



Housing the Extended Family

By Michela Zonta October 2016

Introduction and summary

Is the U.S. housing market keeping pace with demographic changes? This is a critical question for planners and policymakers who work to ensure that all American families have a decent, safe, and affordable home of their choice.

It can be misleading to attempt to answer this important question by relying solely on national statistics, which lump all households together, because today's American households are more diverse than ever and are increasingly becoming so. As an example, official statistics indicate that the average home size has increased while household size has decreased;¹ however, if we distinguish among different types of household composition, the picture is much more complex. The shrinking average household size is partly the result of an increasing number of individuals living alone and of couples delaying having children. In addition, what is not directly obvious from this statistic is that the number and size of other types of households has also increased. These include the extended family, a living arrangement that has been proliferating in the past few decades and has tended to grow faster than the nuclear family—married couples with single children under the age of 18—that was more common in the middle of the 20th century.

While much media attention has been focused on the rise of smaller households, less attention has been given to the growing segment of the population that is living in larger, extended families. The term “extended family” refers to the living arrangement of groups of individuals whose relationships to each other extend beyond the nuclear family. Examples of extended families include families in which adult children return to their parents' home for financial support; families that take in parents who may be widowed, ill, disabled, or in need of economic and other types of support; and families that take in the householders' siblings or other relatives of the same generation. The U.S. population living in extended families increased from 58 million in 2001 to 85 million in 2014. In 2014, extended families represented 17 percent of all households.

This report takes a closer look at these often overlooked households. To paint a more complete and accurate picture of extended family households, data were analyzed from the American Community Survey and American Housing Survey, along with data from the U.S. Census Bureau that were used to make independent calculations, which are presented throughout this report unless otherwise stated. (see Appendix)

Changes in household formation and composition, along with the increasing racial and ethnic diversity and changes in the age composition of the U.S. population, have important implications for housing. For a long time—in particular, since World War II—the physical design of housing has been mostly oriented toward the needs of the nuclear family living outside of city centers—suburban nuclear families—a family structure that peaked in the post-World War II era.² As a result, the existing housing stock is less suited to the realities of today’s modern households, particularly for the greater number of adults who live together as part of extended and multigenerational families.³

This report describes the characteristics and trends of extended families and discusses some of the housing challenges that need to be addressed in order to accommodate the housing demand of a growing number of extended families. In particular, the report illustrates how extended families differ from nuclear families and shows that there is a gap in terms of the affordable units that are available for extended families in order to meet current occupancy standards. This report takes a careful look at what is termed “underhoused” extended families, those families that would have to move to a different unit in order to meet the occupancy standard of two persons per bedroom. The number of affordable units available to these households, given the competition from other underhoused households, is insufficient. Moreover, in many metropolitan areas there is a geographic mismatch between where extended households tend to live and where the housing stock equipped with dwellings large enough to accommodate them is located.

These trends emphasize the need for policies that account for growing demographic changes. To that end, this report concludes with a series of policy recommendations that support the development and preservation of affordable housing that best suits the needs of extended families, specifically policy that:

- Encourages local jurisdictions to broaden housing code and land use regulations to support the development and legalization of accessory dwelling units

- Brings secondary units now deemed substandard to code
- Encourages the development and preservation of larger affordable units
- Preserves small rental properties
- Continues supporting homeownership
- Explores and funds pilot programs for the development of affordable flexible homes

As American households are undergoing profound demographic changes due to immigration, increased numbers of people of color, the aging of the population, and the increasing presence of the Millennial generation in urban areas, planners and policymakers need to pay attention to the housing needs of increasingly diverse households for whom the current housing stock is no longer fit. Demographic changes are already boosting demand for units that accommodate extended and multigenerational households. It is time to pay close attention to the reality of this growing segment of modern households in order to ensure equitable and inclusive access to safe and affordable housing for these families.

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