March 29, 2024 / The kids are all home

[HALF SECOND OF SILENCE]

[BILLBOARD]

*<CLIP> DAN: This is Dan from Nashville, Tennessee….*

SCORING <Hip-Hop Musette>

NOEL KING (host): Hey, remember that time we went to Nashville ‘cause we heard it was a really hot housing market? And we were like: ‘call us if you know anything about it’ and then you DID?

*<CLIP> LILLIAN: There's not a chance that we're going to buy a house in Nashville.*

*<CLIP> AMY: Now it’s just honestly kind of impossible. I mean I don’t have any expectation of owning a home in Nashville.*

*<CLIP> LILLIAN: So, yeah, the cost of living in Nashville is crazy. <laughs ruefully>*

NOEL: You said: ‘oh my God, it is hard.’

*<CLIP> LAYLA AHMED: My name is Layla Ahmed. I am calling from Nashville, Tennessee. Um, I'm 23 years old and I'm a member of the downtrodden Gen Z that is currently living with their parents <fade down>*

NOEL: Downtrod at 23! In places like Nashville, young people can't afford to buy houses. So, they're moving in with people who already did: their parents. This is happening in America more than ever in the modern era. Multigenerational housing is back, and the story of that is coming up on *Today, Explained*.

[THEME]

<AMBI> DOOR UNLOCKS  
 NOEL: Hiii, are you Layla?  
 LAYLA: Yes I am.   
 NOEL: Hey, I’m Noel, it’s really nice to meet you.   
 LAYLA: Nice to meet you.  
 <UNDER>

NOEL: 23-year-old Layla Ahmed lives in a subdivision east of Nashville in a brick house that is brand new and real nice:

<AMBI>  
 NOEL: Yeah, I really – I really feel at home here.   
 LAYLA: Really?!   
 NOEL: Can I – Can I move in? I’m KIDDING. I’m kidding, no, this is really nice.

NOEL: Layla’s a Vanderbilt grad, class of 2022 - she majored in child development and political science. She was also pre-med... somehow. And then after school, she took a gap year to study for the mCAT and got a job at a nonprofit that advocates for refugees. She makes about 50 grand a year and yet.

NOEL: After graduation, you moved back in with Mom and Dad, yes? What was the biggest shock?

LAYLA: Shock. The biggest shock, I think, was the lack of, like, boundaries now with my parents, because when I went to college, it was kind of like, you do your own thing, you come home when you want to, you leave when you want to. You're not necessarily beholden to a schedule. Coming back to my parents’, it kind of felt like going back to high school again, where my mom is telling me that I need to wake up and study. I can't come home at random hours of the night. I can't be out with friends or else it seems like I'm not working hard enough–

NOEL: When you made the decision to not move out, how much of a role did being able to afford something play in?

LAYLA: A pretty significant role. I kind of explored the option of being able to move out with a couple of my friends who were in the same income level as I was. They were working either nonprofit roles or, like, they were bartending straight out of college looking for, like, their first real job. And we came to the conclusion, after much twiddling our thumbs, that we might not be able to afford what we would like to.

NOEL: How many places would you say you guys looked at?

LAYLA: Dozens, if I remember –

NOEL: Dozens.

LAYLA: – and then we kind of gave up. I think I was the most… I was the person who was being a realist in the situation, looking at income, how much we would have left over after we paid for rent each month. And that was just devastating, because…

NOEL: <laughs>

LAYLA: …my mom has told me my whole life that I'm not the best saver, but really looking at income and finances. Like, after you're paying for your own place and, like, car insurance and all the things that you need to live as an adult, it was like, ‘Wow, this is real life.’ One of my friends was really, really, really gung ho about moving out of her parents’ house. And I think if I called her up today, right now and I told her, ‘Hey, I want to move out,’ she would be willing to sacrifice whatever I needed. And then there was the issue of what do we do if one person makes more than another? Do they want to pay more to have a larger room? It was tense for a moment. We ended up arguing and things, but then we – we’re all back together now.

NOEL: When you were making that decision, I'm wondering, was there part of your brain that said, ‘Oh, if I – If I lose my job, for example,’ –

LAYLA: Mhmm.

NOEL: – ’I’ll just ask Mom and dad to cover my my rent for a month or two’?

LAYLA: No, I don't – I don't think I had that thought specifically because I have helped my parents to buy this home. I kind of gave them a good portion of my savings. I helped them go through the process of looking for a home, and I knew that they had depleted their savings to buy this house.

NOEL: Okay, so anybody who wants to say, like, ‘young people today are so spoiled.’ You – you gave your savings to your mom and dad so they could live here?

LAYLA: I did. Yeah. So we were looking for a really, really long time. What my mom was a stickler for is that she wanted a home that was in a good neighborhood because we were moving from, like, I wouldn't say we lived in a bad part of town, but it just necessarily wasn't the best part of town. Like, not the best schools. So she wanted to move, especially my younger siblings, out of that situation. And then we were looking for a new build. She really wanted something new. And then something that was – this is like a very strange thing that she wanted, but she wanted a home that was all brick on all four sides, because she comes from Somalia, where the houses are, like, concrete and, like, not going to blow over if a tornado comes around. And we have tornadoes here in Nashville, so.

NOEL: This very pretty, beautiful brick house, I would imagine, is some – in some ways, like we think of this as the achievement of the American Dream.

LAYLA: Yeah.

NOEL: And I'm curious, what was your parents’ arc?

LAYLA: Mhmm.

NOEL: Like, how did you see them financially evolve as you were young?

LAYLA: Yeah. So when I was younger, my mom was a homemaker, so she lived at home with me, and her primary focus was like focusing on me and my siblings, making sure that we were good to go in terms of school. And my dad was the one who was working all the time. I didn't see my dad all the time when I was younger because he was just always at work.

NOEL: What did he do?

LAYLA: He's a cab driver.

NOEL: Okay.

LAYLA: He still is. And then once I got older, Nashville became a more expensive place to live. And so my mom had to start working, even though she might not necessarily want to, because my brother was still in middle school. So she started working herself and started saving her money as much as she could. And then I saw them put all their money together. Ask my parents’ siblings for help. I helped out a little bit. And then put all of their savings towards buying this house.

NOEL: So when you think about what the future looks like and how long you might be here at home.

LAYLA: Mmm.

NOEL: What goes through your head?

LAYLA: What goes through my head is that I definitely don't want to be here forever. I would like to feel like an adult during this, like, young period of my life. Especially because people say that, like, your 20s are the time to have fun and begin to feel that sense of independence so that once you become in your 30s and 40s, you know what living on your own looks like. You're not, like, shell-shocked for the first time. I definitely want to know what that feels like. And I think that's one of the things I'm most scared about in, in, like, thinking about how I might be not wasting my time, but just like – maybe starting everything late compared to my peers or – just on what I thought for myself in terms of what my timeline would be. So I do worry about that. Like maybe once I am pushed out into the world, I might not be ready, and then everyone's going to be looking at me like, ‘Oh my God, she's pushing 30 and she is having all these financial problems. Why?’ But I think I'm sitting tight right now. I’m waiting to grow in my career. Definitely.

NOEL: Do you feel like you're putting off any of the, like, adult life milestones by living at home?

LAYLA: I guess what would be an example of an adult milestone? Like, getting married? Like having kids?

NOEL: Let's say getting married, having kids, having a crazy 21st birthday party, having a terrible boyfriend. <gasp> You can't have a terrible boyfriend because your dad would get him.

LAYLA: Oh, because. Because I'm at home?

NOEL: Yeah.

LAYLA: Yeah. <laughs>

NOEL: Do you have a terrible boyfriend?

LAYLA: No. Not right now. God bless.

NOEL: <laughs> Not right now. Girl. What happened?

LAYLA: <laughs> I’m free, I’m free now. But – yes. Okay. Yes. Because I feel like whenever you're, you're just thinking about your romantic life. It's like, ‘<scoffs> I have to hide in my room to do whatever I want to do? Talk on the phone…’ I have to lock my door because my brother might bust through. Things like that.

NOEL: Have you ever had a boy judge you for living at home with your parents?

LAYLA: No, but I judge boys if they live at home with their parents. Which is bad.

NOEL: What's the assumption you make if you meet a young fella and he says he lives at home with his parents. Knee jerk. Where does your head go?

LAYLA: This is so bad – that he doesn't have any money! And I'm like, ‘Then you should be putting your energy towards that. Not me. That's so bad. I just said that out loud, and I'm like, ‘I need to change the way that I think.’

NOEL: When you go out on dates: Do the gentlemen come here to pick you up or do you go and meet them out?

LAYLA: Well, I go meet them out because my parents are Muslim and we have a thing where it's like, you'd never know that a Muslim girl is even dating until she announces that she's engaged. I don't even. I've never even had a conversation with my mom or dad about, like, ‘I'm going on a date with this guy.’

NOEL: Okay, so we're just not discussing it.

LAYLA: No. Which is – I'm even scared to talk about it right now with you guys, because I'm like, if they hear this, they’ll kill me.

NOEL: You are such a good daughter. Do you think there's anything about you that annoys your parents?

LAYLA: <sighs> Yes.

NOEL: Tell me more.

LAYLA: I'm messy. Not horribly messy, but I could be neater. Even though they try to put the stipulations of, like, come home before it becomes, like the witching hour outside, I still push the limits of what I can do. I think by nature, I'm a rebellious person, so I'm not really bothered by breaking too many rules. They would rather me follow all the rules that they have placed. I like the house to be cold. They like it to be warmer. Little things like that.

NOEL: Little things that you deal with when you live with other people.

LAYLA: Definitely.

NOEL: What are maybe the benefits of living here?

LAYLA: The benefits are that since my siblings are still here – I mean, they're at school right now – but you kind of have, like, still that built in, like, support system from siblings, family. So. I get my fixing of love that way. I think leaving, I would be very… I'm very much attached to them, and I would feel like I'm missing out on milestones. I definitely felt that way when I was at college. This is like so sappy and sad. But I genuinely remember laying in my bed in my dorm freshman year and I can't remember – I think it was my brother's, like eighth-grade graduation. It was something so insignificant when you look back on it, but I couldn't go. And I cried. I was like, so sad. I was like, I'm missing my brother's milestones. What's even the point of all this? I think it's because I'm nine years older than him. And since my mom started working, I kind of felt like I helped to raise him a little bit. I think the other thing, definitely, that I like about living at home is that you just get to save, and it helps you feel more secure in whatever you plan to do in the future. And you get to do things like go on vacation with your friends and maybe have a little bit more disposable income than you would if you were putting that all towards rent. It's hard because I think I've talked with my friends about how like, we may never be able to afford a home, but still, paying rent feels like dumping money into, like, just the air. It's going towards nothing.

NOEL: What is something that you want people to know about this experience?

LAYLA: I would say just in popular culture, there is a perception that, like those who live with their parents into their 20s are either bums.

SCORING <Frogs Not Hopping>

LAYLA: Or people who are not hard working. I definitely would say that we are just maybe a more risk averse group that is hoping to prepare for whatever this rapidly-changing world will look like.

SCORING BUMP

NOEL: Layla Ahmed. Not a bum. One of so many people moving back in with their parents. More on just how many, in a minute.

SCORING OUT

[BREAK]

[BUMPER]

*<CLIP> “FULL HOUSE” THEME: Everywhere you look, everywhere you look.   
There’s a heart (there’s a heart).  
A hand to hold on to.*

NOEL: It’s *Today, Explained*. I’m Noel King. So it is not just Nashville - you guys called us from all over the country and told us you are living that multigen life.

SCORING <A New Start>

*<CLIP> KEVIN: Hi, my name is Kevin Bryant and I'm calling from Clemson, South Carolina.*

*<CLIP> RENEE: Hi, Today Explained. My name’s Renee. I’m a nurse practitioner and I live in the Boston area…*

*<CLIP> DANIEL: I moved to Lopez Island Washington from Portland, Oregon in the middle of the pandemic. And since then, about a year ago, two of my adult children moved in too, so we are very full. We are – all beds are filled now…*

*<CLIP> LUKE: My wife and I are living with her mother and our 13-month-old son and while we are as grateful as can be, it presents as many challenges as you can expect.*

SCORING GETS PROGRESSIVELY MORE OUT OF TUNE

*<CLIP> ANONYMOUS CALLER: I pay with my soul. My sanity is at stake every day. It's so frustrating being an adult trying to raise a child and living back home with your family. Pray for me.*

SCORING OUT

NOEL: Pray for her, y’all. And all these other people in the same boat. It’s a lot of people! Donna Butts studies them. Donna is the executive director at an organization called Generations United.

DONNA BUTTS (Generations United executive director): We're one of the only organizations that has surveyed the families themselves, and we issue a report – It has been every ten years – sort of monitoring the trend in multigenerational living. And then we advocate for intergenerational housing. In particular, when you think about multi-generational families in this country, it's gotten a real stigma attached to it.

CASSETTE SFX

*<CLIP> PERSONAL FINANCE PERSONALITY DAVE RAMSEY, EP 1: It’s not a kid thats a college graduate with a degree in logistics that has the ability to make $120K. He’s not livin’ in his daddy’s basement.*

CASSETTE SFX

DONNA: And so what we've done, though, is we've created a lot of barriers, whether it's how many names you can have on a utility bill. There are different things that we've done that have made it just more difficult for families to be together, come together and support each other.

NOEL: Where does this American ideal of mom, dad, two and a half kids, maybe a dog, white picket fence – How far back does that go? Where’s that come from?

DONNA: Well, it used to not necessarily be really American. I mean, when you think about the turn of the 20th century, really, people lived in multigenerational households. But I think when we saw a really big push was after World War II, when people became more mobile…

*<CLIP> ARCHIVAL BUILDERS’ AD, 1956: What every one of those men had uppermost in his mind while he was away in the service – all 15 or 16 million of them, which is nearly a tenth of our entire population, or almost a quarter of the nation if you figure a wife for every man – They were thinking of home. <duck>*

DONNA: …when they would move away from their families to – for jobs, for, for a less populated area, for a better home. They started to move away more and more. And so that's when we really started to see the decrease in multi-generational households.

*<CLIP> ARCHIVAL BUILDERS’ AD, 1956: <duck up> And they were thinking about how they wanted to live, and where. Not holed up in one room back in their family’s place. Not cramped in a dingy little apartment. <duck>*

DONNA: And we then said that was the way that people *should* live, that they *should* be independent.

*<CLIP> ARCHIVAL BUILDERS’ AD, 1956: <duck up> No sir. We wanted the real McCoy: a place of our own. Not just any old place, though. But a place of which every average man could proudly say: this…. is my home.*

DONNA: So as they started to move away, then what still happened was that people, if they found themselves in financial need or if they were ill, or they needed help with care – whether it was child care or an aging parent – they started to come back together. And we've seen the largest increase when our country has had a recession or a housing bust.

*<CLIP> DENVER7: Now look, many young people – what we older folks call the “millennial” generation – they’re having a hard time finding jobs, dealing with the collapse of the economy in 2008…*

*<CLIP> DENVER7: You know, we’re having to change our lifestyle because our world is changing.*

DONNA: What people are surprised by is they always think that the numbers are going to decrease again, but in fact, they continue to rise…

NOEL: Hmm.

DONNA: … because it works for a lot of families. They may have come together because of need, but they stayed together because it works and it benefits them.

*<CLIP> “WEDDING CRASHERS”, 2005:   
OWEN WILSON: This your place?  
WILL FERRELL: No. No no no no no. No. I live with my ma.*

*OWEN WILSON: Ohh.  
WILL FERRELL: Yeah. You hungry? HEY MA! Can we get some meatloaf?*

DONNA: The first time that we did a survey of multigenerational households was in 2011. So it was during or the aftermath of the housing bust, when there was a recession, people were having a hard time. And at that time, what we found were about 7% of the families were living in a multigenerational household. We came back ten years later, during Covid, because we wanted to see how that was impacting. And what we found was in the ten years since we had talked with families, the numbers had gone from 7% to 26%. So it was a huge increase. And the numbers have continued steadily from 2011 to 2021 and beyond to continue to, to increase.

SCORING <Innovator (a)>

*<CLIP> PBS: The pandemic has accelerated a change in housing in this country that began well before Covid-19 spread. Millennials - adults between the ages of 24 and 39 – continue to move back home with their parents.*

DONNA: Covid caused a real increase in the families because people lost jobs or they were sick. Middle generations, adult children became concerned about their aging parents. We all heard horror stories of older adults who were shuttered and alone and miserable because they were alone. So I think for a lot of people, it helped them rethink how we should actually house older adults in the country.

*<CLIP> TODAY: If we got a phone call in the middle of the night and somebody fell, I just thought that it would be nice just to have to go downstairs…*

DONNA: For many they found that having a healthy grandparent move in with them, and they were trying to deal with their children taking classes on zoom while they were trying to work on zoom. Having that extra help was really, really, really important.

*<CLIP> PBS: They were supposed to send their last kid off to college and enjoy the empty nesting life, but yeah, they’ve inherited three more of us.*

SCORING OUT

DONNA: And immigrant populations do affect the number of multigenerational households we have in the country. When we've seen dips, it's because – one of the factors – is because, immigration may be down. And I know in my work in other countries, when we talk about multigenerational families, people look at me like, ‘What's wrong with you people, that your numbers are so low? You know, this is how we live, this is healthy. This is what you do.’ And again, what we've done is stigmatize it for other people. And we need to realize that it's not a matter of us going back. It's a matter of us going forward to something that is better and healthier for many families.

NOEL: So if it's one in four Americans now living in a multigenerational household, is the stigma lessening as the numbers grow?

DONNA: You know, it's starting to lessen mostly because almost everyone knows someone. But also as a country and as a, as – worldwide, we're becoming much more aware of our environmental impact and climate change. And multigenerational households have been shown to have a smaller environmental footprint because they're housing more people under one roof. They're using the same utilities. They may be using the same car. It's more of that sharing economy as opposed to everybody has to have their individual assets. They can pool assets. So I think that one of the things that people are starting to realize is that they are environmentally helpful.

NOEL: If the factors that are contributing to a rise in multigenerational living are dealt with, let's say that the student loan crisis. Let's say colleges become cheaper. Let's say daycare becomes cheaper. Let's say the US decides it's just going to go ahead and build more housing. If we solve the underlying issues that contribute to a rise in multigenerational housing, do you think we will see less of this happening?

DONNA: I don't think we'll see less of it happening. And what I base that on is when we did our survey of the families, and many of them said that they came together because of Covid, but 72% said that they intended to continue to live in a multigenerational family for the long term.

SCORING <Frogs Not Hopping>

DONNA: And I think it's also a way that we can address some of the other issues that you just mentioned. Student debt. If young people don't have to try to, you know, make ends meet with, with, you know, rent and other things if they can, if they can live – So that would help with this. With student debt. When it comes to care, one of the things that we as a country need to think about is we've we've isolated, we sort of segregated by age, child care, adult daycare, elder care. And if we would look at caregiving across the age span and look at how we can develop interventions that like a child care center and an adult daycare center or, primary school that's in a senior living community, if we can do things like that, we can help with the costs, but also with the integration that I think is so important in – among generations.

SCORING BUMP

NOEL: That was Donna Butts of Generations United.

Today’s show was produced by Amanda Lewellyn and edited by Jolie Myers. It was engineered by Rob Byers and Patrick Boyd. And Laura Bullard is our fact-checker.

The rest of our team includes Haleema Shah, Avishay Artsy, Hady Mawajdeh, Miles Bryan, Victoria Chamberlin, Jesse Alejandro Cottrell, David Herman, and Sean Rameswaram.

Our supervising editors are Amina Al-Sadi and Matthew Collette. Our executive producer is Miranda Kennedy.

We use music by Breakmaster Cylinder.

And I’m Noel King. And this has been Today, Explained.

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[10 SECONDS OF SILENCE]