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### INTRODUCTION

# The Rise of Doubled-Up Households

ISA'S FIRST PREGNANCY, at age nineteen, was unplanned.<sup>1</sup> She was still living in her mother's home, but she and her partner of three years planned to find a home of their own and raise their daughter together. This plan never materialized. After a serious accident left her partner injured and depressed, she watched helplessly as he began drinking. Ultimately, he landed in jail when their daughter was just six months old. As a young, newly single parent, Isa felt she "had to step it up." She worked hard to earn her high school degree, then pursued higher education, trying to find a fulfilling career that would provide a stable income for her family.

By the time I met her, Isa was twenty-nine years old and had three daughters, ages nine, five, and one. She was busy finishing cosmetology school, cultivating a clientele for the massage and hair services she provided in her home, and attending hair and makeup shows to build her network in the hopes of landing a position in a salon. Although she was working toward her career goals, her income was extremely limited. She received regular child support payments for just one of her three daughters, and those payments, along with the money she earned from hair and massage clients, brought her income to just under \$6,000 that year. She received about \$400 a month in food stamps but no other public assistance. Unable to afford housing of her own and without adequate public assistance, Isa relied on the private safety net: she and her daughters lived in her mother's single-family home in Dallas.

A large and growing number of American families like Isa's live "doubled up" in households shared with extended family or friends. As of 2018, more than eleven million children in the United States—that is, over 15 percent—lived with a parent in a household they shared with an adult extended family

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member or nonrelative.<sup>2</sup> These numbers reflect a cascade of structural forces and changes that have left many families, particularly low- to moderate-income families, in need of private safety net support from extended family and friends. Parents like Isa struggle to raise their children while navigating an increasingly unaffordable housing market, an often precarious labor market with few protections against economic instability, and a severe shortage of affordable quality childcare. In each of these areas, the public safety net falls far short of meeting families' needs, and parents are largely left to cobble together solutions of their own. For families like Isa's, doubling up is one makeshift response to these challenges—though, as this book will show, it is typically an imperfect and insufficient solution to a family's needs.

The housing market has largely left behind lower-income families like Isa's. In the face of rapidly rising housing costs, affordable housing for low-income families is in short supply.<sup>3</sup> For every one hundred renter households with incomes below 30 percent of area median income, there are just thirty-six available and affordable rental units.<sup>4</sup> Moreover, the impacts of rising housing costs extend far beyond very low-income households. The rental market is increasingly focused on high-end renters, leaving even moderate-income families with fewer rental options and at growing risk of housing unaffordability.<sup>5</sup> In Texas, where Isa and her daughters lived, a family needs an income of \$57,980 a year—more than a majority of renter households earn—to afford even a modest two-bedroom rental.<sup>6</sup> Moreover, home prices have continued to climb alongside rents, leaving many would-be homebuyers unable to afford a down payment or to qualify for a loan. As of 2022, 92 percent of renter households were unable to afford the down payment on a median-priced home without help from family or other sources.<sup>7</sup>

An insecure and uncertain labor market poses additional challenges for families like Isa's and amplifies the housing challenges they face. In recent decades, much of the burden of managing economic risk has shifted from the government and employers to individuals and families, and many institutions that traditionally supported economic security and mobility have deteriorated, leaving families reliant on private safety nets to fill in the gaps. Employment has become more insecure and risky, with rising rates of nonstandard employment, decreasing employment stability, and declines in access to security-enhancing benefits like living wages, pension plans, and employer-subsidized health insurance. Likewise, relative to other wealthy nations, the United States provides little protection to workers who face employment

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instability, illness, or caretaking needs. Low-wage workers like Isa are particularly disadvantaged in this area.  $^{10}$ 

Compounding these challenges, the childcare that facilitates stable employment, especially for mothers, is increasingly unaffordable and difficult to find. If Is a had not had her mother to help look after her daughters, she would have struggled to afford childcare on the private market; in her home state of Texas, the annual average cost of childcare for just one of her three children was more than she earned in a year. The vast majority of families who are eligible for childcare subsidies do not receive them, and even those families who are lucky enough to receive them face limited provider options and often still find high-quality care unaffordable. Moreover, given high costs and a limited supply of childcare providers, securing affordable, quality childcare is now challenging for parents across the income distribution, not just very low-income parents like Isa. 14

Two-parent families can share child-rearing responsibilities, and by pooling risk and income, they may be better able to weather the precarity of the modern labor market compared to lone parents. Yet concurrent shifts in family structure have left many parents—like Isa, after her partner was incarcerated—raising children alone. The share of children living with two coresident parents declined from the 1960s before plateauing around 70 percent from the 1990s to today. Many children, like Isa's daughters, will live with an unpartnered parent for some or all of their childhood. Because the United States has a distinctly unsupportive policy environment for single parents compared to other high-income countries, families like Isa's are particularly vulnerable to the challenges of precarious work, unaffordable housing, and insufficient childcare support. In

Given the racialized and gendered nature of both the housing market and the labor market, these multiple sources of precarity are further amplified for families of color and for single mothers. Disproportionately concentrated in lower-wage jobs with fewer protections, women and workers of color like Isa are left at greater risk of poverty and economic instability. Historic and ongoing racism has limited homeownership opportunities and left many families of color in lower-quality housing and disadvantaged neighborhoods. Relatedly, families of color are more likely to experience unstable and unaffordable housing than their White counterparts. Unmarried mothers likewise continue to have low rates of homeownership and face a heightened risk of eviction and housing unaffordability.

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The public safety net in the United States provides meager support to families facing housing and economic needs. Housing assistance for lower-income households can lower rent costs and provide a lifeline for families. <sup>22</sup> Yet rental assistance is not an entitlement program, and Isa's was just one of the 14.2 million households eligible for such assistance that do not receive it. <sup>23</sup> Moreover, the number of households in need of federal housing assistance is growing far more quickly than the number of households receiving this assistance. <sup>24</sup> Assistance with utility bills, another important housing cost, is limited as well; just 20 percent of households eligible for the Low Income Home Energy Assistance Program (LIHEAP) receive this assistance each year. <sup>25</sup>

The United States also provides little cash aid that families could use to help pay for housing, utilities, and other necessities. Today's cash assistance safety net is targeted primarily at working poor families, leaving little cash support for parents who lack regular formal employment. Working poor families have access to the Earned Income Tax Credit (EITC), the largest means-tested cash assistance program today. Families receive the EITC annually as a tax refund, and many families use some of this payment to pay rent for the month and to pay off debt, such as to landlords and utility companies. Yet the annual payment is not well designed to cover regular monthly expenses, like housing costs, throughout the year. <sup>27</sup>

The precarity of modern life, especially in a context of limited public supports, has left families highly reliant on private safety nets like doubling up. 28 In this way, private safety nets serve as a substitute—though an imperfect one, as this book will demonstrate—for a robust welfare state. Doubling up is now a standard childhood experience; over two in five children live in a doubled-up household at some point during childhood.<sup>29</sup> What does it mean that so many families with children, like Isa's, now rely on others and provide support themselves by sharing a household? To answer this question, I spoke with parents to gain an in-depth understanding of their experiences doubling up. I interviewed parents like Isa who doubled up as "guests" in someone else's home, as well as "host" parents who had a home of their own that they shared with an additional adult or family.<sup>30</sup> With these data, this book answers three questions that are central to understanding what doubling up means for families with children: What circumstances and motivations lead parents to form doubled-up households? How does living in a doubled-up household shape their daily lives? And how do families fare after these arrangements dissolve?

For the parents I met, doubling up provided a vital safety net. Many parents doubled up in the home of an extended family member or a friend in response to a sudden housing crisis—from eviction to housing disrepair to the breakup of a romantic relationship. Other parents, like Isa, had not experienced a housing crisis, but they probably would have if they had not been doubled up. Even some moderate-income families gained support by moving in with friends or family. Although these families were often not in crisis, their aspirations for the future—like owning a home or simply renting an affordable unit in a neighborhood near extended family—were also constricted by high housing costs.

Doubled-up households provided a multifaceted safety net. Isa and her daughters lived comfortably in the large single-family home owned by her mother, Antonia. The home was located in a neighborhood that Isa described as not her ideal, but calm. Rather than paying a set amount in rent and utilities each month, she gave Antonia what she could afford—\$600 when she was working full-time as an administrative assistant, but only \$200 in recent months, as she was "trying to build myself up again and get on my feet." Her mother also provided reliable childcare for her three daughters, enabling Isa to work and to pursue higher education—first in massage therapy, then court reporting, and finally cosmetology, where she found her passion and an outlet for her artistic instincts.

Although we typically think of families that host additional adults or families in their home as the support *providers* in doubled-up households, many hosts in my sample needed the economic, care, and emotional support that guests could provide. While living with Isa, Antonia benefited from her daughter's monetary rent payments, but also from her companionship and help with day-to-day tasks. In this way, doubling up was a support strategy for vulnerable hosts as well as guests. As Isa described her household, "It's just something temporary, but we're helping each other out, so that's a good thing."

Yet the support that parents both sought and provided by doubling up came at a high cost, as the complicated dynamics of sharing a home could foster conflict, stress, and uncertainty. Doubling up often limited parents' ability to enact their ideals of family life. Compared to nuclear family households, doubled-up households had few taken-for-granted norms that guided household functioning; household members had to resolve basic questions about how the shared household should function and how residents should relate to one another, and they often disagreed about how to do so. For instance,

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Is a disliked her mother's seemingly constant surveillance; even a minor change in her usual routine, she said, caused her mother to "check on me like I'm a little girl." Parents like Isa who lived doubled up as guests in someone else's home typically entered such negotiations with less household authority than their host.

Moreover, negotiations over roles and household functioning had farreaching ramifications for family life. Antonia took an active role in raising her three granddaughters—often too active for Isa's taste (as I show in chapter 6), and Isa worried that her mother was encroaching on her own role as a mother. Living doubled up also influenced Isa's own parenting practices, as she sought to prevent her daughters from doing the tiny everyday things that bothered Antonia, such as leaving their bikes in the driveway. Living in her mother's household even shaped Isa's family structure: when she wanted her younger daughters' father to move in with her, she had to get permission from Antonia, who had never gotten along well with him. Antonia ultimately allowed Isa's partner to move in, but Isa felt that her mother's interference contributed to their eventual breakup. Antonia pressured her to have her partner clean up more, Isa said, and wanted them to eat with her in the dining room rather than taking their food to their room. When her mother and partner disagreed, Isa felt torn about whose side to take. "Stuff like that kind of would put me kind of against the wall. I want to do what my mom was telling me, because we live here, but I knew [I should do] what the father of my kid wants to do because we were actually a family." After Isa's partner moved out, Antonia eventually banned him from even visiting, forcing Isa to leave the house to allow her daughters to see their father.

For many parents, navigating shared physical space and negotiating expectations about household roles and relationships required immense effort. This constant invisible labor absorbed parents' time, energy, and mental bandwidth on a daily basis. In addition to the effort they required, these negotiations had profound consequences for families. They shaped how household members interacted with one another's children and romantic partners; determined how resources and expenses were shared between hosts and guests, many of whom had little disposable income; and threatened household members' deeply held identities as adults and good parents. Hosts and guests also often faced uncertainty about how long they would live together.

Living in a doubled-up household often had social, emotional, and even economic costs, yet many families experienced limited long-term payoff to enduring these challenges. The quick dissolution of most doubled-up

households often pushed guest parents into another doubled-up arrangement or unaffordable housing and sometimes left host parents struggling to meet financial and childcare needs. For instance, Simone, a mother featured in chapter 7, lived with her partner and his son in the homes of three different hosts in less than two years as they tried to find a stable arrangement that would enable them to comfortably save up for a home of their own. Household instability introduced new challenges for both parents and children, including residential moves and school changes, economic instability, and the stress of navigating a new household arrangement. In this way, temporary doubled-up households, rather than reducing the precarity that families faced, too often perpetuated it.

Although stable doubled-up households like Isa's were not immune to the challenges of coresidence, they could provide lasting support with day-to-day needs. Yet, as Isa discovered, even years of living doubled up was rarely sufficient to allow guest parents to overcome barriers beyond the home, such as income volatility and the limited availability of desirable and affordable housing. Despite living doubled up in Antonia's home for years, Isa made little progress toward her ultimate goal: renting an affordable two-bedroom home in a neighborhood that she felt would be safe for her daughters. Although she and her daughters could remain in Antonia's home indefinitely, she continued to dream of a home of her own. "I feel that right here I'm just in a little box," she reflected. "I want to do more, I want to reach those goals and those dreams that I have." Parents like Isa hoped that with temporary support from doubling up and enough hard work, everything would eventually fall into place for them to be able to achieve their economic and housing goals. Yet the compounded, systemic challenges parents faced were often too great for the private safety net to overcome.

# What Is Doubling Up?

Doubled-up households are those that include any adult besides the householder and the householder's romantic partner. Doubled-up families can be divided into two categories: the host, or householder, who owns or rents the home and is allowing an additional adult(s) to live with them, and the guest, who is living in someone else's home and does not have a home of their own. Scholarly and public attention has typically focused on guests who double up to receive housing support.<sup>31</sup> Yet fully half of children who live in a doubled-up household do so as hosts—that is, their parents have a home of

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their own that they share with others.<sup>32</sup> As described in this book, doubling up shapes the daily life and well-being of hosts as well as guests.

Because doubled-up households include adults beyond the nuclear family unit of parent, romantic partner, and minor children, they are also known as "shared" households. Of course, cohabiting with a romantic partner also involves sharing household space. Yet coresiding with extended family and non-relatives is conceptually distinct from cohabiting with a romantic partner, both in the research literature and among the parents I spoke with. (See the methods appendix for further details.) The distinction that demographers and parents draw between living with a romantic partner and living with other adults reflects the primacy of the idealized independent nuclear family household, a topic I turn to in the next section. (34)

Although it specifically excludes households formed solely with a romantic partner, the term "doubled up" encompasses a wide range of household relationships. Multigenerational households are the most common type of doubled-up arrangement for families with children. About 10 percent of all children live with a parent in a three-generation household with grandparents, parents, and children coresiding, most commonly in the home of the grandparent. About one-quarter of children will live in a three-generation household at some point during childhood. Additionally, young adults are increasingly likely to remain in or return to their natal home. About 19 percent of children live with a parent and an adult sibling at some point during childhood. Although most doubled-up children live in multigenerational households, a substantial share (about 21 percent) live with only non-grandparent extended family members. In these arrangements, parents are most often the host. Additionally, about 14 percent of doubled-up children live with nonrelatives only—again, most commonly with their parent hosting.

Residence in doubled-up households is not distributed randomly across the population. Probably in part reflecting the support functions that doubled-up households can serve, these arrangements are particularly common for Black, Hispanic, and Asian families, families headed by an unmarried parent, and families with lower socioeconomic status. Over 20 percent of Black, Hispanic, and Asian children live with a parent in a doubled-up household, roughly twice the share of White children who do (11 percent). Children with a never-married mother live doubled up at about three times the rate of children with a married mother (33 percent versus 11 percent; children with a previously married mother fall in between at 22 percent). And 22 percent of children whose mother completed a high school degree or less live doubled

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up, more than twice the share of doubled-up children whose mother has a college degree or higher (9 percent; children whose mother completed some college are in between, at 16 percent).<sup>40</sup>

This book asks how doubling up shapes the lives of the families with children who live in these households. I show that fully answering this question requires attention to the housing aspects of doubling up, as well as to the impact of this housing arrangement on social relations. Doubling up is inherently a housing arrangement, one in which adults who would be expected to live independently under the normative nuclear family household model share a single physical home. Academic and popular attention to doubling up has often focused on its emergency housing role. In this book, I attend closely to the housing aspects of doubling up, showing how families come to move in and out of others' homes, the reasons families share the home they own or rent, and how doubling up shapes families' residential trajectories.

The role of doubling up as a housing arrangement is important, but as Isa's story demonstrates, doubling up involves far more than just the roof over one's head. Those who double up share not only housing but a *household*, and they navigate day-to-day life with coresident adults beyond the nuclear family. By attending closely to the social dimensions of doubling up, in addition to the physical housing dimensions, this book bridges scholarship on housing and on family complexity. This approach provides a more comprehensive view of the myriad ways in which doubling up shapes families' lives, impacting parents' autonomy, material well-being, romantic relationships, and child-rearing, as well as their residential outcomes and stability.

## Beyond the Nuclear Family

Understanding the social dynamics of doubled-up households first requires us to consider the household form they are defined in contrast to: the nuclear family household. In the United States, the independent nuclear family—comprising just a householder, their romantic partner, and their minor children—is the archetypal household unit. As of the mid-twentieth century, canonical sociologists theorizing about urban and family issues viewed the isolated nuclear family as the ideal family type and "an essential underpinning of the American way of life." In the years since, social scientists and historians have consistently countered these claims by documenting the involvement of extended family and fictive kin support networks and highlighting their importance for survival and mobility.<sup>43</sup> Other scholars have

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highlighted that, historically, assumptions about the independence of nuclear family units are relatively new and that they poorly reflect the lived realities of many low-income families and families of color.<sup>44</sup>

Despite challenges to the scholarly dominance of the nuclear family ideal, it remains ubiquitous in sociological and popular conceptions of families. Sociologist Karen Hansen calls this assumption that families operate within an insular and independent nuclear family household unit the "ideology of the nuclear family." This ideology pervades understandings of home life. It influences the personal understandings that shape how families seek to arrange their lives, as well as the institutional understandings built into policy and popular discourse. Because the nuclear family unit and the household are assumed to be coterminous, the home serves as a physical and symbolic boundary around the nuclear family unit. It is a marker of privacy that sets the private affairs of a nuclear family unit apart from the outside world. Inside the household, the family is assumed to be a "solidarity unit" that shares economic resources and collective interests. <sup>46</sup> Outside these boundaries, the American values of independence and self-sufficiency dominate. <sup>47</sup>

Parents like Isa echoed this ideology of the independent nuclear family. Her desire to move out of her mother's home, despite the practical benefits of coresiding, reflected her belief that she and her daughters were "our own little family"—separate from Antonia—and that as an adult and as a mother, she needed to be "taking care of my kids and myself" rather than relying on her mother for help. "I have to do it on my own," she explained.

Despite this ideal, the independent nuclear family household is often insufficient to meet many of the challenges of modern life. Particularly in the US context of limited public support, expectations of self-sufficiency stand in stark contrast to families' need for support. In his 2020 *Atlantic* article titled "The Nuclear Family Was a Mistake," commentator David Brooks declared, "The family structure we've held up as the cultural ideal for the past half century has been a catastrophe for many." Sociologists have consistently noted that families' proclaimed desire for independence and nuclear family insularity contrasts with the support they need and seek from extended family and fictive kin across a variety of arenas, from economic support to childcare. To borrow a phrase from sociologists Natalia Sarkisian and Naomi Gerstel, American society is characterized by "nuclear family values, extended family lives."

Of course, the independent nuclear family is not the universal family model worldwide. Individuals in Africa, Latin America and the Caribbean, and Asia

and Oceania spend a much lower proportion of their lives, on average, in nuclear family households compared to individuals in North America and Europe. <sup>51</sup> Indeed, in many African countries, most of residents' lives are spent in households that extend beyond the nuclear family unit. <sup>52</sup> Even within North America and Europe, regions where nuclear family households are more common, there is substantial variation; for instance, shared households are relatively common in eastern Europe, in contrast to other parts of the continent. <sup>53</sup> North American and northern European countries are also characterized by high levels of individualistic (rather than familistic) values, which may shape how parents interpret doubling up. <sup>54</sup>

Even though the independent nuclear family household is often considered the archetypal household arrangement in the United States, the share of families who actually *live* in nuclear family households has declined in recent decades. Families are increasingly sharing space with extended family members or nonrelatives. Between 1996 and 2018, the percentage of children living with a parent and an adult extended family member or nonrelative increased by more than 40 percent, from 10.7 percent to 15.4 percent. Moreover, there is little evidence to suggest that rates of doubling up will decline anytime soon. During the economic uncertainty and childcare concerns of the Covid-19 pandemic, the upward trend in rates of doubling up accelerated, particularly among Black and Hispanic families, lower-socioeconomic-status families, and unmarried-parent families. Se

Today's high rates of doubling up among families with children are far from unprecedented. Recent increases are best understood as a return to historic levels of household sharing. The best evidence of historic trends comes from analyses of the most common type of shared household for families with children: the three-generation household with a parent, grandparent, and minor child. Rates of residence in three-generation households increased slightly from 1880 to 1950 before declining sharply from 1950 to 1980 to a historic low (near 5 percent)—a decline that is all the more notable given increases in the availability of grandparents over this period. Rates of residence in three-generation households increased again after 1980, and the share of children who live in three-generation households today is approaching the peak from 1950 (around 10 percent). Thus, in many ways, today's rates of shared households are not the historical anomaly—the prominence of nuclear family households around 1980 was. Yet it is the nuclear family household that structures modern ideals of family life.

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### An Incomplete Portrait of Family Life

The shift toward doubled-up households after 1980 is one of a host of changes in American families since the mid-twentieth century. During this period, rates of divorce, nonmarital childbearing, and cohabitation also increased. These changes prompted a growing academic literature on "family complexity," defined as "when roles and relationships diverge from the simple nuclear family scheme" of a coresident mother and father raising their children within marriage as a stable and exclusive family unit.<sup>58</sup> This literature documents how the complex household and family arrangements introduced by modern patterns of partnering and childbearing can subject families to social instability and economic insecurity, particularly within the US context of limited public supports for families with children. It highlights how these forces may contribute to inequality and reproduce disadvantage across generations.<sup>59</sup>

The family complexity literature focuses primarily on complexity in the nuclear family unit: parents, their romantic partners, and minor children. This subfield is not unique in its focus; contemporary family research more broadly also tends to focus on the nuclear family, giving less attention to household members beyond the nuclear family unit. <sup>60</sup> This approach fails to capture the full household experience of many families—disproportionately Black, Hispanic, and Asian families, families with lower socioeconomic status, and unmarried parent families—whose households extend beyond the bounds of the nuclear family unit. Today over 15 percent of children live with a parent in a doubled-up household, far more than the approximately 8 percent of children who live with cohabiting parents (either two biological or one stepparent) or the 7 percent of children who live in a married stepparent family. <sup>61</sup> Yet our knowledge of doubled-up households lags far behind research on these complex family forms—a limitation this book helps remedy.

Likewise, policies across a wide range of domains are built around assumptions of nuclear family households. Countless forms sent home with children ask for information about the child's mother and father, ignoring other potential caretakers in the child's household. After Hurricane Katrina, the Federal Emergency Management Agency (FEMA) provided rental assistance to only one person from each pre-Katrina address, leaving many families who were doubled-up prior to Katrina ineligible for assistance. Doubling up complicates eligibility for the Earned Income Tax Credit because the Internal Revenue Service (IRS) allows only one tax filer in a household to claim a child on their taxes, even though other tax filers in the household might be eligible to do so.

Having multiple filers claim the same child can trigger an IRS investigation, which can dissuade families from claiming EITC benefits in the future.<sup>64</sup>

Many other policies seem poorly suited to the realities of living doubled up. Child protective services investigations often involve talking to and even running background checks on everyone in a household, a requirement that may feel invasive to mothers who live with—and may rely on housing from—adults outside the child's nuclear family. Head Start programs encourage parents to create "engaging, predictable environments" and establish a consistent routine for children, but such parenting advice may be difficult to follow when sharing household space with other adults who are not working toward the same goal.

In sum, policies that are designed with nuclear family households in mind can make interacting with the state and other institutions more challenging for families who deviate from this household form—with disproportionate impacts by race and ethnicity, socioeconomic status, and marital status. Better understanding the dynamics of doubled-up households is an essential step toward crafting policies that better reflect and serve these households. Moreover, by uncovering these dynamics and their impacts on families, this book deepens our understanding of the consequences of the policy decisions that leave so many families reliant on the private safety net.

### Toward a Study of Household Complexity

This book extends the study of *family* complexity to *household* complexity. A focus on the household, and not just the nuclear family unit, gives us a more comprehensive understanding of family life for the millions of families like Isa's. Traditional family research would focus on her status as a single mother, her repartnering and multipartner fertility, and the involvement, coresidence, and economic contributions of her daughters' fathers. The central role of Antonia in the family life of Isa and her daughters, however, would be missed by focusing solely on the nuclear family unit. Living with Antonia shaped Isa's and her daughters' material well-being, family structure, and home environment, and it circumscribed Isa's autonomy, household authority, and parenting decisions. By showing the profound ways in which living in a shared household reshapes family life, a look at the lives of families like Isa's demonstrates the importance of extending our focus beyond the nuclear family.

Family complexity research has not typically included doubled-up household arrangements, but sharing intimate household space with adults

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beyond the nuclear family certainly introduces complex roles and relationships that diverge from the simple nuclear family model.<sup>67</sup> Conceptualizing doubled-up households as household complexity underscores two important aspects of these arrangements. First, compared to simple nuclear families, complex family forms are less *institutionalized*; that is, there are fewer takenfor-granted scripts to guide household roles and relationships.<sup>68</sup> Sociologist Andrew Cherlin first described the "incompletely institutionalized" status of remarriage in 1978, and in the years since, this framework has been extended to consider cohabiting couples as well as the changing dynamics of marriage.<sup>69</sup> The incomplete institutionalization framework posits that because incompletely institutionalized family forms lack laws and clear social norms that would set shared expectations for relationships, family members face greater ambiguity in how they organize their family life. As family members seek to establish among themselves how their household and relationships will function, there is substantial risk of disagreement and conflict.

Many of the challenges I highlight in this book stemmed from the incompletely institutionalized nature of doubled-up households, which prompted complex questions about how doubled-up households should function and how household members should interact. How much autonomy are adults entitled to when living in someone else's home? Which resources and expenses should be shared with coresident adults outside the nuclear family, and how should these be divided? What are appropriate boundaries around romantic relationships when living with other adults? What role should nonparent household members play in the lives of coresident children? Different household members had different answers to these questions. This book examines how parents navigated their incompletely institutionalized household arrangements, highlighting the complexity that relationship ambiguity and disagreement produced for parents and children. I also show how parents' ideals of family life—ideals based on a nuclear family household—made negotiations over these questions even more challenging.

Second, family complexity scholars highlight the detrimental impacts of the instability that often produces complex family arrangements. For instance, parental separation and repartnering bring adults in and out of children's lives and households. Theories of family instability and change posit that the loss or addition of family members like this elicits stress by changing relationships and household routines and expectations. <sup>70</sup> Changes in family composition are also often accompanied by changes in family income and by residential moves, other forms of instability that can be detrimental for children and parents. <sup>71</sup>

Like parents' romantic partners, extended family members and nonrelatives introduce instability to children's household composition—instability that is missed by the traditional focus on the nuclear family unit. Indeed, children experience even *more* household composition changes involving extended family members or nonrelatives than changes involving parents and parents' romantic partners.<sup>72</sup> This book builds on these demographic insights to shed new light on how families understand and experience doubled-up household instability. I show how household instability complicates the lives of doubled-up families with children as they navigate changing social and physical environments. At the same time, parents often expect doubling up to be a short-term solution, and household *stability* carries challenges of its own.

### Learning from Doubled-Up Parents

This book draws on data from sixty doubled-up parents to provide a firsthand look at how families experience doubled-up households. These parents participated in over 170 narrative interviews over a three-year period. In these interviews, parents were asked to "tell me the story of your life," focusing particularly on the details of their family life and their residential history and aspirations. Parents described how they came to live doubled up and what alternatives they considered, their day-to-day life in the home, and what they saw as the benefits and challenges of living doubled up. Over the course of the fieldwork, I often met other household members before or after interviews, and most parents provided a tour of their home, pointing out things that they liked or disliked about the household and how they shared the space. Through these repeated interviews, parents detailed their experiences that led to becoming doubled up and shared how they navigated their shared households and, as happened to many of them, what happened when their doubled-up arrangement dissolved.

These sixty families are a subsample from How Parents House Kids (HPHK), a large-scale interview study about residential decision-making. This book draws on HPHK data, as well as data from independent fieldwork I conducted with families from the HPHK sample who reported living doubled up. HPHK was a collaborative effort, led by sociologists Kathryn Edin and Stefanie DeLuca, with twenty-six fieldworkers including myself. The study was funded by the Annie E. Casey Foundation and John D. and Catherine T. MacArthur Foundation, and the MacArthur Foundation also funded my independent fieldwork focused on doubling up. The HPHK research team

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interviewed parents about their residential decision-making in the summer of 2013, with follow-up interviews in the summer of 2014. We collected data in Dallas County, Texas, and Cuyahoga County, Ohio, which encompass the cities and inner suburbs of Dallas and Cleveland, respectively. Cuyahoga County, Ohio, has experienced population declines in recent decades and had about 1.3 million residents in 2013.<sup>73</sup> This midwestern county was predominantly White and Black. Dallas County was larger and growing, with roughly 2.5 million residents in 2013.<sup>74</sup> Dallas County had sizable White, Black, and Hispanic populations.

These two metropolitan areas were in some ways relatively hospitable environments for lower-income families looking for housing. The median rent in the Cleveland metropolitan area, \$712, was well below the national median of \$871 in 2011, and the median in the Dallas metropolitan area, \$863, was similar to the national median. The share of renters spending 35 percent or more of their income on rent was slightly below the national average in both metro areas. Because Cuyahoga and Dallas Counties did not represent especially challenging housing markets, the families in my sample were likely to have had, if anything, more housing options available to them than families in tighter housing markets. Doubled-up households may endure even greater challenges in higher-cost housing markets, where families have fewer housing alternatives.

HPHK drew on a random sample of census block groups in the Dallas and Cleveland metro areas, stratified by racial composition and median income. The research team visited randomly selected addresses from these block groups to identify whether the household included at least one child between the ages of three and eight. For households that did, we invited the primary caregiver of the child(ren) to participate in the study. The two-year response rate was an impressive 80 percent. The primary caregivers we interviewed were almost always parents (typically mothers), so I use the term "parents" throughout the book, but I specify when a specific caregiver was a grandparent. All names given in this book are pseudonyms, typically chosen by the parent. Further details about data collection and analysis can be found in the methods appendix.

This book centers the experiences of families with young children, and particularly the parents in these households. Although many families in my sample shared a household with an adult without minor children (for example, a grandparent or a young adult nephew), my analysis focuses on the perspectives of families with minor children. Sampling in this way undoubtedly

shaped my findings; the parents in my sample probably felt the pressures of the independent nuclear family ideal more acutely than other groups who were not well represented in my sample. For instance, for unpartnered young adults without children who are still in school or early in their careers, sharing a home as roommates may be a more normative experience, and their motivations and experiences around this household form are likely to differ from those of the doubled-up families with young children I studied. Likewise, reduced control over the home environment and questions about appropriate roles and relationships between household members take on added significance for parents of young children.

From the HPHK sample, I identified all English-speaking respondents who doubled up (their household included any adult besides the householder and the householder's romantic partner) at some point during the two HPHK fieldwork years, 2013 and 2014. For seven respondents, I also included a coresident adult from their household in my sample. As a member of the HPHK interviewing team, I interviewed doubled-up parents myself when possible. Building on the HPHK data, I also conducted supplemental fieldwork with the parents who doubled up, focusing specifically on their experiences with this arrangement. In sum, data collection spanned from the summer of 2013 through the summer of 2015, and the parents in my sample participated in over 170 narrative interviews over this three-year period. Interviewing families longitudinally generated data about how households formed, dissolved, and changed; over the three years, the sixty families lived in over 130 different doubled-up arrangements.<sup>77</sup>

Of the sixty parents in my sample, twenty-seven doubled up as hosts, twenty-two doubled up as guests, and eleven doubled up as both hosts and guests at different points during the fieldwork. Consistent with national trends for families with children, multigenerational homes were the most common type of doubled-up household in my sample; a majority of both hosts and guests lived in a multigenerational household at some point during the fieldwork years. Households formed with other extended family members were the next most common household form. Households formed with non-kin—often long-term friends or, in a couple of instances, relatively new acquaintances—were also well represented; roughly one-quarter of parents spent some time in this household type.<sup>78</sup>

This unique sample, drawn from the HPHK stratified random sample in two metropolitan areas, provides a novel qualitative view of the range of doubled-up families and their households. The book builds on and extends prior

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research on doubled-up households that sampled deeply disadvantaged groups, such as formerly homeless adults or very low-income adults on subsidized housing wait-lists. The parents in my sample lived in housing ranging from small apartments in public housing complexes to larger single-family homes in more affluent suburbs. Appendix table 1 in the methods appendix describes the characteristics of my sample, divided between parents who doubled up as guests, those who doubled up as hosts, and those who doubled up as both guests and hosts at different points during the fieldwork. Additionally, to help readers recall parents featured across multiple chapters, appendix table 2 lists the individual characteristics of each parent quoted in the text, along with the doubled-up household(s) described.

Although diverse compared to other studies of doubled-up households, my sample was relatively disadvantaged, reflecting trends in the broader doubledup population as well as the two metropolitan areas I sampled from (see the methods appendix). Some parents in my sample bounced between low-paying service jobs, while others had long-term employment with a steady paycheck. Both hosts and guests tended to have low income levels, with a median income below the poverty line for a family of three that year. Guests' incomes were slightly lower than hosts' incomes.<sup>79</sup> A majority of parents had an education level of high school or less, though a substantial share had pursued some form of postsecondary education. As of their interview in the summer of 2014, about half of the parents in my sample lived with a spouse or cohabiting partner and half had no coresident romantic partner, though coresident relationship status often shifted during the fieldwork period—sometimes because the parent was doubled up, as I discuss in chapter 5. Guests were especially likely to not have a coresident romantic partner. Over two-thirds of the sample identified as Black or African American, but parents who identified as Latino or Hispanic (about 17 percent of the sample) or as White (about 12 percent of the sample) were also represented. The median age for guests was twenty-nine, while the median for hosts was thirty-six.

Of course, these data do not capture all possible dimensions of variation that are relevant to doubling up, and my sample size limits my ability to analyze differences between subgroups of doubled-up families. The sample was drawn from two distinct metropolitan areas that represent some of the variation seen nationally, but Dallas County, Texas, and Cuyahoga County, Ohio, cannot represent all geographies across the United States; for instance, rural areas and extremely high-cost housing markets are both absent from this study. Asian families are also not well represented in my sample, most likely

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because of the cities and block groups that HPHK sampled; however, Asian families live doubled up as hosts, particularly of multigenerational households, at high rates.<sup>80</sup>

Likewise, because I limited my sample to parents who completed their interviews in English, my sample does not reflect the experience of families whose primary language is not English, such as recent immigrants, who live doubled up at high rates. Qualitative research on the social support networks of immigrant families suggests that doubled-up arrangements can be a complicated safety net for recent immigrants, who often depend on support from extended kin but whose reliance on that support can drain limited resources or introduce complicated power dynamics to their relationships. 81 In some ways, these findings echo the experiences of parents in my sample. Yet the unique circumstances of recent immigrants shape their experience of doubling up in ways that are not fully captured in this book. 82 For instance, challenges specific to international migration and undocumented status play an important role in the household formation patterns of some immigrant families. 83 These factors do not, however, feature prominently in my sample. The methods appendix provides further details on how my sample characteristics may have influenced my findings.

Housing and poverty scholars have typically focused on guests in doubled up households, but I examine the perspective of both parents who doubled up as guests and those who doubled up as hosts, as well as some who were both guests and hosts at different points during my fieldwork. This innovative approach shows that doubling up deeply impacts the lives of hosts as well as guests and provides insight into what hosts give up—and what they gain—by doubling up. For most parents, however, I do not have data from hosts and guests living in the same household. Thus, although I present the experiences of both hosts and guests, these experiences should not be understood as parallel experiences of the same households.

Drawing on these data, the book unfolds in three parts. Part 1 examines how families come to live doubled up. Chapter 1 asks what circumstances and motivations lead families with children to live as guests in someone else's home. This chapter tells the story of parents like Lola: when a violent expartner made her home no longer safe for her and her children, she could not afford the move-in costs for a new rental, so she moved her family to her mother's house to save money. Another parent, Gabby, moved with her children to her aging stepfather's house so that she could reduce her housing costs and save toward homeownership while more easily providing the

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live-in care he needed. For some mothers, like Noelle, there was never a point at which she was *not* doubled up; Noelle became a mother while still living in her childhood home, and she had remained there, unable to afford the type of home and neighborhood she wanted to provide for her family. Guest parents had diverse housing needs, but all turned to doubling up for support that they hoped would enable them to pursue their longer-term residential or economic goals.

Chapter 2 turns to host families who give up space and privacy to share their home with family or friends. This chapter introduces JC, a father who struggled to provide for his four children but whose stable housing allowed him to provide a valuable private safety net for his niece and nephew, who were homeless. For parents like JC, sharing housing affirmed their identity as an empathetic helper, though it could also leave them even more financially vulnerable if guests contributed less to the household than they expected. At the same time, doubling up could offer valuable support for hosts. Lauren, a middle-class mother, began hosting her own mother soon after giving birth to her second child and received help with childcare and housework. Even when they received support from guests, hosts like Lauren held authority in the home. For hosts of working-age adults, this authority allowed them to evaluate whether guests were deserving of their housing assistance and to set timelines and conditions for coresidence.

In part 2, I trace how living doubled up shapes families' daily lives, highlighting both the benefits and the unique challenges that this safety net "solution" creates for hosts and guests. This section examines household dynamics across four domains of household life. Chapter 3 shows the centrality of questions of adulthood and authority to host-guest relations and to parents' common dissatisfaction with doubling up as guests. In this chapter, we meet mothers like TaKayla, who lived with her children in her mother's home and under her rules and oversight. TaKayla's subordinate position in the household was inconsistent with her notion of adulthood, which required adults to provide for themselves and to have control over their own decisions. Parents experienced less dissonance between adulthood and living doubled up when they were hosts. For example, Leeann, a mother who shared her home with multiple extended family members and friends, had housing of her own and could set rules and expectations for her guests. Yet, as this chapter shows, attempting to enforce those rules can be stressful, and guests who refuse to follow hosts' rules can raise both the emotional and monetary costs of hosting.

Hosts are often considered support *providers*, but chapter 4 shows that doubling up can provide a safety net for both hosts and guests. Yet this safety net is complex, and doubling up can be a source of both economic support and economic strain—sometimes simultaneously. This chapter features Starr, a struggling homeowner for whom hosting provided a vital lifeline, bringing in income that helped keep her utilities on. But sharing her home also depleted other resources; for example, her children faced food insecurity after guests helped themselves in her kitchen. The complexity of accounting for these costs and benefits—alongside ambiguity around doubled-up household members' obligations to one another—left parents like Starr feeling taken advantage of, rather than supported, by their doubled-up arrangements.

The next two chapters delve into the impacts on intimate family life of living doubled up. Chapter 5 shows how doubling up complicates parents' romantic relationships. Researchers tend to assume that single parents are more likely to double up as guests because they do not have a partner with whom they can pool income and share housing costs. This chapter shows that in fact doubling up itself shapes family structure. Anrisa, a mother of two, was in a stable, long-term romantic relationship, but because her partner Phil did not have a home of his own, coresiding required that they find hosts who were willing to allow them both to move in. Cohabiting thus took great effort and was sometimes impossible. Other doubled-up parents did live with a partner, like Eva, a mother who lived with her partner and two children in the home of her partner's mother. Yet the stress of living doubled up still took a toll on her relationship: sharing the intimate home environment with her partner's siblings and parents complicated her expectations about relationship privacy, intimacy, and boundaries and facilitated interference and oversight of their romantic relationship.

Coresiding with adults beyond the nuclear family also introduces complications to child-rearing, the focus of chapter 6. This chapter returns to Isa to show that doubling up with her mother was a source of both child-rearing support and constraint for her. She benefited from having another adult in the home to help with child-rearing, and the childcare her mother provided supported Isa's school and work efforts. Yet sharing a household also introduced questions about the appropriate level and type of involvement for a nonparent household member. Isa and her mother disagreed about how close her mother should be with her granddaughters and about which child-rearing decisions were hers to make. For parents like Isa, their ideals of parental control over the home environment and child-rearing often conflicted with the realities of

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living doubled up, which involved sharing space and frequent interactions with household members beyond the nuclear family, and these challenges took a toll. Other parents faced even greater difficulties, however, as they navigated child-rearing within a shared home environment that was unsupportive or even dangerous for their children.

After part 2 describes the implications of living doubled up for families' daily lives, part 3 takes a longer-term perspective by exploring how parents and children experience doubled-up household dissolutions and stability. Doubled-up households are a safety net that catches many families when they experience instability, but these households can also perpetuate instability, as chapter 7 shows. This chapter features parents like Simone, whose frequent and sometimes unexpected doubled-up household dissolutions prompted further economic and residential instability as she, her partner, and his child continually adjusted to new household compositions. Like many guests, Simone had intended to double up temporarily to save money to cover the movein costs for a rental unit. Yet years of doubling up across different households addressed few of the constraints she and her partner faced in the housing market—including low incomes, a criminal record, and damaged credit—and ultimately left them little better off. Hosts are also negatively impacted by household instability, as we see with hosts like Dana and Zach. After Zach's mother told them she would stay with them long-term, they began counting on her economic contributions to the household. When she unexpectedly moved out, the couple was unable to afford their rent.

Chapter 8 turns to the households of parents who can leverage doubling up as either a long-term source of support—to help them get by on a day-to-day basis—or a stepping-stone to get ahead and make progress toward their ultimate housing or economic goals. We meet Kevin, a father who had lived with his aging mother for seven years, providing financial help and live-in care and receiving low-cost housing and free childcare. Despite the stability of their arrangement, Kevin viewed the household as a temporary stop; he kept his furniture in storage over the years while he searched for employment that paid a living wage and affordable housing in a neighborhood that would be safe for his daughter. But years of living in his mother's home had not brought him meaningfully closer to his residential goals. Parents who are able to achieve their long-term ambitions by doubling up are typically relatively advantaged. Jennifer and her partner were able to purchase a home with her father's help and with the savings and flexibility that doubling up provided. For families like Jennifer's, who already have stable, relatively high incomes and well-off

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social networks, doubling up can provide time to accumulate resources. Yet, doubling up itself rarely makes dramatic changes to the resources and opportunities available to parents. Thus, it often reinforces existing inequalities, propelling the most advantaged families (like Jennifer's) toward their goals while leaving less advantaged families (like Kevin's) struggling with the same challenges they faced before doubling up.

For the families in my sample, living doubled up was a response to insufficient access to economic resources, housing opportunities, and caregiving support. In the absence of an adequate public safety net, they turned to the private safety net to meet their needs. In turn, doubled-up housing arrangements reshaped family life. Given the millions of families with children who live doubled up, fully understanding American family life and home environments—and crafting policy that responds to these realities—requires attention to these complex household dynamics. This book exposes the processes by which doubled-up households respond to—but also perpetuate—families' needs. More broadly, it advances our understanding of how families respond to precarity by using private safety nets and how these private safety net "solutions" introduce new challenges of their own. Awareness of these processes is increasingly important for understanding economic and social inequality in an environment of limited public supports for socioeconomic security and mobility.

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