A Room of Their Own: The Rise of Couples Living in Subfamilies Since the Great Recession

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* The views expressed in this paper are those of the author and do not reflect the positions of the US Census Bureau.

Abstract

Doubling up, or living in another person's household, has been rising since the Great Recession. This paper looks at a particular case of doubling up: married and cohabiting couples who live in another household. We examine the prevalence of these subfamilies, focusing on differences between younger and older couples, using the 2007–2014 Current Population Survey. Decomposition analysis reveals that being out of the labor force explains about 67% of the rise in subfamilies since the recession. For younger couples economic insecurity plays a bigger role in the likelihood of living in a subfamily, whereas for older couples health and caregiving are more important. Nonetheless, neither socio-economic characteristics nor local housing and job markets could entirely explain the positive effect that the recession had on the likelihood of living in a subfamily. We conclude that the recession changed household composition, as more couples doubled up and became subfamilies, but that this change is outlasting the recession. The Great Recession has left an enduring footprint on the living arrangements of married and cohabiting couples.

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The Great Recession of 2007–2009 was the longest and deepest since the Great Depression ended almost 75 years ago. Over 8 million jobs were lost and the unemployment rate doubled to over 10% within the first two years of the recession (Morgan, Cumberworth, and Wimer 2011). Persistently high and historically long spells of unemployment dominated the recession and its protracted jobless recovery (Theodossiou 2012; Morgan et al. 2011).

As this period of economic hardship continues for many Americans, their living arrangements have been changing. Americans are doubling up and living with other family members or nonrelatives, instead of living alone or independently of extended family. The number of doubled-up households grew by more than 10% between 2007 and 2010 (Mykyta & Macartney 2012), while the population living in multigenerational households also increased (Elliott, Young, and Dye 2011; Kochhar & Cohn 2012). One of the goals of this study is to understand why.

Our study looks at a difficult-to-identify population of people who are doubled up: subfamilies, that is married and cohabiting couples who reside in another household. We examine changes in the prevalence of subfamilies since 2007, asking what role their socio-economic characteristics, and local housing and job markets played in the likelihood of living in a subfamily. Can socio-economic characteristics explain the rise in subfamilies since the recession?

Demographic research is largely silent about subfamilies (for an exception, see Kennedy and Fitch 2012), mainly because of data limitations: surveys typically measure only the respondent's relationship to other people in the household, rendering subfamilies invisible. The

Current Population Survey lets us identify spouses and cohabiting partners even if they are not the householder or focal respondent in the survey.

Understanding household structure is important because it is the basis of our domestic life and thus influences our well-being and economic opportunities (Burr and Mutchler 1993). Overcrowded housing is linked to poor health (Krieger and Higgins 2002) and some scholars see it as a form of homelessness (Link et al. 1994) because doubled up adults lack secure access housing. To date research on doubling up and coresidence has looked at lone adults, and not couples (Mykyta 2012; Mykyta and Macartney 2012; Weimers 2010). We extend this work by looking at couples, who face distinctive norms for living arrangements that are tied to housing, such as the preference for privacy and living independently (Hajnal 1965; Haines 1996; Burch and Matthews 1987). What is more, by looking at couples we can better understand inequality among different types of families and which families are vulnerable to experiencing housing insecurity by living as a subfamily.

Economic hardship and changes in household composition during the Great Recession

The impact of the recession of 2007–2009 has been long reaching and widely felt. Over half the labor force experienced a spell of unemployment or reduction in work, hours or pay during the first two years of the recession and recovery (Taylor et al. 2010). Young adults were especially hard hit. In 2009 nearly 1 in 4 workers under 20, and 1 in 7 workers aged 20–24, were unemployed compared with 1 in 10 workers for the population as a whole (Allegretto and Lynch 2010).

Less educated workers experienced the brunt of job losses during the recession (Hout et al. 2011). In 2009, 18% of workers without a diploma were unemployed compared with 5% of workers with a bachelors degree (Allegretto and Lynch 2010). Unemployment rates for the least educated workers climbed further, to 20%, by 2010 (Hout et al. 2011; Mattingly, Smith, and

Bean 2011), while nearly a quarter of high school graduates not enrolled in school were unemployed (Shierholz and Edwards 2011). Male, black and Hispanic workers experienced disproportionately large increases in unemployment as well (Allegretto and Lynch 2010; Boushey 2009, 2011; Şahin, Song, and Hobijn 2010; Hout et al. 2011). Such high unemployment rates did not begin falling until 2011 and, although the labor market has now improved, unemployment remained persistently high for years after the recession's official end, while long-term unemployment reached historical highs (Theodossiou 2012).

Accompanying the economic shocks were residential dislocation and changes in household composition. Doubling up, that is lone adults who live in another person's household, has become more common since the recession (Mykyta 2012; Mykyta and Macartney 2012). Between 2008 and 2010 the number of doubled-up households rose by 2.2 million, while the share of extended households, which contain relatives beyond the nuclear family, increased from 18.2% to 19.2% of all US households (Elliot et al. 2011). Intergenerational coresidence shot up 5 percentage points between 2000 and 2010, from 11.6% to 16.9%, among young and middle aged adults. Among older adults (65 or older), it increased only 1 percentage point however, from 17.1% to 18.1% (Kahn, Goldscheider, and Garcia-Manglano 2013).

We extend the research on coresidence and doubling up (Goldscheider and Da Vanzo 1986, 1989; Mykyta 2012; Mykyta and Macartney 2012; Swartz et al. 2011) by looking at couples who are living in a subfamily in another person's household. Previous research has looked at cohabiting subfamilies, but only up until 2009 when the recession was still ongoing (Kennedy and Fitch 2012). Couples face different norms about housing than lone adults, including preferences for privacy and living independently (Hajnal 1965; Goldscheider and Goldscheider 1989; Settersten 1998). Married couples especially face strong cultural expectations for establishing an independent household (Hajnal 1965; Burch and Matthews

1987). These norms are weaker for cohabiting couples (Manning and Smock 2005), who often live together because of complications with leases or roommates, or issues of convenience (Sassler, 2004; Sassler and Miller 2011). Because such norms are weaker for cohabitors, they may face lower barriers to doubling up and living as a subfamily.

Neither are couples equally alike when it comes to family support. Married couples receive more gifts, loans and nonmaterial assistance from parents than cohabiting couples (Eggebeen 2005; Hao 1996); parents may be less enthusiastic about investing in a relationship they see as immoral or unstable (Eggebeen 2005). Compared with the married, cohabitors tend to have lower education, employment and earnings (Oppenheimer 2003; Xie et al. 2003), which would affect their ability to live independently during periods of economic hardship. Although married couples receive more assistance, subfamilies may still be more common among cohabiting couples because of weaker norms for independent living, coupled with a more precarious economic standing.

The factors affecting coresidence

One way to view changes in coresidence, and doubling up in particular, is by looking at housing as a shared resource. Coresidence functions as a safety net against economic shocks (Hareven 1990; Kaplan 2012; Wiemers 2014) and allows family members to support one another through in-kind financial transfers (Ermisch and DiSalvo 1997; Swartz 2011; Schoeni and Ross 2005). Since maintaining an independent residence is expensive (Haurin et al. 1993; Kent 1992), declining earnings and low income erode the ability of adults to live on their own (Bell et al. 2007; Card and Lemiuex 2000; Kaplan 2009). Indeed people who have low education, are unemployed or are poor are more likely to live with family (Kahn et al. 2013), and cohabiting subfamilies are especially economically disadvantaged (Kennedy and Fitch 2012). Experiencing economic shocks, such as job loss, also hampers residential independence (Mykyta and

Macartney 2012, 2012; Elliott et al 2011) and increases the likelihood of returning to the parental home or joining another household (Da Vanzo and Goldscheider 1990; Wiemers 2014). By moving into another person's household, couples are helping to cope with changing economic conditions (Ahrentzen 2003; Lee 1998; Kaplan 2009).

Age and the motivations of younger and older couples to double up

Young adults are more likely to be in need of assistance, and to receive help, from their family than the middle aged or older adults. Parents support their young adult children as they establish careers, complete education and establish footholds in adulthood (Aquilino 2006; Furstenberg 2000), support that declines with age, notably financial help (Aquilino 2006; Schoeni and Ross 2005). Young adults also face more economic instability than older adults. Over time young adults have experienced greater job insecurity and financial hardship (Easterlin 1978; Preston 1984), leaving them more dependent on family (Kahn et al. 2013). Nearly half (48%) of young adults who are doubled up are financially dependent on the householder, up from 40% in 2000 and just 19% in 1960 (Kahn et al. 2013).

In contrast older adults have become more financially secure over time (McGarry and Schoeni 2000), and coresidence with extend family members has steadily declined since the 1960s (US Census Bureau 2015). Middle aged and older adults are more likely to own homes, earn more money and have accumulated savings and other assets that would insulate against economic shocks and so mitigate having to move into another household. But the Great Recession hit middle aged adults as well, who experienced unemployment and loss of income (Gustman et al. 2010; Kahn et al. 2013). When middle aged adults experience job loss they, like young adults, are more likely to double up in another household (Wiemers 2014).

Economic security is not the only reason couples may move into another household, especially at older ages. Shared housing represents exchanges of instrumental support for those who need assistance with daily living (Choi 2003). Indeed adult children typically increase their support to aging parents when they are in poor health (Eggebeen and Davey 1998; Grundy 2005; Silverstein, Gans, and Yang 2006). For younger couples too, shared housing also can be a form of instrumental support, notably for parents of young children, who are more likely to return to the parental home for help with childcare (Da Vanzo & Goldscheider 1990).

Race, ethnicity and nativity

Race and nativity play important roles in coresidence, though it is unclear whether that stems from cultural preferences or population differences in economic security, marriage rates or birth rates (Burr and Mutchler 1999; Crimmins and Ingegneri 1990). What is clear is that minorities are more likely to be doubled up or live in multigenerational households (Goldscheider and Goldscheider 1999; Glick and van Hook 2002; van Hook and Glick 2007). The native born are thought to value privacy and independent living arrangements more than the foreign born (Goldscheider and Goldscheider 1989; Burr and Mutchler 1993). At older ages especially, minorities and the foreign born are more likely to live with adult children, who they rely on for support (Glick and van Hook 2002; van Hook and Glick 2007).

Local housing and job markets, and the enduring effects of recessions

Households do not live in a vacuum and decisions about coresidence are sensitive to local conditions in the job and housing markets. Among young adults, living with parents is less common in states with low unemployment rates (Card and Lemieux 1997; Kaplan 2012). High housing costs also suppress household formation by delaying departures from the parental home and raising the chances of either returning home or living with roommates (Ermisch 1999; Kent 1992; Haurin et al. 1994; Hughes 2003).

Even the perceived ability to secure housing is linked with living arrangements (Hughes 2003; Mulder and Wagner 2001; Dowling 1998). Research on the timing of leaving the parental home (Billari and Liefbroer 2007) has found that young adults who believed they would have trouble affording housing—regardless of their actually personal economic circumstances—were less likely to move out. What is more, unemployment rates suppress household formation independent of young adults' own employment status, even though employment is the most important predictor of coresiding with parents (Lee and Painter 2012).

Because periods of recession and unemployment rates operate independently of employment status, recessions may signal *future* economic uncertainty, which could continue altering household composition even after a recession has officially ended (Lee and Painter 2012). These findings point to the powerful and potentially lingering psychological effects that economic downturns have on household composition. It is not economic ability alone that shapes living arrangements, but fears about future economic opportunities.

Data and sample

We use eight years of cross-sectional data from the 2007–2014 Current Population Survey, Annual Social and Economic Supplement (CPS ASEC). The CPS ASEC is an annual survey of American households that collects data on demographics, employment and living arrangements. Households are interviewed between February and April of each calendar year. The recession of interest began in December 2007 and lasted until June 2009 (see the National Bureau of Economic Research, http://www.nber.org/cycles.html). Thus we have one year of data before the recession (2007), two years during the recession (2008–2009), and five years after its official end (2010–2014).

Using information on the relationships of household members, we identify two types of couples: householders and subfamilies. The former refers to married and cohabiting couples in which one or both partners own, rent or maintain the housing unit in which they live. The latter refers to couples who live in another person's household (regardless of whether the householder is family or a nonrelative). Before 2007 the CPS could identify only cohabiting partners of the householder, and thus missed cohabiting subfamilies. Beginning in 2007 the survey added a direct question asking about cohabiting partners of anyone living in the household. The change to data collection improved the survey because it is now possible to identify cohabiting couples who are subfamilies (Kreider 2008).

The sample includes all married and cohabiting adult couples between 2007–2014, which we delineate as either householders or subfamilies. After pooling the eight annual cross-sections, the unweighted sample contains 351,152 couples, of which 337,761 are householders and 13,391 are subfamilies. So far we have assumed that couples stay together when they move to another household, but that assumption ignores couples who break up. Although divorce rates inched down during the recession (Cohen 2014), the barriers to dissolution are much lower for cohabiting couples. Thus some portion of doubled-up lone adults were likely part of a cohabiting couple that broke up. There is no way to disentangle these transitions in the CPS, which means that our estimates of subfamilies are selective of couples who have chosen, for whatever reason, to remain together.

Couple-level characteristics include the education of the partner with the highest attainment, and the labor force participation of both partners (i.e., both partners, neither one, male only, female only). A dummy variable measures whether either partner is classified as the long-term unemployed (unemployed for 27 weeks or more). We include the poverty ratio to assess the couple’s economic security, constructed from the couple’s earnings and adjusted for the number of their own residential children. We include the age of the oldest partner in the couple, and whether the couple has residential children.

A dummy variable measures whether the couple are parents of young children (under 6 years of age). We code race using the male partner’s self-reports as non-Hispanic white, non-

Hispanic black, non-Hispanic other race, and Hispanic (alternate coding schemes using the female partner's race, or both partners', proved similar to results shown here). Foreign born is a dummy variable for whether either partner was born outside the United States. Last, we identify three potential motivations for the couples' living arrangements. We construct dummy variables for whether either partner is (1) out of the labor force because they are caring for family; or moved residences in the last year because they (2) needed less expensive housing or (3) were looking for work or a new job.

Because there are regional differences in multigenerational households (Lofquist 2012), plus the recession hit some parts of the country harder than others, we control several geographic or macro-level factors. Region is based on the couple's place of residence at the time of the survey. Housing costs are constructed at the county level and are coded from the annual American Community Survey. House costs are the logged, median monthly cost of a mortgage or rent, plus utilities and taxes, if applicable. Last, we calculate year- and state-specific unemployment rates from the Current Population Survey to approximate local job market conditions.

Results

Prevalence, composition and living arrangements of subfamilies

About 4% of couples in the United States are living as subfamilies, representing 2.9 million couples (figure 1). The proportion ranges from a low of 3.2% of couples that were living as subfamilies in 2007, before the recession, to a high of 4.2% of couples in 2011 (not shown in the figure). By far, the largest share of couples living in subfamilies are among 18 to 29 year olds: more than 1 in 10 young adult couples in this age group live in another household. The prevalence of subfamilies declines with age. Only 3.1% of 45–59 year old couples, and 2.8% of couples 60 or older, live in a subfamily (figure 1). Figure 1 also shows that married couples make up the majority of subfamilies for every age group except young adults. Over half of subfamilies among 18 to 29 year old couples are cohabiting. This is not surprising considering that cohabitation is more common at younger ages.

[figure 1]

Whose household are subfamilies living in? This depends very much on the age of the couple. Younger and middle aged couples tend to live in the parent's household, whereas older couples typically live with adult children (figure 2). For example among 18 to 29 year olds, 62% of subfamilies live with a parent of one of the partners, compared with just 5% of subfamilies who are 60 or older. Living in a nonrelative's household becomes progressively less common with age, as well. They are almost 4 times more common among young adult subfamilies as they are among older adult subfamilies (figure 2).

[figure 2]

Subfamily and householder couples differ from one another in almost every demographic and socio-economic characteristic (table 1). Subfamilies are twice as likely to be cohabitors and more than three times as likely to be young adults. Consistent with the research, subfamilies are economically disadvantaged (Kennedy and Fitch 2012; Wiemers 2014). Subfamilies are more likely to have only one person in the labor force, be long-term unemployed or have only a high school diploma. They are also more likely to be racial and ethnic minorities. Hispanics and the foreign born are more than twice as common among subfamily couples as householders. Geographically, subfamilies tend to live in areas with higher housing costs and unemployment rates (table 1). Not surprisingly they are clustered in the Pacific region where housing and labor markets were especially bad during the recession: Hawaii, California, Nevada, Texas and Arizona (individual states not shown in table). Incidentally these states have disproportionately higher Hispanic and Asian populations.

[table 1]

Among subfamilies there are several differences between younger and older couples. The youngest couples tend to have a high school diploma or some college. More than twice as many older subfamilies do not have a high school diploma as the youngest couples (24% compared with 12%), but also more than twice as many older subfamilies have a college degree (25% compared with 12%). Thus older subfamilies tend to fall into two camps, having either very low or high education. Over two thirds of older subfamilies report being in less than very good health, compared with a third of the youngest subfamilies and half of middle aged subfamilies. Middle aged and older subfamilies are more likely to be foreign born and report the other race category than younger couples. Geographically the older couples fall out of step with younger couples: a greater share of middle aged and older subfamilies live in states near the Great Lakes (Michigan, Ohio, Indiana, Wisconsin, New York and Pennsylvania), whereas the majority of younger subfamilies live in Pacific and Mountain states (table 1).

The rise of Subfamilies during the recession

We use logistic regression to model the odds of a couple living in a subfamily during the recession (table 2). The first model shows couple type (whether married or cohabiting) and time period, where the Great Recession is lagged by one year to include 2010 (because decisions about living arrangements may lag changes in the economy). Again older subfamilies are the outlier. For 18 to 29 and 30 to 44 year olds, the odds of living in a subfamily increased during the Great Recession, relative to before the recession began, *and* remained significantly higher in the years following the recession. In other words, these couples are still more likely to live in a subfamily today than before the recession, even 5 years after its official end. Couples who were 45 to 59 years old saw elevated odds only after the recession ended, possibly because they had more economic resources to draw on during the recession than younger couples. For the oldest couples, however, the odds of living in a subfamily remain unchanged throughout the recession and its recovery. These findings remain significant even after controlling for demographic and socioeconomic characteristics (model 2), which suggests that the recession played little to no role in the living arrangements of older couples. Married couples are also significantly less likely to live in subfamilies, compared with cohabitors, among the young and middle aged couples. The pattern reverses for the oldest couples, where the married have odds that are twice as large as the cohabiting of living in a subfamily.

[table 2]

Model 2 controls for the socio-economic and demographic characteristics of couples, as well as geographic factors about the state or county where couples reside (table 2). There are two striking findings. Among young and middle aged couples, the married are no longer less likely to live in a subfamily than cohabiting couples. In other words, once we compare couples with similar economic and demographic characteristics, cohabiting couples are just as likely as married couples to live in a subfamily.

The second, more intriguing finding, is that young and middle aged couples still are more likely to live in subfamilies during the recession and its aftermath than before it began, consistent with model 1. This finding presents a conundrum. If living in a subfamily were tied to economic shocks from the recession, then controlling for couples' employment and poverty *should* erase the significant positive results for the recession and recovery time periods. They do not, however. A couple's greater probability of living in a subfamily began during the recession, but cannot be explained by the couple's labor force participation, education, poverty, race, reasons for moving, or their local area's housing costs or unemployment rate. Thus the recession changed household composition and living arrangements for couples, and these changes are outliving the recession.

Results from the rest of the logistic regressions are consistent with research. The economically disadvantaged, unemployed, racial and ethnic minorities, and the foreign born are more likely to live in subfamilies (Kennedy and Fitch 2012; Glick and van Hook 2002; Wiemers 2014), though the patterns are not consistent across age groups. The youngest couples, 18 to 29 years old, are sensitive to having dual earners, in that their odds of living in a subfamily are higher when either partner, male or female, is out of the labor force. Younger couples probably have fewer resources (e.g., savings, wealth), and so their living arrangements are more sensitive to income. Middle aged and older couples are more likely to live in subfamilies if they report caring for family members, consistent with the idea that intergenerational exchanges of caregiving are important in later life relationships (Choi 2003; Eggebeen and Davey 1998); however, we do not know whether the older couple is providing childcare or is being cared for themselves. Couples who live in areas with higher housing costs are more likely to live in subfamilies, regardless of age. Thus coresidence may be a strategy for offsetting expensive housing, at least for some couples.

Decomposition of the prevalence of subfamilies before and after the recession

To better understand the role that economic characteristics played in the increase in subfamilies since the recession, we use decomposition analysis. Decomposition identifies the degree to which the mean difference between two groups is attributable to either compositional differences in the population or to differences in the effects of covariates. Are subfamilies more prevalent since the recession because the population of couples has a different demographic makeup than before the recession (i.e., differences in composition)? Or is it because socioeconomic and demographic characteristics such as labor force participation, poverty and race have stronger effects on the odds of living in a subfamily today, compared with before the recession began (i.e., differences in covariates)?

Decomposition traditionally used estimates from OLS regression (Blinder 1973; Oaxaca 1973), but has been adopted for dichotomous outcomes (Fairlie 1999). Rather than substituting the means of independent variables, we replace the coefficients for the predictors of the first group (in this case, pre-recession period) with the coefficients of the second group (post-recession period) (following Fairlie 1999). In this way the decomposition simulates a kind of counterfactual and identifies what the outcome would have been if one time period had the same characteristics as the other. Decomposition can be sensitive to which group's coefficients serve as the reference. To alleviate the issue we used coefficients from a pooled model combining both groups, while including an additional indicator for the group as a control variable (Jann 2008).

Table 3 shows results of the decomposition. Between 2011 and 2014, subfamilies made up 4% of couples, whereas before the recession began they averaged 3.2% (see the top panel of table 3). Thus the post-recession period saw a modest rise in subfamilies of about 0.81 percentage points. Of this gap between the pre- and post-recession estimates, about .64 percentage points, or 79%, can be attributed to differences in the effects of covariates (see panel b in table 3). Estimates under this panel quantify the change in couples who are subfamilies when applying the post-recession coefficients in place of the pre-recession coefficients for all of the variables in the model. In other words, if the effect of labor force participation had been the same before the recession as it was afterward, then the share of couples in subfamilies would have been 0.55 percentage points higher. Differences in the effect of labor force participation explains about 67% of the difference in how common subfamilies were before and after the recession.

[table 3]

Were more couples living in subfamilies because there were more unemployed people in the population? The estimate for labor force participation under the compositions panel (panel a) is quite small (0.06 percentage points). Thus there are not more subfamilies today because there are more people out of the labor force (i.e., a compositional change in the population of couples). Instead having a partner out of the labor force has a stronger effect today on propelling couples into coresidence in another household than before the recession began. The effects of demographic characteristics (e.g., couple type, age, parental status, health) and poverty are also stronger post-recession, but their relative contribution to increasing the number of subfamilies is smaller compared with labor force participation (see panel b). One noteworthy finding here, however, is that the most important variable under the demographic characteristics is the age of the couple (not shown in the table). Being young has a significantly larger effect today on the likelihood of living in a subfamily than before the recession began. This finding suggests that young couples have not regained their footing since the recession ended, at least in terms of their likelihood to live in independent households.

[table 4]

To help make the results easier to interpret, we calculated predicted probabilities for selected characteristics, or combination of characteristics, holding all other covariates constant at their means (table 4). The average married and cohabiting couple has a 2.2% chance of living in a subfamily between 2007 and 2014, all other factors being equal. Before the recession, in 2007, that probability was just 1.9% but gradually rose to 2.3% during the recession and 2.8% since it officially ended. In other words, the chance that a couple lives in a subfamily is a percentage point higher today than before the recession began. Interestingly, the probability by age is U-shaped, with the highest chances of living in a subfamily being for the youngest and oldest couples. By far, the greatest chance of living in a subfamily is for economically disadvantaged couples, who are 5 times more likely to live in a subfamily than the economically secure. (By economically disadvantaged we mean couples who have at least one partner out of the labor force, have a high school diploma or less, and have earnings less than 300% of the poverty threshold.)

Conclusion

Using annual cross-sectional data from the 2007–2014 CPS ASEC, we examined couples who were living as subfamilies in another household. Subfamilies make up about 4% of all married and cohabiting couples, up significantly from 3.2% of couples in 2007 before the recession began. Living in a subfamily is far more common among young couples, and declines with age: roughly 1 in 10 couples aged 18 to 29 live in a subfamily, compared with fewer than 1 in 30 couples aged 60 or older. A couple's chance of living in a subfamily rose significantly during the recession and has continued to rise afterward. Economic disadvantage strongly increases a couple's likelihood of living in a subfamily, and decomposition analysis reveals that the effect of being out of the labor force is stronger today than before the recession. Indeed labor force participation explains about two thirds of the rise in subfamilies since the recession. Nonetheless, controlling for economic disadvantage, housing costs and the unemployment rate could not entirely explain the higher likelihood of living in a subfamily during the recession. What is more the recession played little to no role in changing the living arrangements of older couples, whereas young and middle aged couples face the recession's continued influence on their living arrangements.

Consistent with prior research, couples living in subfamilies are more likely to be racial minorities, Hispanic and foreign born (Glick and van Hook 2002; Goldscheider and Goldscheider 1999), especially at older ages. This finding is consistent with the idea that older minorities and immigrants rely on their adult children for support (Glick and van Hook 2002; van Hook and Glick 2007). Subfamilies are also economically disadvantaged (Kennedy and Fitch 2012) and in areas with high housing costs, suggesting that coresidence is a strategy for offsetting expensive housing for some couples. Socioeconomic characteristics played similar roles in predicting subfamilies among both married and cohabiting of couples. In fact, cohabiting couples are just as likely to live in subfamilies as married couples, once we accounted for differences in their socioeconomic and demographic characteristics.

Why were subfamilies more common after the recession than beforehand? We might think that the recession increased the number of people in the population who were unemployed or had low earnings, which in turn increased the number of subfamilies. Such compositional changes in the population played only a modest role, however. Instead the effect of being out of the labor force was much greater after the recession, meaning that unemployed people who may have stayed in their own household before the recession are now more likely to move into another household. That demographic characteristics, in particular the age of the couple, have stronger effects today is quite telling. It suggests that the recession hit younger couples harder than middle aged or older couples. Indeed the recession, though officially ended in 2009, is still shaping the living arrangements of young married and cohabiting couples.

Older couples are the only age group that did not experience an increase in the odds of living in a subfamily during or after the recession. That caring for family and health played significant roles in whether older couples lived in a subfamily reinforces the idea that older couples move into another household for different reasons than younger couples. Coresidence may be more about instrumental exchanges for older couples, and economic ones for younger couples.

One of the core findings of this study is that the recession altered household composition and living arrangements for couples, but that economic factors alone cannot explain these changes. Even after controlling for labor force participation, long-term unemployment, earnings and education, the period of the Great Recession and its recovery still saw significantly higher odds of living in a subfamily. These period effects could be the product of inertia or other factors that we could not measure in the study, such as a drain of savings or other resources. An eroding sense of security and economic opportunity could play a role, as well. Given that the mere perception of opportunity and hardship affects the decision to leave the parental home (Billari and Liefbroer 2007; Lee and Painter 2012), the pervasive and persistent economic malaise of the Great Recession may leave an enduring impression on couples as they consider forming their own households. We cannot answer those questions in this study. What is clear from the findings is that the recession is having a lasting effect on the living arrangements of couples, especially young adults.

To better understand how the Great Recession has affected couples' living arrangements is a question about the frequency and duration of transitions to other households. Given the cross-sectional data in this study, we cannot address the question. Although we have measured a range of economic characteristics, we still lack information about a couple's savings, assets, debts and housing tenure, all of which could affect the likelihood of living in a subfamily. What is more the measures for housing and labor markets are basic proxies for how couples interacted with the conditions in their neighborhoods. Another limitation of the study is that the sample is selective of couples that remained together. Divorce, separation and doubling up as a lone adult are corollaries of changes in couples' living arrangements, which we cannot measure with these data. Nonetheless by studying subfamilies we gain a better understanding of family inequality in the United States, as well as insights into how younger and older couples rely on shared housing as a form of support.

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Table 1. Characteristics of married and cohabiting couples who live in their own household or subfamily (weighted means) (CPS ASEC 2007–2014)

	Household	Subfamily	Subfamilies by age			
	Total	Total	18–29	30–44	45–59	60 or older
Living arrangement						
In own household	100.0	---	---	---	---	---
Parent's household	---	35.1	62.3	51.1	17.2	4.9
Adult child's household	---	34.7	0.0	12.6	62.2	69.7
Other family household	---	23.3	26.7	26.9	16.9	22.6
Nonrelative household	---	6.9	11.0	9.4	3.7	2.8
Couple type						
Cohabiting	10.3	23.6	53.0	26.0	9.9	2.4
Married	89.7	76.4	47.0	74.0	90.1	97.6
Age of oldest partner						
18 to 29	8.2	25.1	100.0	---	---	---
30 to 44	29.0	26.9	---	100.0	---	---
45 to 59	33.4	26.6	---	---	100.0	---
60 or older	29.4	21.1	---	---	---	100.0
Labor force participation						
Both partners	54.9	48.6	51.5	59.6	58.8	18.5
Male only	21.6	26.6	35.2	29.3	25.3	14.6
Female only	7.3	7.4	6.3	5.9	7.5	10.4
Neither partner	16.2	17.4	7.1	5.2	8.4	56.5
Long-term unemployed	1.4	2.3	2.4	2.9	2.3	1.1
Poverty ratio (median)	3.8	1.9	1.4	2.0	2.9	1.8
Education						
No high school diploma	5.7	16.4	12.2	13.5	16.7	24.4
High school diploma	22.3	35.6	41.3	35.6	33.0	32.4
Some college	28.3	26.4	34.8	26.4	24.8	18.5
College degree or higher	43.7	21.6	11.7	24.5	25.5	24.8
Has child under 18	41.1	36.8	44.3	61.2	30.9	4.4
Has child under 6	19.4	22.4	42.4	37.8	4.9	1.0
Less than very good health	38.7	46.6	34.7	38.9	48.1	68.8
Reason for living arrangement						
Caring for family	6.3	12.8	11.9	14.8	14.2	9.8
Needed cheaper housing	2.9	4.3	5.5	4.9	4.4	2.0
Looking for work	1.5	1.1	1.6	1.4	0.7	0.8
Race & nativity						
White	73.3	45.7	52.4	41.8	46.0	42.5
Black	8.0	7.6	5.9	8.1	8.8	7.7
Hispanic	12.4	31.0	33.5	35.8	28.7	24.7
Other	6.3	15.7	8.2	14.3	16.6	25.1
Foreign born	16.2	37.4	22.8	34.6	41.2	53.6

Geographic characteristics						
Housing cost ($)	1,033	1,178	1,174	1,169	1,135	1,173
Unemployment rate	7.5	7.9	8.0	7.9	7.8	7.7
Region of residency						
New England	4.7	4.4	4.0	4.4	4.0	5.6
Mid Atlantic	11.4	11.0	4.2	10.4	14.2	15.9
East North Central	13.8	8.3	5.7	7.6	10.2	10.3
West North Central	6.4	2.5	1.6	2.4	3.6	2.1
South Atlantic	19.5	17.1	17.0	17.0	18.2	15.9
East South Central	6.0	4.3	5.3	5.0	4.0	2.7
West South Central	11.1	10.6	10.6	10.1	11.2	10.6
Mountain	7.6	7.2	9.3	6.8	6.7	5.6
Pacific	19.7	34.6	42.2	36.5	27.9	31.4
Unweighted N	337,761	13,391	3,325	3,670	3,596	2,800

Table 2. Odds of living in a subfamily among married and cohabiting couples, logistic regression (CPS ASEC 2007–2014)

	18 to 29 year olds				30 to 44 year olds				45 to 59 year olds				60 years or older			
	Model 1		Model 2		Model 1		Model 2		Model 1		Model 2		Model 1		Model 2	
Time period																
2007	---		---		---		---		---		---		---		---	
Great Recession, 2008-2010	1.23	**	1.27	***	1.16	*	1.18	*	1.01		1.00		1.00		0.91	
Post recession, 2011-2014	1.19	*	1.18	*	1.35	***	1.30	***	1.26	***	1.18	**	1.09		0.97	
Couple type																
Cohabiting	---		---		---		---		---		---		---		---	
Married	0.54	***	0.93		0.42	***	0.91		0.72	***	1.07		2.02	***	2.53	***
In labor force																
Both partners			---				---				---				---	
Male only			1.21	**			0.78	***			0.76	***			0.65	***
Female only			1.34	**			1.08				0.84	*			0.58	***
Neither partner			1.70	***			1.01				0.86				0.87	
Long-term unemployed			1.62	**			1.21				0.82				0.60	
Poverty level																
Below 199% of poverty			---				---				---				---	
200% to 299%			0.46	***			0.56	***			0.68	***			1.21	
300% to 399%			0.44	***			0.54	***			0.63	***			0.55	**
400% or higher			0.28	***			0.27	***			0.41	***			0.65	**
Highest educated partner																
No high school diploma			---				---				---				---	
High school diploma			1.16	*			1.12				0.87	*			0.77	**
Some college			0.72	***			0.74	***			0.64	***			0.52	***
College degree or higher			0.37	***			0.49	***			0.43	***			0.40	***
Age of oldest partner			0.90	***			0.96	***			0.98	***			1.03	**
Has child under 18			0.32	***			0.36	***			0.51	***			0.67	
Has child under 6			1.31	**			1.00				0.88				1.84	
Less than very good health			1.15	**			1.18	***			1.08				1.36	***
Reason for current living arrangement																

Caring for family		1.10			1.51	***		2.21	***		2.88	***
Needed cheaper housing		0.80	*		0.90			1.64	***		1.41	
Looking for work		2.54	***		0.57	**		0.68			0.76	
Race & nativity												
White		---			---			---			---	
Black		0.73	***		1.14			1.29	**		1.77	***
Hispanic		1.71	***		2.02	***		2.12	***		2.08	***
Other		2.19	***		2.93	***		2.84	***		3.47	***
Foreign born		0.95			0.96			1.69	***		3.94	***
Geographic characteristics												
Housing costs (median, logged)		2.00	***		2.65	***		2.17	***		4.11	***
Unemployment rate (logged)		1.06			0.99			1.21	**		0.94	
Region of residency												
Pacific		---			---			---			---	
New England		1.41	**		1.03			1.01			1.28	*
Mid Atlantic		1.04			1.15			1.19	*		0.99	
East North Central		1.24			0.89			1.08			1.23	
West North Central		0.61	**		0.73	*		1.00			0.74	
South Atlantic		1.06			1.00			1.15			1.00	
East South Central		1.36	*		1.38	*		1.18			1.13	
West South Central		1.15			1.01			1.16			1.32	**
Mountain		1.12			0.88			1.08			1.03	
R-squared	0.01	0.14		0.02	0.11		0.00	0.14		0.00	0.22	

* p < .05; ** p < .01; *** p < .001

Table 3. Decomposition analysis of subfamilies, before and after the Great Recession (mean estimate of the prevalence of subfamilies)

	Coefficient		% of total difference	% of group
Recovery, 2011-2014	4.01	***		
Pre-recession, 2007	3.20	***		
Difference	0.81	***		
Panel A. Composition (Endowments)	0.16		19.57	100.00
Demographic characteristics	-0.04	*	-4.80	-24.54
Labor force participation	0.06	*	7.90	40.38
Poverty	-0.03		-3.95	-20.19
Education	0.04		4.40	22.46
Race & nativity	0.07		9.25	47.26
Geographic indicators	0.05		6.78	34.64
Panel B. Coefficients	0.64	**	79.51	100.00
Demographic characteristics	0.12	*	14.94	18.79
Labor force participation	0.55	***	67.41	84.78
Poverty	0.23	**	28.02	35.25
Education	-0.11	*	-13.58	-17.08
Race & nativity	0.09		11.11	13.98
Geographic indicators	0.61		75.31	94.72
Constant	-0.84		-103.70	-130.43

* p < .05; ** p < .05; *** p < .001

Table 4. Predicted probabilities of living in a subfamily, selected characteristics

Characteristic	Probability (%)	
Living in a subfamily, during:		
2007 – 2014	2.2	***
Pre-recession (2007)	1.8	***
Great Recession (2008 – 2010)	2.3	***
Post recession recovery (2011 – 2014)	2.8	***
Age of couple		
18 – 29	3.9	***
30 – 44	2.1	***
45 – 59	2.3	***
60 or older	2.5	***
Couples who are:		
Economically disadvantaged[1]	6.3	***
Economically secure[2]	1.2	***
Place of residence		
High housing costs[3]	4.0	**
Low housing costs[4]	2.2	**

** p < .01; *** p < .001

Note: All other covariates are held constant at their means

[1] At least one partner is not in the labor force, highest education is a high school diploma or less, and earnings are 300% or less of poverty threshold

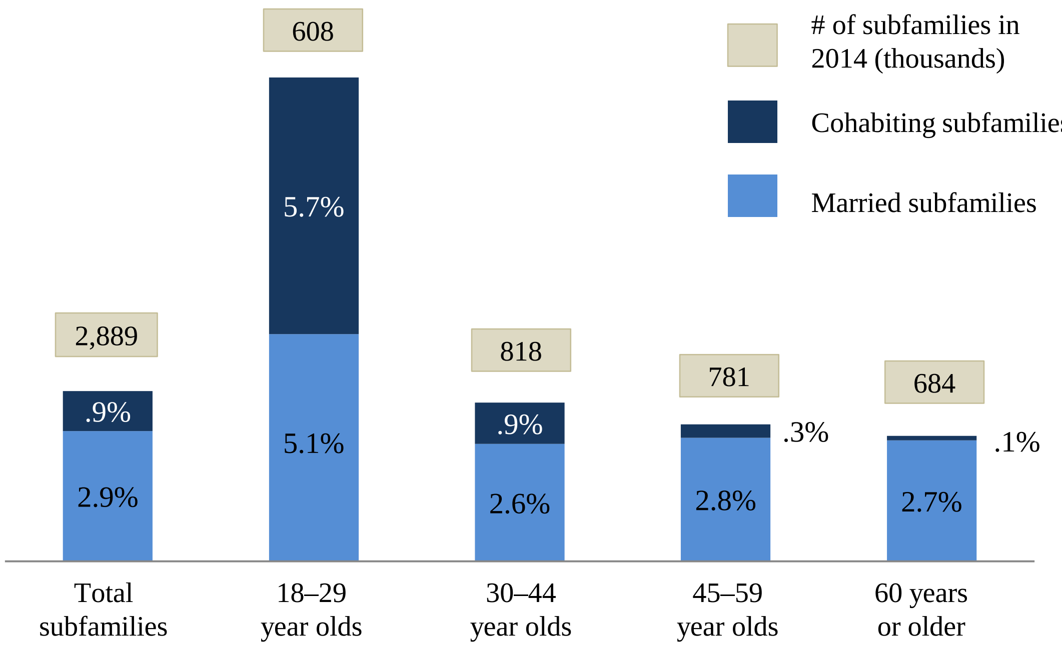
[2] Both partners are in the labor force, highest education is a college degree, and earnings are 300% or more of poverty

[3] In the 75th percentile of housing costs

[4] In the 25th percentile of housing costs

Figure 1

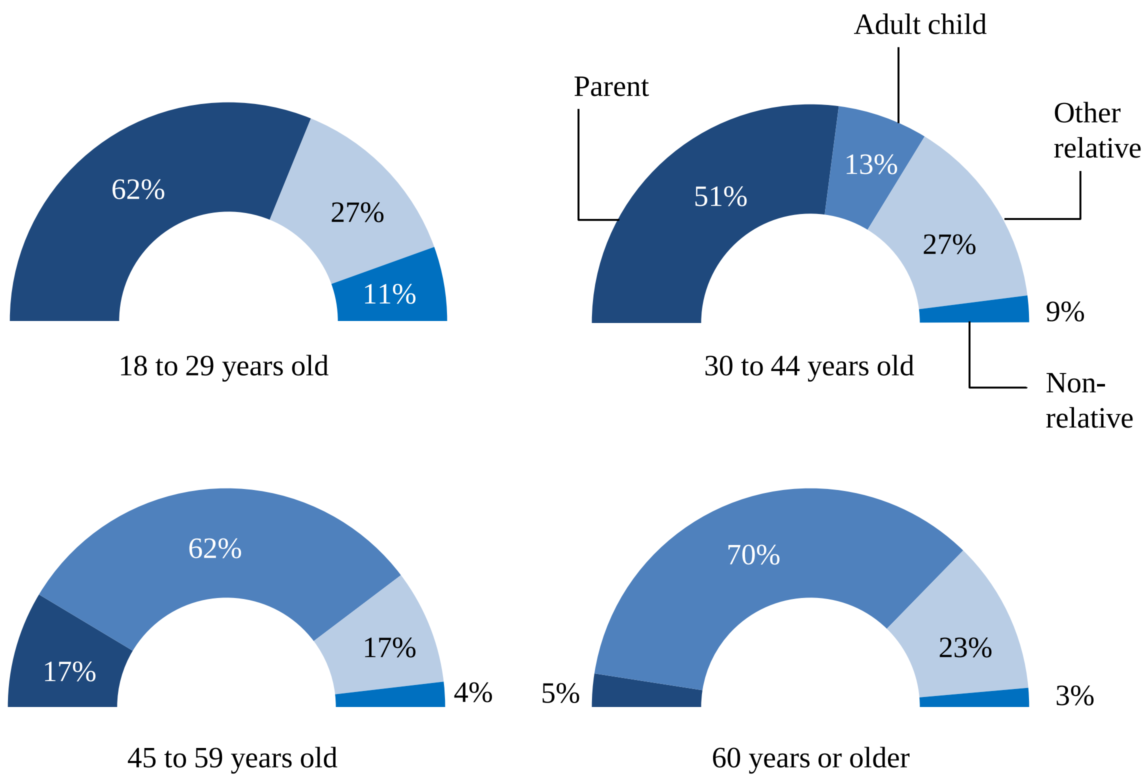
Over 1 in 10 young adult couples live in a subfamily
percent of all coresidential couples who live in a subfamily



Source: CPS ASEC 2014

Figure 2

Who do subfamilies live with?
percent of subfamilies in each living arrangement, 2014



Source: CPS ASEC 2014