

## Ecological and Psychosocial Perspectives on Intergenerational Home Sharing

Interest in home sharing between skipped generations has gained the interest of the public, policymakers, and researchers because of the potential win-win outcomes.<sup>1</sup> This brief outlines important economic, psychological, and social circumstances among emerging and older adults that present a rationale for intergenerational home sharing as well as challenges for successful implementation.

### Emerging Adulthood

Individuals aged 18-25 are undergoing a unique life stage in the 21<sup>st</sup> Century. Due to the technology revolution, the rise of civil rights, and the women's movement, more and more individuals in this age group are marrying later, pursuing higher education, and exploring their identities and their place in the world.<sup>2</sup> Emerging adulthood is a new life stage that is characterized by identity exploration, being self-focused, feeling in-between adolescence and adulthood, and it is the age of possibility and instability.<sup>3</sup> This brief focuses on the themes of instability and identity.

#### Instability

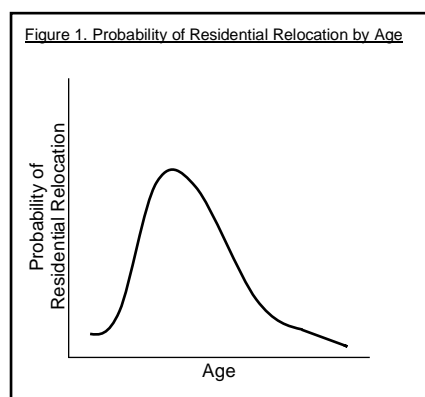
**Economic Insecurity.** Higher levels of education result in higher levels of wealth and health.<sup>4</sup> Yet the cost of education has never been higher. National student loan debt is nearly \$1.6 trillion dollars with more than 45 million borrowers.<sup>5</sup> Graduate students owe an average of \$57,600, 25% owe more than \$100,000, and 10% owe more than \$150,000.<sup>6</sup> This debt burden is heavier for first-generation students and racial and ethnic minorities.<sup>7,8</sup>

“Student debt weighs on every decision I make, from food shopping, to where I choose to live, to how I spend my free time, to what clothes I wear, and ultimately, what career I choose.”  
ASA Respondent (2013)<sup>9</sup>

Nearly 30% of borrowers have delayed starting a family and 20% have put off marriage because of student loans.<sup>9</sup> Student debt compromises their ability to purchase daily necessities and many graduates are unable to invest in a home or buy a car.<sup>9</sup> More than 6 out of 10 borrowers say they cannot save for retirement.<sup>9</sup>

#### Housing Instability.

Emerging adults are more likely to experience residential change than any other age group (Figure 1, Adapted).<sup>3</sup> [On average, NYU Silver School of Social Work students move 3 times from one apartment to another during their two-year stay in the program.]



**Food Insecurity.** Almost half of all college students report that they did not have enough money for food. As a result, 44% cut the size of meals or skipped meals, 15% lost weight, and 20% did not eat for a whole day.<sup>10</sup>

#### Age of Possibility and Identity

Finding one's authentic self, and how they fit into society, is a priority for emerging adults. This is often the first time that they are able to focus on how their identity intersects with their professional careers and romantic relationships. Socioemotional selectivity theory also suggests that this is a time of great experimentation and search for knowledge and information.<sup>11</sup>

In sum, emerging adulthood is characterized by economic, housing, and food instability, as well as the possibility of independence, self-actualization, and recognizing one's place in the world.

### Older Adulthood

Individuals in mid- and later-life must continue to address the psychosocial tasks of contributing to the world through family and work as well as reflect on their life as a whole and feel a sense of satisfaction or failure. There is great heterogeneity among the older adult population, partly due to growing inequity and changes in the social contract of retirement security. For these reasons, the themes of insecurity and identity and purpose in life are also salient among older adults.

#### Insecurity

**Economic Insecurity.** Over 25 million Americans aged 60+ are living at or below 250% of the federal poverty level, \$29,425 per year for a single person.<sup>12</sup> While many older adults want to work, discrimination due to age and other identities, have resulted in forced retirement, long episodes of unemployment, and intermittent work.<sup>13</sup> Women, populations of color, and LGBTQ+ are at higher risk of economic insecurity due to a lifetime of discriminatory practices (e.g., pay inequity, lower levels of quality education) and caregiving demands<sup>13-21</sup>

Debt among older adults has increased from 38% in 1989 to 61% in 2016.<sup>22</sup> Median debt increased from \$7,463 in 1989 to \$31,050 in 2016.<sup>22</sup> Most of the debt is in mortgages, although credit card debt and student loan debt are rising.

Nearly 1 out of 4 older adults forwent home or car improvements, while 15% of older adults missed rent or mortgage payments.<sup>23</sup> Nearly 2 out of 10 adults avoided social engagements, skipped medical appointments or meals.<sup>23</sup>

**Housing Instability.** Homeownership, a key to retirement security, is slowly declining among older adults.<sup>24</sup> Blacks, Hispanics, and Asian households are less likely to own a home when compared to Whites (57%, 60%, 71%, compared to 81%, respectively).<sup>24</sup> Nearly 1 out of 4 older adults rent, and renting households have significantly less

annual income than homeowners: median income of \$28,000 compared to \$61,000.<sup>24</sup>

Older adults today are at a greater risk of housing insecurity than ever in the past. In 2016,

- 9.7 million households, nearly a third of the older adult population, spent more than 30% of their incomes on housing<sup>24</sup>
- 4.9 Million paid at least 50% of their incomes on housing (including 3.4 million 65-79 and 1.5 million aged 80+)<sup>24</sup>

There are many factors contributing to housing insecurity: rising health care costs, limited personal savings, stagnating wages, the shift of defined-benefits to defined-contribution pension plans (as well as the generosity of the pension plan), and the rising cost of housing. And for minority populations, pay inequity has a particularly acute impact on economic and housing stability.

**Food Insecurity.** Nearly 1 out of 10 older adults do not have access to food or go hungry due to poverty or other challenges.<sup>25</sup> Women, individuals without a spouse, populations of color, individuals with lower levels of education, and socially isolated have higher risks of food insecurity when compared to their counterparts.

### Social and Material Convoy

Older adults have a deep attachment to home, family, friends, and neighbors who have joined them through the journal of life—representing the social and material convoy.<sup>26</sup> A common theme among older adults, irrespective of sociodemographic characteristics and income, is to age-in-place. Although the number of individuals with close social ties is relatively the same among older adults and emerging adults, older adults tend to prefer investing time and energies into meaningful relationships, whereas emerging adults want more friends.<sup>11</sup> Few older adults divest material belongings given the symbolic, emotional, and functional purposes of large and small items collected throughout one's lifetime; whereas emerging adulthood signals the beginning of procuring the material convoy.<sup>27</sup>

### Implications

These ecological and psychosocial perspectives on emerging and older adults reveal common themes with unique circumstances that can help develop hypotheses for intergenerational programming and research:

- Affordable, safe, and clean housing is important to health, irrespective of age, and should be the proximal and primary objective of intergenerational home sharing. Research should explore how intergenerational home sharing has a differential impact on health when compared to conventional living arrangements and among diverse populations.
- Economic and food insecurity are acute among some populations. Social workers should ensure participants have access to social services (e.g., SNAP, Medicaid, The Senior Citizen Rent Increase Exemption, SCRIE program, in NYC). Programs might consider grants or

awards to be used for basic necessities as recruitment and retention strategies. Research should explore the effectiveness of these institutional factors on the diversification of participation and retention, as well as their association with health and social outcomes.

- Welcoming an individual into our social convoy is a special and unique experience. Yet the degree to which individuals are open to reconstituting their social convoy varies by age, gender, socioeconomic status, and context.<sup>27-29</sup> Graduate students might be more amenable and flexible with membership, whereas older adults might be a bit more hesitant. Research can determine how intergenerational home sharing reconstitutes the quality, function, and structure among diverse participants, and whether these changes have a differential impact on health when compared to the status quo.
- Ensuring meaningful social bonds is at the heart of Intergenerational programming. Yet, these social objectives might be distal outcomes for some groups of people, where the primary focus is on housing, food, and economic security.

### Conclusion

Ensuring affordable, safe, and clean housing is the main priority and can lay the foundation for the possibility of building meaningful social bonds between the generations. Practitioners and researchers should consider the ecological and psychosocial developmental tasks associated with each of these life stages, offer wraparound social services to bolster security for individuals who want and need them, and test health outcomes among diverse participants.

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