentified household types are not shown separately. Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau. Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only. Some native-born persons could be living in households with foreign-born heads and vice versa.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Poverty Rates, by Age and Type of Household, 2007-2009

%

	All households			Multi-generational households			Other households		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
All	12.9	13.1	14.2	10.5	10.6	11.5	13.1	13.4	14.6
Younger than 18	17.8	18.0	19.8	19.1	19.1	20.1	17.6	17.9	19.8
18-24	21.0	21.3	23.4	14.6	14.5	16.3	21.9	22.5	24.7
25-34	12.9	13.2	14.4	7.6	7.8	8.7	14.0	14.4	15.8
35-44	10.1	10.1	11.4	9.8	9.8	10.4	9.8	9.9	11.3
45-54	8.4	8.7	9.7	8.4	8.5	9.7	8.1	8.4	9.4
55-64	8.4	8.6	9.1	7.3	7.3	7.9	8.4	8.7	9.1
65-74	8.3	8.6	8.2	7.1	7.0	7.5	8.4	8.8	8.2
75-84	10.1	10.6	10.1	6.4	6.7	6.6	10.7	11.3	10.8
85 and older	12.6	12.9	12.4	4.7	5.1	5.7	14.4	14.6	13.9

Notes: Poverty rates for people living in group quarters or in unidentified household types are not shown separately. Due to the way in which the IPUMS assigns poverty status, these estimates will differ from those that might be provided by the U.S. Census Bureau.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Median Household Income, by Type of Household, 2007-2009

in 2009 dollars

	Reported income			Income adjusted to household size of three		
	2007	2008	2009	2007	2008	2009
All households	\$52,604	\$51,753	\$49,974	\$61,020	\$60,899	\$58,859
All multi-generational households	\$63,892	\$63,524	\$61,968	\$59,916	\$59,364	\$57,533
Two adult generations	\$65,860	\$65,148	\$63,667	\$67,970	\$67,113	\$65,166
Skipped generations	\$36,822	\$36,532	\$35,282	\$36,822	\$37,140	\$35,781
Three generations	\$67,333	\$66,975	\$65,366	\$53,118	\$52,729	\$51,019
More than three generations	\$76,380	\$69,921	\$70,463	\$53,785	\$50,455	\$49,524
All other households	\$51,551	\$50,738	\$49,374	\$61,114	\$61,147	\$59,002
One generation	\$44,187	\$43,736	\$42,578	\$63,232	\$62,514	\$60,677
Two generation	\$64,176	\$63,930	\$61,868	\$58,312	\$58,002	\$56,262

Note: See Appendix B for the method used to adjust income to a household size of three.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Median Household Income, by Race, Ethnicity, Nativity and Type of Household, 2007-2009

in 2009 dollars

	Reported income			Income adjusted to household size of three		
	2007	2008	2009	2007	2008	2009
White	\$56,917	\$56,624	\$54,971	\$67,423	\$67,138	\$65,264
Multi-generational households	\$69,857	\$69,004	\$67,565	\$67,547	\$66,526	\$64,914
Other households	\$55,760	\$55,812	\$53,672	\$67,423	\$67,237	\$65,366
Hispanic	\$42,083	\$40,997	\$39,979	\$42,083	\$42,007	\$39,979
Multi-generational households	\$56,286	\$56,827	\$54,971	\$48,185	\$47,795	\$46,049
Other households	\$39,979	\$38,967	\$37,481	\$41,031	\$40,591	\$38,710
Black	\$35,118	\$35,517	\$33,483	\$41,912	\$42,183	\$39,979
Multi-generational households	\$47,343	\$46,781	\$45,976	\$44,529	\$44,018	\$43,677
Other households	\$33,140	\$33,284	\$31,184	\$41,547	\$41,990	\$39,484
Asian	\$68,437	\$69,643	\$68,824	\$73,344	\$73,203	\$72,708
Multi-generational households	\$89,426	\$91,329	\$86,855	\$76,848	\$77,055	\$73,446
Other households	\$64,702	\$64,945	\$64,866	\$72,890	\$72,063	\$72,222
Native born	\$52,604	\$52,565	\$50,674	\$63,049	\$62,220	\$60,590
Multi-generational households	\$63,124	\$62,205	\$60,968	\$60,638	\$59,770	\$58,253
Other households	\$52,604	\$51,144	\$49,974	\$63,137	\$62,639	\$60,763
Foreign born	\$48,437	\$48,201	\$46,776	\$49,737	\$49,713	\$47,740
Multi-generational households	\$66,806	\$67,989	\$65,616	\$56,812	\$57,380	\$55,045
Other households	\$45,344	\$44,751	\$42,978	\$48,107	\$47,807	\$45,782

Notes: See Appendix B for the method used to adjust income to a household size of three. Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Generations' Shares of Household Income, by Type of Household, 2007-2009

median of shares (%)

	2007	2008	2009
Multi-generational households			
Household head or same generation	69.1	69.8	69.6
Child of head or same generation	26.1	25.6	25.2
Parent of head or same generation	20.0	19.6	20.5
Grandchild of head or same generation	0.0	0.0	0.0
Other households			
Household head or same generation	100.0	100.0	100.0
Child of head or same generation	0.0	0.0	0.0

Notes: Median values are computed over different universes. Thus, the median for "parent of household head or same generation" is computed only over households where such persons reside. The shares represent the combined contributions of all members of a generation. For example, "household head or same generation" combines the contributions from household heads, spouses, siblings, siblings-in-law and others of the same generation who might be residents of a household.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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People's Shares of Household Income, by Relationship to Head of Household and Type of Household, 2007-2009

median of shares (%)

	2007	2008	2009
Multi-generational households			
Household head	48.9	49.1	48.8
Spouse	25.2	26.1	26.3
Child	13.9	13.3	12.6
Child-in-law	20.6	19.7	18.3
Parent	19.0	18.5	19.3
Parent-in-law	11.3	10.8	11.4
Sibling	13.9	14.2	14.4
Sibling-in-law	12.6	12.9	13.5
Grandchild	0.0	0.0	0.0
Other relative	3.2	0.8	0.0
Partner, friend, visitor	27.1	26.0	26.3
Other nonrelative	11.2	11.6	11.4
Other households			
Household head	85.7	86.4	85.7
Spouse	37.5	37.9	38.4
Child	0.0	0.0	0.0
Child-in-law	1.1	0.0	0.0
Sibling	28.2	29.1	28.6
Sibling-in-law	19.1	21.5	20.3
Other relative	8.9	9.7	7.6
Partner, friend, visitor	39.0	38.7	38.4
Other nonrelative	14.2	15.9	14.8

Note: Median values are computed over different universes. Thus, the median for "parent" is computed only over households where such persons reside.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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People's Shares of Household Income in Selected Two-adult Multi-generational Households, by Relationship to Head of Household, 2007-2009

median of shares (%)

	2007	2008	2009
Households with adult child of head (no parent or grandchild)			
Household head	47.1	47.4	47.8
Spouse	22.2	23.4	24.0
Child (25 or older)	26.5	25.6	24.7
Child-in-law	21.7	20.7	18.3
Sibling	18.2	17.6	20.5
Sibling-in-law	16.1	14.7	13.2
Other relative	8.3	5.1	4.4
Partner, friend, visitor	25.8	25.2	24.5
Other nonrelative	12.9	13.1	13.2
Households with parent of head (no child or grandchild)			
Household head	51.7	52.3	51.0
Spouse	30.3	31.6	30.9
Parent	24.3	23.4	24.8
Parent-in-law	15.3	14.9	15.4
Sibling	13.0	13.0	13.5
Sibling-in-law	14.0	15.2	12.8
Other relative	5.0	2.4	3.9
Partner, friend, visitor	27.3	26.0	28.0
Other nonrelative	14.9	18.4	17.1
Households with grandchild of head (no child or parent)			
Household head	47.9	48.6	49.3
Spouse	20.1	24.8	24.9
Sibling	13.0	21.9	35.3
Sibling-in-law	26.9	21.2	9.7
Grandchild (25 or older)	37.6	36.2	31.6
Other relative	5.0	17.3	7.0
Partner, friend, visitor	19.2	17.7	31.2
Other nonrelative	30.6	25.0	18.1

Notes: Households with children 25 or older can have younger children present (e.g. a younger sibling of a child older than 25). Contributions of the children younger than 25 are not shown in the table. Median values are computed over different universes. Thus, the median for "spouse" is computed only over households where a spouse is present.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Shares of Household Income for Household Heads and Adult Children, by Employment Status and Type of Household, 2007-2009

median of shares (%)

	2007	2008	2009
Multi-generational households			
Household heads			
Employed	54.2	54.6	54.1
Unemployed	38.2	33.7	35.3
Not in labor force	39.4	39.1	39.8
Children 25 and older			
Employed	32.1	31.1	31.4
Unemployed	9.8	8.7	9.1
Not in labor force	9.3	7.7	8.2
Other households			
Employed	82.8	83.3	83.2
Unemployed	87.1	84.1	80.8
Not in labor force	96.2	100.0	96.8

Notes: Median values are computed over different universes. Thus, the median for "children 25 and older" is computed only over households where adult children are present. The level of unemployment in 2007 is believed to be overstated in the ACS. Details on this issue are available in a Census Bureau research note titled "Changes to the American Community Survey between 2007 and 2008 and the Effect on the Estimates of Employment and Unemployment" (<http://www.census.gov/hhes/www/laborfor/researchnote-report.pdf>).

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Shares of Household Income for Household Heads, by Race, Ethnicity, Nativity and Type of Household, 2007-2009

median of shares (%)

	Multi-generational households			Other households		
	2007	2008	2009	2007	2008	2009
All	48.9	49.1	48.8	85.7	86.4	85.7
White	50.0	50.1	50.0	84.3	84.7	84.1
Hispanic	44.1	42.9	42.3	75.6	77.1	75.6
Black	51.6	51.9	52.0	100.0	100.0	100.0
Asian	45.0	44.7	43.9	80.0	80.2	79.2
Native born	50.0	50.3	50.1	86.6	87.2	86.6
Foreign born	44.0	43.2	42.7	78.9	80.0	79.2

Notes: Hispanics are of any race. Asians include native Hawaiians and other Pacific Islanders. Race groups are single-race only groups and refer to their non-Hispanic components, e.g., white refers to non-Hispanic whites only.

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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Proportion of the Population Living in Multi-generational Households, by State, 2007-2009

%

	2007	2008	2009
U.S.	15.4	16.1	16.7
Alabama	15.8	16.4	17.4
Alaska	13.2	13.5	15.3
Arizona	16.1	16.8	18.5
Arkansas	14.0	15.6	15.4
California	20.0	21.2	22.0
Colorado	11.2	12.3	12.3
Connecticut	15.1	14.7	16.6
Delaware	15.5	16.4	17.0
District of Columbia	17.9	17.5	19.2
Florida	16.3	17.2	18.4
Georgia	16.3	17.4	17.5
Hawaii	27.4	29.2	29.1
Idaho	8.7	9.9	11.2
Illinois	15.9	16.3	16.8
Indiana	11.8	12.6	13.5
Iowa	7.7	8.4	8.1
Kansas	9.7	9.6	10.9
Kentucky	13.7	15.0	15.3
Louisiana	18.3	19.3	18.1
Maine	8.8	11.5	10.5
Maryland	16.9	17.1	18.7
Massachusetts	14.4	14.9	15.8
Michigan	13.8	14.6	14.8
Minnesota	8.2	9.1	8.6
Mississippi	18.1	17.9	19.5
Missouri	12.7	12.7	13.2
Montana	10.2	11.2	12.5
Nebraska	7.4	8.7	9.1
Nevada	15.0	16.2	17.9
New Hampshire	11.6	12.3	12.0
New Jersey	18.2	18.6	19.3
New Mexico	16.7	17.2	18.5
New York	18.6	19.5	19.9
North Carolina	13.5	14.0	13.7
North Dakota	6.2	5.7	6.9
Ohio	13.0	13.6	14.2
Oklahoma	13.6	13.9	13.7
Oregon	12.0	12.3	12.6
Pennsylvania	14.4	14.9	15.1
Rhode Island	15.2	16.5	17.2
South Carolina	15.1	16.7	16.9
South Dakota	8.0	7.7	10.6
Tennessee	15.1	16.3	16.8
Texas	17.5	17.9	18.9
Utah	13.6	14.2	15.0
Vermont	8.4	9.6	9.8
Virginia	14.2	14.9	14.5
Washington	11.4	11.9	13.0
West Virginia	15.5	14.9	15.6
Wisconsin	8.8	9.6	10.1
Wyoming	12.2	11.8	11.1

Source: Pew Research Center analysis of 2007, 2008 and 2009 American Community Surveys (IPUMS)

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