



10. The facility must provide for an ongoing program of activities designed to meet, in accordance with the comprehensive assessment, the interests and the physical, mental, and psychosocial well-being of each resident.

Source: State Operations Manual Provider Certification, Health Care Financing Administration, as cited in Trudy Lieberman and the Editors of *Consumer Reports, Consumer Reports Complete Guide to Health Services for Seniors* (New York: Three Rivers Press, 2000).

This is a scary list indeed. But it's not our job to criticize elderly care facilities—plenty already do that. Instead, our job here is, first, to keep you out of such places and, second, to help you better enjoy growing older in the close vicinity of your family. So please read on.

Why This Book Is for You

We expect the typical reader of this book to be a member of the postwar baby boom generation, aged fifty to sixty-five or so. Folks already into their sixties and seventies will find immediate use for this book as well. Or perhaps you're one of their kids. We're going to address our comments mostly to the older folks facing retirement during the next ten years or so. But for you sons and daughters of baby boomers, there's much here too.

Our cousin Lee in Nebraska, born in 1940, is fond of describing all the trouble baby boomers have caused America over the years. He should know: his younger brother was born in 1946. According to Lee, first it was bikes. Come Christmas 1951 there was a big bicycle shortage in the country. Then it was classrooms and teachers, including not enough seats in colleges around the country beginning in 1963. By 1965 there weren't enough entry-level jobs to go around. About 1972, as the first baby boomers started families, there weren't enough houses.² Baby boomers thinking about retirement drove the late-1990s stock market run-up—there was a shortage of good investments. And, of course, now there is a shortage of retirement and pension funds.³

Perhaps the best metric for this problem is to compare the number of births in the United States over three periods. About forty million kids were born in the United States between 1931 and 1945. The postwar baby boom (1946–1960) was fifty-eight million strong—a 45 percent increase! Thereafter, births fell to fifty-five million between 1961 and 1975.

Our cousin Lee was right, America has never done a good job of handling those fifty-eight million kids and the incredible demand of their num-



Room for Thought 1.1. The Impact of Demographic Shifts

Lower fertility can be good for economic growth and society. When the number of children a woman can expect to bear in her lifetime falls from high levels of three or more to a stable rate of two, a demographic change surges through the country for at least a generation. Children are scarcer, the elderly are not yet numerous, and the country has a bulge of working-age adults: the “demographic dividend”. If a country grabs this one-off chance for productivity gains and investment, economic growth can jump by as much as a third.

However, the fall in fertility is already advanced in most of the world. Over 80% of humanity lives in countries where the fertility rate is either below three and falling, or already two or less. This is thanks not to government limits but to modernisation and individuals’ desire for small families. Whenever the state has pushed fertility down, the result has been a blight. China’s one-child policy is a violation of rights and a demographic disaster, upsetting the balance between the sexes and between generations. China has a bulge of working adults now, but will bear a heavy burden of retired people after 2050.

Source: “Now We Are Seven Billion,” *Economist*, October 22, 2011, <http://www.economist.com/node/21533364>.

Note: We in the United States are about twenty years ahead of the Chinese on this demographic disaster! And the Japanese have been about ten years ahead of us.

bers. And now our retirement system, designed for the 1930–1945 cohort, faces the boomer onslaught. Indeed, you can already see some of the key systems beginning to fail. Most recently, baby boomers’ pension funds, retirement accounts, and housing values deflated during the so-called Great Recession. Consequently, boomers are en masse keeping their jobs longer and thus adding to the country’s unemployment problem as younger workers are in effect locked out. Everybody knows Social Security and Medicare will dissolve circa 2020. The private pension funds were beginning to creak even before the disaster of 2008–2009.

If you think the nursing home you visited today is a place you want to stay out of, wait until you see the 2020 version. Who will build enough of them? Who will staff them? Who will pay for them? And with the new medical technologies, we’ll all live longer. Rather than dying from diseases, baby boomers will just wear down and wither away. The demographics make the future easy to see, and our future is different, far different, from the retirement our parents are experiencing right now.



Getting ready for this future is what the rest of this book is about. We predict that the retirement of baby boomers will be accommodated by a fundamental change in American culture. Three-generation households will not be seen as a kind of subsidy for our “irresponsible” kids. Rather, three generations living together again, as they have done everywhere on earth throughout history (except in the United States and Northern European countries in the last fifty years) will be the norm. Investing in our kids will be seen as the new kind of pension fund, one that helps everyone. And the close relationship that has held societies together throughout history, that between grandparent and grandchild, will be renewed.

Our parents could afford the independence of living separately. “I will not be a burden to my kids” has been their mantra. Our baby boom generation will not be able to afford the apparent luxury of such independent living. And perhaps it’s really not a luxury at all. As we adapt to the new cultural realities, perhaps we’ll actually be happier with our rediscovered freedom to live together again in inventive family living arrangements.

In the following pages, we describe what many inventive Americans with foresight are already doing to bring their families back together again. The bricks of our story are the words of the more than one hundred Americans Sharon interviewed who are now building multigenerational households. To protect their privacy, we have disguised the names and locations of the folks interviewed. But we have remained faithful to the content and context of their comments. These Americans are from all over the country: east, west, north, and south. They are black and white, wealthy and not. They speak English, Spanish, or Chinese as their first language. They work as manicurists and writers, Realtors and finance professors. The youngest is nine and the oldest is ninety-seven. And in this second edition of our book we also add other new ideas posted on internet commentary sites in response to a variety of media reports on multigenerational living. All give sage advice:

Helen (a Realtor in her sixties): When I work with people that are in their late sixties and early seventies, I try to help them see that they are going to be happier if they can move to their final home while in that age bracket. . . . They are not selling their house when they are under pressure for medical reasons or when they are not making good decisions. They don’t have to make quick choices about the things that they have loved for so many years, valuable and sentimental things. Also it helps because folks are more adaptable moving into a new situation and developing new friendships when they are in their early seventies. The longer you wait after seventy-five, the harder it gets. I have seen





people in their eighties, they just can't do it. . . . That is why I have explored all these options for myself, so I can make my own choices.

And they bring tears to our eyes:

Sarah (a seventeen-year-old, talks about having her granddad across the way): I took a class sophomore year about American history. I fell in love with it. I remember in my junior year, I was studying fascism and communism for an exam, and Granddad helped me. He launched into a twenty-minute explanation of world history, just clarified a bunch of things, and it was one of those [times] . . . you know, I'll remember in twenty years. When I'm getting married, I'll have a funny story to tell about how my grandpa was helping me out with a test when I was sixteen. . . . It's like having your encyclopedia right across the road, across the grass.

Sarah added in her college application essay, "It is listening to your grandfather quote the page you just read in *Macbeth* last night word for word or that afternoon that you spent playing double solitaire with your grandmother as you watch an AMC movie. It is through such life experiences that I begin to realize that because of my past, I am ready for whatever the future has to bring."

The mortar of our story is our observations about and analyses of this growing trend in America. Three generations living together is on the increase according to all sources, including the most recent U.S. census data. Our goal is to help push this healthy trend along and to help ease the transition from a culture of *independent* retirement to one of *interdependence*. We are convinced the latter will be better for all.

Changes in the Second Edition

The remainder of the book is organized in a similar way as the first edition, entitled *Together Again*. But, here in *All in the Family* we have updated all the statistics as additional data have become available. We have been able to add new stories about both successful and unsuccessful experiments in multi-generational living as reported in the popular press and web commentaries by hundreds of Americans. We also introduce material on the latest thinking about creative processes that can be applied in family meetings. The emphasis in all this new material is on the inventiveness of families as they adjust to circumstances in the second decade of twenty-first century. Indeed,





the complex mix of cultural and legal constraints; family resources, including both housing and finances; the numbers, ages, and health of extended family members; geographic limitations; personality clashes; and differences in cross-generational values makes family design processes daunting, while at the same time providing exciting opportunities.

