

# Economic Exchange and Relational Work in Doubled-Up Households



HOPE HARVEY 

*Doubling up, or sharing a home, is an increasingly common way that families make ends meet. Drawing on over 170 in-depth interviews with 60 parents, I ask how doubled-up household members understand and contest their economic relationships. I show that the success of intra-household economic exchange depends not only on the amounts exchanged, but also the shared meanings behind these exchanges. Given the lack of institutionalized expectations guiding doubled-up household relationships, household members draw on competing norms, framing the household as either a solidarity unit or a series of independent nuclear family units. Although disagreement over economic relationships is common, multigenerational households often benefit from more established norms to guide their relationships. Additionally, some households establish clear terms of exchange, either through negotiation or because support only flows one way. This study sheds new light on the economic and social dynamics of doubled-up households. Additionally, the findings reveal the challenges of relational work within incompletely institutionalized relationships.*

**Keywords:** shared households, housing, family complexity, poverty, social support, private safety nets

Doubling up, or sharing housing with extended family or nonrelatives, has long served as an important survival strategy for lower-income families. In *Making Ends Meet*, Kathryn Edin and Laura Lein (1997) documented how both welfare-reliant and working low-income mothers lived doubled up in the homes of extended family members or friends to lower their housing costs. A substantial share of the mothers they interviewed—47 of the 214 (22 percent) Aid to Families with Dependent Children [AFDC] recipients and 40 of the 165 (24 percent) low-

**Hope Harvey** is associate professor at the Martin School of Public Policy and Administration at the University of Kentucky, Lexington, United States.

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wage workers—lived in shared housing. This tactic enabled these mothers to make ends meet despite inadequate welfare benefits and work earnings (Edin and Lein 1997). Today, doubled-up households are even more common. In the decades since *Making Ends Meet* was published, the share of children living doubled up has increased by over 40 percent. Currently, over 15 percent of all US children live with a parent in a home shared with an extended family member or nonrelative, and rates are even higher for children with mothers who are unmarried or who have lower levels of education (Harvey et al. 2021).

Sharing a household requires daily decisions about which resources and expenses should be shared by household members and how. These decisions are critical for families' material well-being, but they also have important implications for families' social relationships. Individuals take care "to find economic arrangements that both confirm their sense of what the relationship is about and sustain it," a process called *economic relational work* (Zelizer 2012, 152). Economic relational work—often guided by unconscious, internalized norms—abounds in daily household life (Zelizer 2005). Because people mark boundaries around different types of relationships by engaging in distinct forms of economic transactions within them, questions about economic arrangements in doubled-up households provide insight into household members' social relationships.

In this study, I draw on in-depth interviews with 60 doubled-up parents to examine economic exchange and relational work within doubled-up households. Edin and Lein (1997) observed that support from friends and family, including housing support, was vital for mothers' abilities to make ends meet, but that mothers had to devote substantial effort to maintaining their support relationships. This study builds on this important insight by revealing the complexity of this work in doubled-up households. I show that economic relational work in doubled-up households is notably open-ended. Doubled-up adults must negotiate economic arrangements that align with their understandings of household relationships with little guidance from socially enforced or

legally enforced norms. Though common, doubled-up households remain "incompletely institutionalized" (Harvey 2022; see also Cherlin 1978), and there are few taken-for-granted rules about how household members should share the varied but often limited resources that doubled-up adults bring into the home, from earnings to in-kind benefits from social programs. This ambiguity creates opportunities for disagreement over the nature of household relationships and the economic arrangements appropriate for them. By examining how doubled-up household members understand and contest their economic arrangements, this article deepens our understanding of how doubled-up relationships are socially understood by household members and reveals the importance of shared understandings of the relationship for their economic arrangements.

#### **DOUBLED-UP HOUSEHOLDS AS A SURVIVAL STRATEGY**

Households are doubled-up if they include any adult besides the householder and their romantic partner. Doubled-up households include multigenerational households, the most common doubled-up arrangement for families with children, as well as households shared with other adult extended family or nonkin. Edin and Lein (1997) documented the important support that doubling up can provide. Mothers in their sample typically lived doubled-up in someone else's home because they could not afford a home of their own. Doubling up was an effective cost-saving strategy; among both welfare-reliant and low-wage working mothers, those who lived doubled-up paid far less for housing than their counterparts who rented housing of their own. In the years since Edin and Lein's study, the housing needs of lower-income families have become more severe as the shortfall of low-cost rental units has grown (Joint Center for Housing Studies 2024). In the 1990s, around 38 percent of renter households were cost burdened, meaning they paid more than one-third of their income on housing; by 2022, rates of cost burden had increased to 50 percent of all renter households. Renters with poverty-level incomes now spend an average of 78 percent of their incomes on housing costs (Airgood-Obrycki 2024).

At the same time, rates of doubling up—either by hosting extended family members or friends in one’s home or by living as a guest in someone else’s home—have increased markedly from the mid-1990s.<sup>1</sup> Today, over 15 percent of children live in a household with a parent and an adult extended family member or non-relative. The share of children living in doubled-up households increased over 40 percent from 1996 to 2018, with most of the growth in multigenerational households (Harvey et al. 2021). Decomposition analysis suggests that from 1996 to 2009, rising rates of single parenthood contributed substantially to the increase (Pilkaukas and Cross 2018). Over this period, the percentage increases in doubling up were greatest for more economically advantaged families, such as mothers who were older, more educated, and married, but disadvantaged families remain far more likely to double up overall (Pilkaukas and Cross 2018). Less than 10 percent of children whose mothers have a college degree or more live doubled-up, compared to over 22 percent of children whose mothers have a high school education or less (Harvey et al. 2021). Increases in rates of doubling up temporarily accelerated during the COVID-19 pan-

demic, with more than half a million more children doubled-up than expected given prior trends. These increases were driven primarily by Black and Hispanic children, young children, those whose mothers never married, and those whose mothers were not working—the children who were most likely to be doubled up prior to the pandemic as well—showing how doubling up acts as an important source of support for vulnerable populations in times of economic need (Amorim and Pilkaukas 2023).

Doubling up in someone else’s home provides a housing alternative to families unable to secure affordable, adequate rental units of their own.<sup>2</sup> Families often double up in the homes of extended family members or friends after job loss, eviction, and other crises (Desmond 2012; Skobba and Goetz 2013; Wiemers 2014). Other parents live doubled-up because they never moved out of their childhood home (Harvey and Dunifon 2023).<sup>3</sup>

Regardless of the original circumstances that prompt doubling up, doubled-up households can share resources and expenses, take advantage of economies of scale, and reduce costs for all household members. In a sample of mothers in urban areas, doubling up in

1. I use the term *host* to refer to a person on the lease or mortgage and *guest* to refer to a person who lives in someone else’s home. In households without a defined lease- or mortgage-holder, I treat the person who remained, or would remain, in the home after the double up dissolved as the host. Householder status is central to how parents experience doubling up (Harvey 2022; Harvey et al. 2021), so it is important to distinguish between hosts and guests. However, the terms imperfectly reflect parents’ experiences; for instance, guests often contribute financially to the household, an act that may seem antithetical to being someone’s guest. Likewise, a mother in a long-term multigenerational household may not consider herself to be a guest, especially if it is the only household she has ever experienced. Yet, even in such homes, parents described being a householder as a meaningful role, one they typically aspired to hold, even if they were willing to allow others to double up as guests in their home (Harvey 2022, 2025). Because no clearer term emerged from fieldwork, I follow prior research in using the terms *host* and *guest* (Cohen and Casper 2002; Whitehead 2018a; Harvey et al. 2021; Harvey 2022).

2. Doubling up is more common for Black, Hispanic, and Asian families than White families (Harvey et al. 2021). These differences may in part reflect cultural differences (Kamo 2000; Angel and Tienda 1982), but economic disadvantage is associated with doubling up, particularly as a guest, across groups (Cohen and Casper 2002; Pilkaukas and Michelmor 2019; Cross 2018). Other research reveals differences in the living arrangements of documented and undocumented immigrants from the same countries, showing how structural factors shape household composition net of cultural origins (Hall et al. 2019).

3. Parents see multigenerational households in which the younger generation supports the older as more desirable than those in which the older generation supports the younger (Harvey 2025; Seltzer et al. 2012). Yet, most parents, especially those with young children, are guests in multigenerational households (Harvey et al. 2021), and most older adults who live doubled-up are hosts (Harvey and Perkins 2023b). This study focuses on families with young children, but older adults’ shared households are another important area of research.

someone else's home was associated with rental savings of about \$4,000 a year, worth more than one-quarter of mothers' annual earnings (Pilkauskas et al. 2014). Moreover, although families who double up as guests receive the most immediate housing benefit, they also often contribute to housing costs, so doubling up can lower householders' costs as well (Pilkauskas et al. 2014; Edin and Lein 1997; Whitehead 2018b). In addition to housing-cost savings, doubled-up families can benefit from other household members' contributions of noncash assets such as food and Supplemental Nutrition Assistance Program (SNAP) benefits and services including childcare (Domínguez and Watkins 2003; Stack 1974; Constantino et al. 2026). For instance, Edin and Lein (1997) documented how sharing utility costs and food enabled doubled-up mothers to spend less across these categories.

Although doubling up is a vital poverty survival strategy for families with children, sharing a home does not always eliminate or even reduce material hardship. Lower-income families are often embedded in social networks that are likewise disadvantaged, so sharing a home can stretch limited resources. This scarcity of resources can lead to competition and disagreement (Clampet-Lundquist 2003; Desmond 2012). Because household members often provide one another with some forms of economic support but also vie with one another for limited resources, doubling up can simultaneously alleviate some hardships and heighten families' sense of scarcity in other ways (Harvey 2025). For instance, although doubling up may lower housing costs, the increased demand for food caused by sharing a home with extended family or friends can put families at risk of food insecurity (Hughes et al. 2026, this issue).

Moreover, because doubled-up households tend to be relatively unstable, the support they provide is often temporary (Harvey and Perkins 2023a). In a nationally representative sample of parents who lived doubled-up at some point over a three-year period, just 45 percent of guests and 25 percent of hosts did so for the full three years (Harvey et al. 2021). Multigenerational households tend to be more stable than doubled-up households formed with other ex-

tended family or nonrelatives, but even these households are typically short-lived. Over a three-year window, parents in multigenerational households remained in this household type for less than two years on average (Harvey et al. 2021).

### RELATIONAL WORK WITHIN DOUBLED-UP HOUSEHOLDS

As the previous section explains, prior research reveals the importance of doubled-up households, and the accompanying exchange of resources, for lower-income families' budgets. This article builds on these findings by examining how doubled-up household members understand and contest household economic arrangements and what circumstances facilitate shared understandings of these arrangements. Because of the effort that individuals put into appropriately matching economic arrangements and social relationships, household economic arrangements provide insight into how household relationships are socially understood. For example, scholars have examined the extent to which couples pool income or maintain separate accounts, linking variation in income management to relationship commitment and cohesiveness (Addo and Sassler 2010; Lauer and Yodanis 2011). Others have explored the symbolic importance of earnings and employment, identifying how husbands' ability to fulfill the normative breadwinner role is associated with marital formation and stability (Killewald 2016; Sweeney 2002).

Traditional models of the nuclear family household treat it as a single economic unit in which all members enjoy a similar standard of living (Bennett 2013; Becker 1981; Parsons 1949). These models overstate the extent to which nuclear family households act with unified interests (Bennett 2013), but this popular conception of the household is consistent with norms that make direct, negotiated economic exchange less acceptable among nuclear family household members (Zelizer 2005). It is unclear whether such norms exist for doubled-up households. Doubled-up household members typically keep their incomes separate rather than fully pooling them and, though they often divide expenses like rent, the extent of resource sharing varies between households and even

over time within single households (Harvey 2025; see also Constantino et al. 2026). As the prior section described, doubling up has a long history (Stack 1974) and is now a standard childhood experience, particularly for Black children, many of whom will experience an extended family household (Cross 2018). Yet despite how common doubled-up households are, they lack formally defined rules for sharing resources, and household members' economic exchanges seem notably flexible. Qualitative research documents disagreements over economic arrangements in doubled-up households across time, place, and populations (Stack 1974; Clampet-Lundquist 2003; Garrett-Peters and Burton 2016; Domínguez and Watkins 2003), highlighting the need to further examine this common source of contention.

The absence of clear norms around how to share household resources and expenses can be understood through the theoretical lens of incomplete institutionalization. As posited by Andrew Cherlin (1978), the American family as an institution, including its socially enforced and legally enforced expectations for relationships, was shaped by first marriages, and its conventions are poorly matched to more complex family forms and the relationships they introduce. In some ways, first marriage may be becoming less institutionalized (Cherlin 2004, 2020), and even married couples must negotiate how they will arrange their household economy (Bennett 2013). However, the incomplete institutionalization framework is useful for

drawing attention to how relationships vary in the extent to which they are guided by legally enforced or taken-for-granted patterns of behavior, as well as how having few or less strongly enforced norms introduces complexity and requires household members to negotiate how relationships will function (Cherlin 1978).<sup>4</sup> Lower levels of institutionalization provide greater flexibility in economic arrangements, as household members may shape their economic arrangements to match their own understanding of their social relationships (Oropesa et al. 2003).

When relationships are more ambiguous, relational work becomes more elaborate, as individuals must themselves define the relationship and appropriate types of exchange (Bandelj 2012). Viviana Zelizer (2012, 151) describes "relational packages" as "combinations among (a) distinctive interpersonal ties, (b) economic transactions, (c) media, and (d) negotiated meanings." In this view, intra-household exchange requires doubled-up household members to not only agree on a price for coresidence, but also to share a common understanding of their relationship; the economic practices appropriate for it, such as fixed payment or flexible gift-giving; the goods and services to exchange and their values; and the meanings behind these exchanges. This article builds on prior research showing that resources are commonly exchanged and contested in doubled-up households (Stack 1974; Clampet-Lundquist 2003; Garrett-Peters and

4. The historical and contemporary importance of multigenerational and skipped-generation households as a support system for lower-income African American families has been well documented (Pittman 2023; Burton and Dilworth-Anderson 1991). In this sense, providing support for grandchildren through coresidence may be considered an institutionalized norm for this population, although scholars have also cautioned against assuming that extended kin support networks are widely available to provide support or have sufficient resources to do so (Garrett-Peters and Burton 2016; McDonald and Armstrong 2001; Roschelle 1997). Grandparents assuming a surrogate parent or co-parent role is a normative life course experience in some African American families (Burton 1990), although certainly not all (Burton et al. 1994; Burton and Dilworth-Anderson 1991; Burton and Bengtson 1985). At the same time, the grandparental caregiver role is not always fully socially or legally recognized; parents and grandparents report difficult negotiations over parenting authority and access to resources for children, and grandparents report challenges interacting with institutions and policies that are not compatible with common grandparental caregiving arrangements (Pittman 2015; Garrett-Peters and Burton 2016; Burton 1992). The question of whether some multigenerational or skipped-generation households, or some aspects of these households, may be more or less institutionalized than others merits future comparative research. In this article, I use the framework of incomplete institutionalization to consider how disagreements over economic exchange reveal a lack of taken-for-granted norms around economic exchange relationships in many doubled-up households.

Burton 2016; Domínguez and Watkins 2003; Harvey 2025) by providing new insight into the variety of ways that parents understand and contest the relational packages of doubled-up households and the conditions that facilitate shared agreements. In this way, it extends our understanding of the challenges and costs of relying on network support to make ends meet (Edin and Lein 1997).

### DATA AND METHODS

Data for this study come from a subsample of the How Parents House Kids (HPHK) study, a qualitative interview-based study of residential decision-making among parents of young children. HPHK data were collected in Cuyahoga County, Ohio and Dallas County, Texas, which include the cities of Cleveland and Dallas, respectively, as well as their inner-ring suburbs. These field sites were relatively hospitable environments for low- to moderate-income home-seekers; the median rent in each metro area was below the national median, and the share of renters living in unaffordable housing was below the national average (Flanagan and Schwartz 2014). In each site, the research team took a random sample of block groups, stratified by income and racial composition with an oversample of lower-income block groups, and randomly selected addresses from each. A team of trained interviewers, including the author, visited sampled addresses. In households that included children between ages three and eight, we invited the primary caregiver, usually the mother, to participate in an interview. In total, the HPHK sample included 156 parents, and the two-year response rate was 80 percent.

HPHK interviews were completed in the summers of 2013 and 2014. These interviews, generally conducted in the home, were semi-structured and typically lasted about two to three hours. During the interview, most participants chose a pseudonym to represent them. The 2013 interviews gathered information on participants' current, previous, and ideal homes, neighborhoods, and schools. The 2014 follow-ups asked about changes since the prior interview and, if applicable, current and past experiences doubling up. Both interviews also included questions that gave context about families' lives; for instance, interviewers asked

parents to share their life history and to describe their daily routines, employment and income, and important people in their lives and their children's lives. In 2014, interviewers completed a paper survey with participants about characteristics such as their sources of income and total amounts.

This study draws on a subsample of the HPHK sample, consisting of all participants who were interviewed in English and lived doubled-up at some point during the HPHK field-work years. HPHK parents who chose to interview in Spanish were omitted from the sample. For seven respondents, I also included a coresident adult from their household in my sample. Following a definition used in a Department of Housing and Urban Development report, I considered parents doubled-up if their household included any adult besides the householder and the householder's romantic partner (Eggers and Moumen 2013). Cohabiting and married couples also share a home but are not considered doubled-up. Parents in my sample described living with a romantic partner as distinct from, and generally more normative than, living with extended family or friends (Harvey 2025). My sample of parents with young children provides an interesting, and possibly contentious, site for studying economic relational work, as doubled-up parents advocate on behalf of their children as well as themselves and must decide how economically independent they want their nuclear family to be from the rest of the shared household.

I invited parents in my subsample to participate in additional interviews in January–March 2014 and the summer of 2015, which focused on current and past experiences doubling up, including economic exchanges in these households. To facilitate free discussion, I often conducted these interviews outside the home. Of sixty parents, thirteen were interviewed once, six twice, sixteen three times, and twenty-five four or more times. Interviewing families multiple times helped develop rapport and allowed me to observe parents in multiple households. My self-presentation, as a White Harvard PhD student, differed from the characteristics of many parents I interviewed. I remained cognizant of how these differences could shape how parents responded to me and

what they were willing to share. I relied on narrative interviewing techniques, treating parents as experts about their lives and experiences from whom I was eager to learn, and on rapport developed over multiple interviews to strengthen my data collection and help me understand participants' lives from their own perspectives (DeLuca and Jang-Trettien 2020; DeLuca et al. 2016).

All interviews were recorded and transcribed. To analyze the data, I first read full transcripts and wrote summaries of each instance of doubling up, including a description of how resources were shared. As I read transcripts, I inductively identified emerging themes and wrote memos on these themes. In-depth interviews are well-suited to this kind of analysis, as they allow participants to describe their experiences in their own words and make it possible for unexpected findings to emerge (Boyd and DeLuca 2017). I then coded interviews with these themes using qualitative analysis software. I used these codes, and the insights they provided into the processes I had identified, to refine the themes I present in this article. This process was iterative, and I returned to the data repeatedly throughout the analysis.

The sample captured a diverse set of doubled-up households, including parents living in multigenerational households and with other extended family and friends. Participants were located in neighborhoods across the Dallas and Cleveland metros, including suburbs and inner-city communities, and areas that ranged from poor to more affluent. Participants had up to five coresident children, with a median of three (including childless young adult children who still lived at home). Most parents who doubled up as guests initially did so in response to a crisis, most commonly housing issues like eviction or disrepair, but sometimes because of romantic relationship breakups. A smaller share of parents doubled up as guests to lower their housing costs so they could pursue a goal, such as homeownership or legal status. Finally, some parents had never had a home of their own and were waiting until they felt economically secure to form their own household. Similarly, most host parents began sharing their home after their guest

experienced a housing crisis, romantic breakup, or dissolution of another doubled-up household (Harvey 2025).

Table 1 shows demographic characteristics of the sample, divided by whether the parent doubled up as a host, a guest, or both a host and a guest at different points during fieldwork. These characteristics are measured as of the summer 2014 interview (where available), but for many parents, characteristics such as income and relationship status changed throughout the three years of fieldwork. Median family incomes for guests (about \$18,000), hosts (about \$20,000), and parents who doubled up as both hosts and guests (about \$12,000) were low. For comparison, the poverty guideline in 2014 for a family of three was about \$20,000, and the median income for the full HPHK sample was approximately \$29,000. Relatively few parents in my sample, especially guests, were married (14 percent of guests, 27 percent of parents who were both hosts and guests, and 41 percent of hosts). Doubled-up parents were far less likely to be married than parents in the full HPHK sample (44 percent). A large majority of parents in my sample were Black (73 percent of guests and parents who were both hosts and guests, respectively, and 67 percent of hosts), compared to just 51 percent of the full HPHK sample. Many parents in my sample had a high school degree or less (about 64 percent of guests, 45 percent of parents who were both hosts and guests, and 48 percent of hosts, compared to just 37 percent of the full HPHK sample), and far fewer completed a college degree (5 percent of guests, 0 percent of parents who doubled up as both hosts and guests, and 11 percent of hosts, compared to 21 percent of the full sample).

I used a broad definition of doubling up and did not limit my sample by relationship status or poverty status. However, nationally, rates of doubling up are lower among White parents and higher among unmarried parents and parents of lower socioeconomic status (Pilkaskas et al. 2014). My sample largely reflected these trends but was more disadvantaged on average than doubled-up families nationally, possibly due to the two metro areas sampled (which had relatively low housing costs) and HPHK's oversample of lower-income block groups.

**Table 1.** Characteristics of Respondents, by Guest or Host Status

	Guest	Both Guest and Host	Host
<b>Gender (proportion)</b>			
Male	0.09	0.18	0.15
Female	0.91	0.82	0.85
<b>Education level (proportion)</b>			
Less than high school	0.23	0.09	0.19
High school	0.41	0.36	0.30
Some college	0.32	0.55	0.41
Bachelor's or more	0.05	0.00	0.11
<b>Race (proportion)</b>			
White	0.09	0.09	0.15
Black/African American	0.73	0.73	0.67
Hispanic/Latino	0.18	0.18	0.15
Asian	0.00	0.00	0.04
<b>Relationship status (proportion)</b>			
Married	0.14	0.27	0.41
Cohabiting	0.32	0.09	0.19
No coresident partner	0.55	0.64	0.41
Income (median) <sup>a</sup>	\$17,760	\$12,000	\$19,800
Age (median)	29	29	39
<b>Household arrangements (proportion)</b>			
Guest <sup>b</sup>			
Multigenerational	0.95	0.82	
Extended family	0.14	0.36	
Nonkin	0.14	0.45	
Host <sup>b</sup>			
Multigenerational		0.18	0.78
Extended family		0.64	0.44
Nonkin		0.27	0.22
Number of Respondents	22	11	27

Source: Author's calculations.

Note: Individual characteristics are measured as of the summer 2014 interview, where available.

<sup>a</sup> Income includes formal and informal employment, SSI, SSDI, and child support. If the parent shared income with a coresidential romantic partner, the partner's income is included in this amount as well.

<sup>b</sup> Proportions do not sum to 1 because individuals may have lived in multiple types of doubled-up households over the three-year fieldwork period.

Compared to a nationally representative sample of parents of doubled-up children (not limited to ages three to eight, the restriction for the current study), the parents in my sample less often had a college degree and more often

had some college. They also had lower income levels than doubled-up families nationally (particularly hosts) and included few Asian families, although this population has high rates of doubling up, especially as multigen-

erational household hosts (Harvey et al. 2021). Additionally, because my sample only includes parents who were interviewed in English, immigrants are not well-represented (see Menjívar 2000; Bashi 2007; Hall et al. 2019; Kang and Cohen 2018).

## FINDINGS

### Intimate Social Ties and Economic Exchanges

Most doubled-up households in my sample were formed on the foundation of a lasting social relationship. Whether providing housing as a host or receiving housing as a guest, most parents doubled up with family or close friends. The 60 parents in my sample lived in over 130 doubled-up households during the fieldwork years. A majority were multigenerational households, and households formed with other extended family were the next most common, consistent with national patterns. Although doubled-up household relationships were largely embedded within familial relationships, the norms governing these relationships do not involve coresidence, and as I will show, doubling up introduced new questions about appropriate economic arrangements for extended family members sharing a household. Coresidence with nonkin was least common in my sample. Parents living with nonkin generally described a long history of friendship, often dating to childhood, and frequently used fictive kin terms.

The doubled-up parents in my sample relied on a variety of income sources to make ends meet. They had low incomes on average, but a majority (about three-fifths) were employed, most commonly in full-time jobs. A majority (about two-thirds) received SNAP (also known as food stamps).<sup>5</sup> Very few parents reported Temporary Assistance for Needy Families (TANF) cash assistance. The high share of families receiving SNAP and the low share receiving

TANF reflects the current composition of the public safety net. As Sarah K. Bruch and colleagues (2026) document, there has been a dramatic decline since the mid-1990s in the share of needy families who receive cash assistance, alongside an increase in the share who receive food assistance. A notable share of parents in my sample (over one-fifth) reported disability benefits from Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) for themselves or their child. Other common income sources included unemployment insurance, benefits from the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and child support.

In most doubled-up households in my sample, guests made a financial contribution to the host in exchange for housing (consistent with Edin and Lein 1997; Pilkauskas et al. 2014; Whitehead 2018b). Guests broadly asserted that they did not object to contributing and were willing to pay for the housing they received. Ke-neisha, a mother who lived with her daughter in her mother's home, said, "I just feel like you shouldn't, you can't live for free. Don't nobody live for free." She described contributing to the household as a reflection of her identity: "I'm not the type of person that just be like okay, I'm going to live here for free." Likewise, Isa, a mother who lived with her three daughters in her mother's home, began contributing financially despite never being formally asked. "She never really charged me rent," Isa explained. "But I knew that I had to help, like with me working. That's something that doesn't really cross my mind. I know I live here. I have to pay rent. I have to help in something."

Conversely, hosts often expected payment or other contributions to the household as a condition of coresidence. Tiji, a grandmother, described how she told her adult grandson, "He have to contribute to the household. And if he think he not going to contribute to the household, it's a problem. You are not just gonna stay

5. I am missing information on SNAP receipt for one participant, TANF receipt for five participants, and SSI and SSDI income receipt for three participants. Only two participants reported current TANF income, though one mother described receiving child support through a "county check" and another mother described having her benefits discontinued the previous month due to incomplete paperwork. Rates of TANF receipt are even lower in Ohio and Texas than they are nationally (Falk 2023). However, some parents may have received TANF income but did not report it, possibly due to stigma or because they were not familiar with the name TANF.

here and lay up on me and not pay nothing. You are gonna pay something.” Shantay, a mother who shared a household with her daughter, her mother, and her young adult sister, described how her mother chastised her sister for her reluctance to contribute. “When they had their whole blowout my mom was like, ‘You have to put in. No matter what household you’re in, you put in on something.’” For many hosts, payment was a condition of coresidence, although—as I describe later—how much flexibility should be allowed in these payments was a matter of contention.

Of course, not all guests contributed toward household expenses. Even in these cases, guests frequently offered, even if the host did not accept. Jade, a mother who lived with her daughters in the home of an elderly friend, described her efforts to contribute: “I just try to give him money, but he said, ‘No. Just use it for the girls.’” Likewise, Lisa, a mother who hosted her cousin’s family while they saved for a home of their own, said her cousin offered to pay for their stay. Lisa declined, hoping that it would enable them to move out more quickly, “I figured let her get herself together, she’s got an opportunity to get her money together, let her get out and then let this be a stepping stone for her.”

Doubled-up families often lived in close quarters. Looking at parents’ most recent doubled-up household, a majority were overcrowded, as household members slept in communal spaces (such as on the living room couch), adults shared a bedroom with one or more children over age two, or four or more children shared a single bedroom.<sup>6</sup> However, even in households where there seemed to be enough bedrooms, sharing common spaces with multiple family units could be challenging. For instance, parents described difficulties coordinating kitchen time so they could prepare meals for their children, and they complained that other household members’ noise disrupted their children’s bedtimes (Harvey 2025). Although complaints about space were common, having adequate physical space did

not ensure that parents would be satisfied with their doubled-up arrangement. Moreover, guests’ financial contributions to the household often appeared unrelated to the amount of physical space they took up in the home (Harvey 2025).

### Understandings of Exchange Relationships

Many doubled-up household members had low incomes, so it is unsurprising that disagreements over money, food, and other resources were common. However, parents’ understandings of these disagreements involved more than just vying for resources. As described in the prior section, doubled-up household members were typically close social relations. Yet, these households involved direct economic exchanges: householders provided housing, and their guests typically made some contribution, often financial, in return. This combination of economic exchange and intimate social relationships required careful relational work. Household members also articulated conflicting beliefs about the meaning of these contributions and about how much obligation they had to look out for one another’s well-being, compared to the well-being of their own nuclear family unit. These differences reflected discord about the nature of their social relationships and the economic obligations these relationships conveyed.

### Interdependence

By sharing their housing, doubled-up householders provided a safety net for their guests. At the same time, as described previously, both hosts and guests often expected that everyone sharing the home would contribute toward household expenses, so doubling up could also provide support for needy hosts. Doubling up thus occupied an ambiguous position between social support and a mutually beneficial arrangement, which in turn complicated relationships between hosts and guests.

Householders often emphasized the altruism involved in sharing their housing, even when their standard of living depended on the

6. Household crowding is typically defined in terms of the number of people per room (Lopoo and London 2016; Blake et al. 2007). However, doubled-up guests often did not have the ability to select how many rooms they would occupy, so I measure crowding by how families experienced the home.

guest's payments. Leeann was a mother of four who lived in a two-story home, which she had rented until her landlord went into foreclosure and which she now occupied rent-free. When her sister-in-law needed a place to stay, Leeann offered to let her and her infant move in, "to help her save money to get her own place. She's a first-time mom and I know it's overwhelming trying to juggle a baby and work." Her sister-in-law took a bedroom on the second floor, which Leeann freed up by making the sunroom downstairs her bedroom, hanging a bedsheet between the dining room and sunroom for privacy.

Leeann asked her sister-in-law to pay the gas, electric, and cable bills, a total of about \$200 each month, and to give her most of her food stamps so she could combine them with her own and buy food for the entire household. Leeann, who had difficulty meeting her family's needs on her \$13,000 a year income and had recently overdrawn her bank account while purchasing food, acknowledged the importance of the extra income, "I figured the \$200 could actually help me get back on track of my money that I'm messed up on." Although her sister-in-law covered most of her housing costs, Leeann emphasized her own generosity in setting the amount, "I didn't ask so much because they needed to buy baby food. So they paid the cable bill and light bill, that's it." Likewise, to explain her decision to let her sister-in-law join the household, she emphasized their relationship and her own identity as someone who helps others, rather than her financial need: "I like to help people out. She was staying with my mom and that didn't work out. So now she's here with me. I can't say no. You have my niece."

When hosts framed their willingness to share housing around a desire to help their guest, it could leave guests surprised when hosts asked for substantial payment. Simone, her partner Darnell, and their young son moved in with Darnell's brother's family while saving for their own apartment. Simone had been living with her mother, who would not allow Darnell to join the household, so they were eager to find a place where they could live together; they accepted Darnell's brother's offer to host them without discussing how much they would

need to pay to stay with him. Simone was surprised when he later requested \$300 a month, over half of his rent: "No, they both popped up with them prices. They told us that they would give us a place to stay, and then waited and then boom." Simone could not understand how he had decided to charge so much, especially since she, Darnell, and the toddler shared one small room in the home; his brother had denied their request to move to a larger one. Despite the high cost of the help that his brother provided, Simone and Darnell still valued his support; when they began renting a home of their own, they expressed a willingness to host people like his brother who had helped them in the past.

When hosts emphasized their altruism, requests for payment—or too much payment—could lead guests to question whether they were truly helping. Due to a long spell of unemployment, Dana, a mother of two, and her partner moved between the homes of family members and friends. While they were living in her cousin's home—their second time staying with this particular cousin—her partner began working, and they started paying \$50 weekly to her cousin. However, when the cousin saw that they had more income, she began asking for a larger contribution. To Dana, her cousin's efforts to extract greater payments were inconsistent with the idea that she was trying to help. "People say they want to see you do good, but when you ask somebody, 'Hey, mind if I stay with you for a little bit?' and you try to work out something with them, like an agreement or whatever, it always seems like that agreement doesn't ever stay," Dana lamented, "because once you go live with somebody, then you're going to see that person every day. It's going to be your everyday life and they are going to see what you're doing, what you got going on, and they are going to feel like you owe them more than what you're giving."

Like many parents, Dana doubled up because she wanted to save money for a home of her own. From her perspective, her cousin's request for more money made her a hindrance, rather than the support she promised to be. "And so with you trying to get on your feet and then somebody trying to pull the things that you're using to get on your feet away from you,

it makes a hard situation, especially when you got kids.” Another mother, Anrisa, shared a similar perspective about the friends who hosted her family, “They put on like they were just great people but at the same time it was all about money.”

### *Obligations to Share Resources*

While there was broad agreement that guests should contribute toward housing costs, there was variation in how much household members expected to share other resources while living together. Were nuclear families simply sharing housing, or were they responsible for helping one another make ends meet more broadly? Some parents drew on norms about the primacy of the nuclear family unit, prioritizing their own nuclear family’s well-being and, particularly, that of their own children. Toni and her husband moved with their three children to Atlanta and, after a night in a hotel, began staying in the crowded lower-level unit of a duplex where a woman their pastor had introduced them to lived. The three other rooms in the unit were occupied by other families—approximately six adults and five children in total—and Toni’s family occupied a large open room that they separated from the rest of the home with a bedsheet.

Initially, Toni shared the food she purchased with other families in the home. However, there was a perpetual need for additional food, worsened by some household members’ refusal to apply for food stamps. She eventually decided that others were free riding off her generosity to the detriment of her nuclear family. “I just need to focus on my family,” she resolved and began hiding food in her room, safeguarding it for her own children. “We were feeding our family. If we went and got something to eat, we got something to eat just for our family,” Toni explained, describing how this prioritization ensured that they could feed their own children, though she felt bad for leaving other household members hungry.

Other times, parents described the household as an economic unit, arguing that household members should enjoy the same standard of living and share food, childcare, and household items. Paula, a mother of four, described how her cousin was facing eviction after an ar-

gument with her landlady. Paula allowed her cousin, her cousin’s husband, and their one-year-old daughter to move into the attic of her three-bedroom home. Paula had struggled with utility bills before her cousin’s family moved in, and she asked them to take over the full cost of her utilities, \$150 monthly. However, they paid sporadically, and her utilities continued to be shut off periodically, as they had been before her cousin moved in. She grew frustrated at her cousin’s family’s self-interest. “What used to get me upset was the way her husband would act, like he didn’t care about anything, like as long as he had his things he didn’t care about anything else.” Drawing on norms of household solidarity, Paula argued that coresidence obligated them to share food, saying that “people that do have income plus get food stamps, if they know that they’re living with somebody, they should get some type of share.” Yet, her cousin’s husband prioritized their nuclear family when food ran short. “She would get her food stamps and I would get mine. If there was things here that I would buy or whatever, he would take them. I didn’t have a problem. . . . There was times that they had a lot of food stamps on their card, we hardly had anything here, and he would just go buy and eat it . . . he would keep it upstairs.”

In households with food insecurity, sharing was simpler in theory than in practice. Even when they had a communal food supply, some household members closely monitored use of these shared resources. June lived with her two children and partner Cameron in two bedrooms of his sister’s five-bedroom home. Cameron contributed to rent, and June, who had little cash income, used her food stamps to buy food for the household to share. The two families often ate dinner together. Yet Cameron’s sister accused June’s family of eating too much of the food that she bought with her own food stamps. “I put food in there for all of us to eat,” June explained, “His sister, kids and her fiancé would go in there and eat everything, her food and the food I put in there. She would complain, ‘You all ate up all my food.’ No, your husband, your kids and you ate all the food up.” Scarce resources encouraged families to look out for their own share, even when pooling food as a household.

Disputes about what resources and services should be shared extended beyond food. Parents disagreed about whether household members should provide one another with childcare, transportation, and shared use of household items—as might happen in a single-family household—or if sharing these resources should be discretionary and subject to payment. Lola lived with her three children in her mother’s four-bedroom home, which also housed Lola’s brother and his girlfriend and newborn child. She had returned to her mother’s home multiple times over the years; this time, she moved in to escape a violent ex-boyfriend. When describing the household, she suggested that their familial ties dictated that she share resources such as food, “Of course, if my mom’s hungry, she can eat from them. I’m never deny her no food or anything like that. She’s my mom. I don’t want her to starve or anything.”

In contrast, Lola felt that her mother, who lived on disability and retirement income, looked after her own financial interests and took advantage of her generosity. She said her mother waited for her to provide household necessities, “They’ll be missing shit here, and she won’t go buy it. Like toilet paper . . . I feel like if you have money that’s coming in [you should buy things].” Likewise, she expected her mother to support her work efforts, which brought money into the household, by providing childcare and transportation. “She heard me like looking for somebody to cover my shift tomorrow, because I have nobody to watch my kids. And she didn’t offer. She didn’t say, ‘Oh I’ll take you,’ or ‘I’ll pick you up,’ or ‘Don’t worry about looking for a babysitter. I’ll do it. Don’t call off.’ No.” When her mother did babysit, she expected payment, underscoring her treatment of them as economically independent units. Lola explained, “I have to pay her to sit with my kids. She stayed with my kids on Friday. I had to work, and she watched them. I had to beg for that. I had to pay her \$30.”

### *Varying Payments*

Lower-income families’ budgets are often shifting, for example in response to unreliable work hours, varying levels of support from children’s fathers or public programs, and emergency ex-

penses that they do not have savings to cover (Edin and Lein 1997). For the families in my sample, this instability presented an opportunity for doubled-up household members to disagree about what economic transaction was appropriate for their relationship—a fixed rent amount or a flexible amount proportional to guests’ and hosts’ levels of income and need.

Shay, her two daughters, and her boyfriend lived in her cousin’s two-bedroom apartment, which her cousin shared with her boyfriend and newborn. Shay’s daughters slept in the bedroom, while she and her boyfriend slept in the living room. When they first moved in, the cousin brushed off Shay’s attempts to establish a price for letting them stay. Shay recalled, “They called they selves trying to help us out but . . . we get over there, it’s something totally different.” When rent came due a couple weeks later, her cousin began asking for money, but again left the request vague, asking them to “give us what y’all can.” When her cousin was still unable to afford her rent payment despite their contributions, she demanded more: half of her total rent. “They was like, y’all have to give us this amount of money or y’all got to move.” Because Shay and her partner were both working, they were able to pay that month, but did so begrudgingly, asserting, “Y’all rent ain’t none of our concern. Y’all should have y’all rent money off top.”

Just as hosts sometimes requested higher payments, guests hoped for flexibility when they were unable to make expected contributions. The following month, Shay’s hours were reduced and her partner lost his job. They gave her cousin half of their earnings from odd jobs and plasma donations, but her cousin, struggling to cover her rent, was inflexible. “But I guess just because I couldn’t give them the whole \$350 at one time, they said we had to go.” When her cousin put her out, Shay and her partner slept in their car, leaving her daughters at their grandmother’s house. The eviction was inconsistent with how Shay had perceived her relationship with her cousin, “They supposed to be friends but a friend wouldn’t do you like they did us.”

Likewise, hosts could not always count on household members to provide more support when they were in need. Even when hosts’ ar-

rears had potential ramifications for the entire household, guests sometimes continued to act like an economically independent unit. Elijah moved frequently between his parents' home and living with a friend, whom he called his roommate. His friend occupied one of the two bedrooms in the apartment, while her two children occupied the other, and Elijah slept on the couch. He described how his friend had struggled to pay rent after he had moved out previously and was therefore very willing to host him again. "I think that's why she said yes so fast because she was like two or three months behind on her rent." Elijah paid \$100 a week to stay in her home, but he made it clear that her back rent was not his responsibility, "I told her I didn't want to help her out with that. I don't want to. You know, that has nothing to do with me. I could go somewhere else." Although he acknowledged that it would be financially difficult, he asserted that if his friend asked for too much, he could rent a home of his own and would leave her on her own with her debt.

Conversely, one household member's income might increase, raising questions about how much others should benefit from the greater flow of resources into the household. Rae lived with her partner and daughter in the home of her fictive uncle, aunt, and grandfather. Several other adults, including Rae's brother and multiple friends, moved in and out over the fieldwork period, and disagreements over money and food were common in the resource-constrained household. Rae complained that her uncle and aunt, who managed the household's bills, "wanted more money and more money and more money." When her partner began working part-time at a pizza chain, he gave her aunt and uncle half of his income, but they wanted even more. "[They] wanted all of [his] check every single time he got paid. They wanted it all," she said. She advised him to hide his earnings, "It got to a point where I'm like, why? 'Don't tell them how much exactly your check is. If your check is \$200, tell them your check was \$120.'" Although her uncle and aunt expected the full household to benefit when Rae and her partner had more income, she did not always see them prioritize the household's needs over

their own. For instance, Rae described how, when her uncle was incarcerated, her aunt prioritized their needs by sending money for the uncle to use in jail and buying junk food for herself rather than purchasing food for the household.

### *Guests' Commitment to Hosts*

Although hosts often relied on the support they received from guests while sharing their home, guests often prioritized their own families' needs—rather than those of other household members—when they considered moving out of the shared household. Michelle, her partner, and four children shared two rooms in the attic of Michelle's friend's home. Her friend and her daughter—Michelle's fictive niece—slept in the two bedrooms on the main floor, and the two families shared a kitchen and bathroom. Michelle and her partner were actively searching for a home of their own. When asked what her friend, who relied on them to pay half the rent and utilities, thought about their plan to move, she replied, "I don't really know. I really don't care for real, because, I mean, it's my life. And only way I can make my life happier is to make sure me and my kids is cool and my husband. I can't think about nobody else when it comes to our family. So we just trying to move. She know that we trying to move, but. We're trying to leave. We want our own stuff." Michelle planned to make housing decisions in line with her nuclear family's needs, rather than considering the potential effects on her host.

When guests decided the household was no longer the best option for their family, their exit could leave other household members struggling to make ends meet. Moke shared an apartment with her friend, a mother of two. They split the rent and utility bills and even shared food. The arrangement worked well until Moke decided the home was no longer a good environment for her daughter and newborn son. Her friend began dating a man whom Moke suspected was selling drugs, and she allowed people to come into the house late at night. Unwilling to keep her children in that environment, Moke "just got up and left," leaving her friend to pay the rent by herself. Her friend, whose sole source of income at the time was from Social Security, could not afford the

full rent and was eventually evicted. “She was angry at me, saying I left her for dead,” Moke recalled, “Like no. You need to learn what type of people you need around your kids and in your house.” Although her friend was frustrated that Moke had moved without considering her needs, Moke felt justified in prioritizing her nuclear family’s well-being.

For some householders, guests’ self-interested exits were not in keeping with the household solidarity they expected. Anrisa was renting a two-bedroom unit with her partner and two children when her brother and his son moved in, followed by her brother-in-law. Her family crowded into a single bedroom, but there was simply not enough space in the apartment to accommodate three additional people, and one of the brothers had to sleep on the couch. Her brother’s and brother-in-law’s financial contributions—from work earnings and disability benefits, respectively—paid most of her monthly rent, so she decided to rent a larger unit. “I was like okay, let’s do this. I’m going to go down here and I’m going to get this three-bedroom that way you guys get your own room, you got to get y’all own beds.” Although Anrisa made a residential decision reflecting the needs of all household members, her brothers did not do the same. Soon after she signed the lease for the larger apartment, her brother-in-law moved to his uncle’s house. Then, her brother lost his job, leaving the household even more financially strained—and “when money gets tight, I mean, the air gets real thick,” she explained. The household experienced increasing food insecurity; one day, the growing tension manifested in a disagreement about whether it was appropriate for her brother’s young son to have a personal pan pizza when Anrisa’s children had none. This argument grew so heated that her brother soon left to live with his other sister.

Anrisa and her husband, who would have struggled to pay rent for even a small apartment without help, blamed their brothers for prioritizing their own self-interest. “Why can’t he just pay for his time here and move out end of this month and give us some time so we don’t get evicted?” Anrisa asked. “This is exactly what I tell you, I said family don’t fuck over family. . . . And we are actually trying to

keep a roof over my children’s head. Y’all thinking about money and how y’all do what you want to do whatever y’all want to do with y’all money, but y’all not thinking about my kids.” To Anrisa, their brothers’ unexpected exits were inconsistent with their obligations to look out for one another.

### **Inconsistent Expectations**

So far, I have shown how matching economic arrangements to social relationships in doubled-up households was made difficult by disagreement over the nature of relationships in doubled-up households. In particular, there were no clear guidelines about the extent to which doubled-up households should be more market-like arrangements, in which hosts and guests protected their own nuclear family unit and had few obligations to assist one another beyond their direct exchanges, or intimate social relationships, in which household members looked out for one another and shared a common standard of living. As such, household members could hold conflicting expectations about the fundamental nature of their relationship, and thus about the appropriate economic exchanges for these relationships. In this section, I show that in addition to being inconsistent between household members, individuals’ expectations for household relationships were inconsistent over time. Frequently, parents framed the household differently depending on the arrangement that would best suit them in the moment, and because they could draw on accepted norms about household solidarity or nuclear family independence, they felt justified in applying each of these competing norms.

Tina and her husband Carlos lived with their four children in a two-bedroom, one bathroom home with a den that they used as a third bedroom. They allowed Carlos’s sister and her young son to move into one of their bedrooms when she wanted to move out of her previous doubled-up arrangement with friends. They requested a \$350 payment each month, which covered over half their rent. Because her husband was having trouble finding work, Tina’s family was struggling financially at the time, but she argued that the additional income from hosting her sister-in-law would not actually

benefit them because having an additional person in the household would increase costs. “I was like, we’re really struggling baby. You know, by her moving, it’s going to help us because she’ll pay so much of the rent, I told him, but it’s not going to help us really, to be honest. We’re going to get drug back.”

Consistent with her self-interest, Tina argued that her sister-in-law’s financial contributions were payment for being allowed to stay in the home and did not make her and her child full members of the household, with equal access to Tina’s family’s resources. She recounted telling her sister-in-law that just as “when you go rent an apartment,” the payment she made each month did not cover things like food or transportation. For example, though her sister-in-law assumed that she could leave her son when she ran errands, Tina described babysitting as a transaction requiring further payment. Likewise, Tina wanted her sister-in-law to pay generously for rides to and from the fast-food restaurant where she worked.

Despite sending signals that they saw their family as economically independent from their guests, when in need, the same hosts sometimes called on norms of household cohesion and argued that guests should share resources. Tina described an argument over her sister-in-law’s hidden food supply, “Well I started noticing that the little boy would pop out with a juice, you know, and it was like okay . . . maybe she bought him a juice. And then one day I was driving home from work and pulled up and there she is with her trunk open and all of these little snacks and juices and I was like—and when I go buy groceries, that’s how she is in my refrigerator. You know, so why would you do that?” She described the household as a single unit when reproaching her sister-in-law’s food hiding. “We’ve never been raised to be like that, to hide food. I mean, it’s in there because it’s supposed to be eaten, and you put back so we can have to eat more, you know what I’m saying? . . . as far as the kitchen, what’s in the refrigerator, you know, you go in there—it’s our house, it’s our family, we’re all together, you eat what’s there.” Though Tina at times likened her sister-in-law’s coresidence to renting, she also reprimanded her sister-in-law for not adhering to norms about household unity. The argu-

ments escalated until her sister-in-law left to join another household, not even returning to collect her belongings.

### Shared Understandings of Economic Relationships

Although disagreements about economic exchange expectations were common, some households did hold shared understandings of their relationship and the economic exchanges within them. This section describes three characteristics that facilitated shared understandings.

#### *Normative Household Forms and Institutionalized Trust*

Compared to other doubled-up households, multigenerational households more often shared a common understanding of their relationship and appropriate terms of exchange. Noelle lived in her mother’s two-bedroom home, sharing a bedroom with her eight- and nine-year-old daughters. Although she planned to form an independent household with her fiancé, they were waiting until both had stable employment and savings to cover several months of rent. Although she looked forward to the day when, “I will be able to go home and kick my shoes off at my own place. And then, get the rest of my evening started with my [nuclear] family,” Noelle and her mother had little conflict and lived together for years.

Parents and adult children like Noelle and her mother more often had assumed solidarity and trusted that the other had their best interests at heart. Multigenerational households also benefited from greater institutionalized expectations about which direction power, gratitude, and resources would flow. In households where the grandparent was the householder, these households could retain norms from the parent’s childhood. For instance, Noelle largely accepted her subordinate role as a daughter within the household, and she was grateful for “the help that I have in my mom,” including childcare.

Though multigenerational households, like other doubled-up households, often involved resource exchanges—typically with hosts providing housing and guests making monetary contributions—such transfers were less con-

tentious when household members agreed on the nature of the relationship and the meaning of the exchange. Asked about bills, Noelle was unable to provide details on household expenses, except her own contributions toward them, saying, “That’s my mom’s business. I’m not too sure if she’s renting or owning or still paying on the home.” When Noelle started working after her daughters went to school, she began contributing \$300 a month. “Well, when I just started getting money, I would buy for my kids and I would just give my mom some money, because I just, as a person, wanted to help where I was living.” Unlike parents who described their contributions as the fulfillment of an agreement, Noelle labeled hers as “more of a thankful gesture, if anything.” By framing contributions as gifts or entitlements for her host, rather than payments, Noelle emphasized the social nature of the relationship and downplayed its economic aspect.

Overall, Noelle and her mother both lived as if they not only shared a household, but were also a single family unit; Noelle described herself and her mother as “a little family” held together by mutual love of Noelle’s daughters. They shared a kitchen and worked together to feed the household. “I will buy groceries and she will buy groceries and we will just put it together and we make our meals,” she said, describing their planning process, “Are you gonna buy the sides or am I going to buy sides? Or how we going to do it?” Likewise, her mother purchased things for the children without expecting Noelle to pay her back. “When they go pay the bills and stuff, they will pick up their chips and get their little snacks and things. Whatever little snacks they bring home and gadgets. They will pick up their little things when they go out with her.” Their shared conception of the household as a single economic and social unit maintained peace and stability as Noelle and her fiancé waited to be financially able to rent a home of their own in a good neighborhood. Because Noelle and her mother had a common understanding of their relationship, their economic exchange—her mother’s provision of housing and Noelle’s “thankful” contributions to her mother—served to strengthen, rather than harm, their social relationship.

Importantly, multigenerational households were not always stable or peaceful, and the parent-child bond alone did not ensure agreement about economic exchanges. Although the parent-child bond has many institutionalized norms, normative scripts assume residential independence in adulthood and leave unresolved questions about how to arrange household finances with coresident adult children. Household peace depended on a common understanding of household roles and a mutual sense of solidarity, which—while more common in multigenerational households—were not guaranteed by the parent-child relationship, particularly when resources were scarce.

Childless young adults living in their natal home may retain norms from childhood to an even greater degree than other multigenerational households. Some parents, like Delores, described their adult child continuing (non)exchange arrangements from childhood, “I told you my kids are spoiled; they don’t think they have to do that [contribute]—I’m mom.” Others saw contributing to the household as a life lesson. Marla assigned her daughter responsibility for a small bill after discussing it with her cousin to ensure that she did not think it would burden her too much. “So yeah, I told her, ‘Anna, you’re going to be in charge of paying the insurance on the house, which is \$75 a month.’ And she was like, ‘Yeah, mom. I’ll help you.’” When her daughter stopped working, she was no longer obligated to pay, but as of our last interview, Marla was encouraging her daughter, and her daughter’s friend who had also moved in, to find jobs so they could contribute to the household “just so they can have that responsibility, so they can know they are responsible for something.”

Although such households were not well represented in this study because I sampled families with young children, they provide suggestive evidence that, compared to the economic arrangements of multigenerational homes including grandchildren, households with childless young adult children may be more similar to childhood economic arrangements, in which parents largely (though not always fully) retain benefactor roles. Indeed, Sharon Sassler and colleagues (2008; see also Newman 2012) find that, in a sample of pre-

dominately middle-class adult children (who are less likely to be parents), many remain financially dependent on their parents while co-residing, even if they have enough income to contribute.

### *One-Way Flow of Support*

Shared understandings of the relationship facilitated a common understanding of appropriate roles and financial responsibilities, which could reduce disagreement over economic exchanges. In multigenerational households, such understandings were fostered by institutionalized norms surrounding the parent-child relationship. A one-way flow of assistance could also promote shared understandings.

Jade moved with her three daughters into her cousin's large, four-bedroom home after housing disrepair and financial difficulties pushed her from her previous rental. She and her cousin had always been close and had even lived together as roommates before they became mothers. When she told her cousin about her financial difficulties, she offered to allow them to move in. Jade and her daughters stayed in the finished basement, where she and her daughters shared one bed—though sometimes the girls slept upstairs in their cousin's room—and had a bathroom of their own.

Her cousin, a stay-at-home mother of three, was relatively well-off and refused to let Jade, who struggled to provide for her children, pay for letting them stay. Jade was grateful for the assistance and eager not to be an inconvenience; she had wavered about whether she should move in at all and said, "I don't want to interrupt her life with mine." In this household, there were no disagreements about appropriate exchange—Jade received help, paid nothing, and she was in turn grateful. The home was financially beneficial for her, and her cousin assured her she could stay until she was on her feet. She even encouraged her to stay longer when she decided to move out.

Although the household provided stable support, it was not without nonfinancial costs. Since her cousin did not benefit financially from her coresidence, Jade maintained a decidedly deferential role in the home and struggled to repay her host in gratitude and household work. When she moved out, she was relieved

not to have to tiptoe around someone else's home. "I don't have to worry about the girls like being in people's stuff," she explained. "And it's more comfortable. I can just come home and relax or do whatever. Over there I could relax, but it was just the point knowing that it's not my own stuff."

### *Negotiated Terms of Exchange*

Finally, although less common, it was possible for parents to clearly establish terms of exchange through direct negotiation. In households where both host and guest benefited from the arrangement, agreeing on terms of exchange could mitigate disagreements. Teresa and her two sons moved into her parents' three-bedroom home to reduce housing costs so her undocumented husband could return to Mexico to gain legal residency in the US. They moved into a single bedroom, but it was large enough for their queen-sized bed and their son's bunk beds, and they kept their other furniture in the attic. She and her husband had lived doubled-up in her parents' home years before after they both lost their jobs and could no longer afford rent. Based on this previous experience, she insisted that they negotiate the terms of their arrangement before she moved in. "We picked the price [by telling my parents], we don't mind, just tell us the price. But I want it to be enough where we don't have problems with, 'Hey, you're using too much electricity and not paying enough.' Because I know my kids, they'll use a lot of stuff, they'll leave water running sometimes or TV, leave it on, and then they go and leave the light on, and then go . . . and leave another light on, they have like ten lights on."

After deciding to move in, Teresa got her husband, mother, and father together to discuss all aspects of the arrangement, from what areas of the home they would share to how they would split the utility bills and Netflix account. Describing the detailed conversation, she explained, "I'd rather do it before than have problems afterwards." This negotiation was facilitated by her ability to pay for the housing her parents provided. They agreed that she would pay \$700 a month, a substantial amount given that the grandparents owned their house outright. However, Teresa was satisfied; the

amount was less than the \$900 she estimated she would pay if renting.

Moreover, the amount was high enough that it was clear that the assistance was mutual. The extra income allowed her mother to stop working. “[My husband and I] just kind of see it like we were in a tough situation and we are being helped, and we are helping them back by giving them.” Her parents also had existing problems with the home, and Teresa anticipated that the extra income she provided could help them with the cost of repairs. Because the arrangement was negotiated and mutually beneficial, she felt less pressure to repay her parents in nonmonetary ways. “She would have taken us in without even giving her anything. She would. But I would have felt uncomfortable and that’s why I tell her, you know, ‘If you don’t charge us, I’m going to feel uncomfortable. And then I feel like I have to do all this, extra things in the house, like maybe I have to keep it extra clean, and be cleaning after everybody, and cooking after everybody because that’s how I feel if it’s not my home.’ And right now I feel like—well, I guess it would be our right, I mean, I’m allowed to be lazy. So, I know that I’m paying a certain amount so then I can relax more in that area.”

Teresa’s negotiation with her parents before moving in allowed them to formally agree on the terms of exchange, which prevented conflict and discomfort over their economic arrangement. Some terms of the exchange shifted over the course of their coresidence, but they approached these issues as economically independent units, a precedent set by their original negotiations. For instance, the household started out by sharing food, but Teresa later realized that because her husband was a picky eater, it would be better for them to keep their food separate. She proposed the change to her mother, explaining that the arrangement would be fairer given that Teresa’s family ate far more than the grandparents.

Rather than harming the relationship by making it more market-like, explicit negotiation limited conflict over economic exchange by decreasing the ambiguity of the relationship. Although Teresa and her mother disagreed about other issues—such as the grandmother’s interference in her parenting—they had little conflict over resources. After her hus-

band returned from Mexico, they were continuing to live in the grandparents’ home while searching for an apartment of their own.

## CONCLUSION

Amid high housing costs, doubling up is central to many lower-income families’ efforts to make ends meet. As Edin and Lein (1997) observed, relying on social support comes with costs, including the time and energy parents must dedicate to managing support relationships. This article explores this work in doubled-up households by asking how household members understand and dispute their economic relations. Because people attempt to match economic transactions to social relationships (Zelizer 2012), economic arrangements provide a window into how doubled-up households are socially understood. I find that household members disagreed not only about the amounts exchanged, but also the economic expectations that were appropriate for the relationship. How much were household members obligated to look out for one another? Should all household members enjoy a similar standard of living or should each nuclear family be independent? Such questions appear to have no established answer, and the inconsistent arguments parents deployed reveal ambiguity in doubled-up household relationships.

Three characteristics could reduce disagreement over economic exchange. First, although multigenerational households lack fully institutionalized roles in some regards (Harvey 2022), the parent-child relationship may offer more norms to guide economic arrangements than other doubled-up relationships. The degree of institutionalization of doubled-up households—and likely of other complex family or household forms—is thus best viewed as a spectrum (Sweeney 2010), with consequences for relational work. Multigenerational households tend to be more stable than other doubled-up arrangements (Harvey et al. 2021), likely in part due to their more institutionalized relationships.

Second, a one-way flow of assistance could clarify terms of exchange and limit disagreement. Achieving clear terms of exchange is not always practical for doubled-up households. Parents enmeshed in low-income social net-

works often lack a benefactor who is able and willing to support them (Edin and Lein 1997). Moreover, receiving support without adequately reciprocating could lead guests to feel uncomfortable in hosts' homes and to try to minimize the inconvenience of their stay.

Finally, some doubled-up parents successfully negotiated clear terms of exchange. When facing urgent housing needs, parents often focus on finding a willing host, rather than negotiating and evaluating terms of exchange. The economic scarcity common in doubled-up households, along with the lack of appealing alternative housing options for many guests, makes negotiating agreements in advance—and adhering to and enforcing these agreements once the realities of day-to-day life set in—difficult. Thus, direct negotiation may work best when all household members have adequate resources to set up and maintain a mutually beneficial arrangement.

However, when parents were able to achieve them, clearly defined expectations could reduce conflict. Some programs that use shared households to reduce housing costs for adults facing homelessness rely on a similar approach, using roommate agreements that lay out how rent, utilities, and food will be shared (National Alliance to End Homelessness 2017). Such agreements could be valuable for a range of doubled-up families, not just those exiting documented homelessness, though there may also be barriers to widely adopting such agreements. Many hosts see themselves as empathetic helpers, and formal contracts may contradict this image. Additionally, many guests already describe doubling up as inconsistent with their identities as adults (Harvey 2022); formal agreements laying out obligations in return for housing may be perceived as patronizing, particularly for guests who are unable to reciprocate financially.

This article demonstrates that it is not just the need for payment or the precise terms of exchange that cause conflict, but also how the exchange is interpreted within the relationship. Without clear norms to guide doubled-up household relationships, household members had substantial flexibility in how they framed intra-household exchange. Both hosts and guests often argued for arrangements that

would benefit their nuclear family. They sometimes justified these claims by drawing on norms of either the primacy of the nuclear family or the unity of the household unit and by likening the household to either a family-like arrangement or a market economic transaction. Given these competing interpretations of their relationships, doubled-up household members' economic exchanges often contrasted with parents' expectations about their relationships.

Doubled-up households may be especially vulnerable to ambiguity, but other family forms face similar difficulties reconciling household and family relationships. Complex families can involve nuclear family relations that span multiple households or, in the case of blended families, include non-blood relatives in the household. As in doubled-up households, complex families are characterized by discord about who is in and who is out of the family, known as family boundary ambiguity (Brown and Manning 2009). Boundary ambiguity is linked to poorer family functioning (Carroll et al. 2007), and this study shows how conflict over questions of basic household functioning, like economic arrangements, can contribute to this association. This finding highlights the importance of subjective understandings of boundaries for how complex families and households arrange their household economies.

This study focuses on how parents understand and navigate exchange relationships. However, the variety of ways that doubled-up households share resources and expenses, along with their frequent disagreements around these issues, also raises questions about how doubled-up households should be treated when measuring poverty or determining means-tested program eligibility. Should subfamily units in doubled-up households be treated as economically independent, or should the income of one subfamily be assumed to be available to other subfamilies (Gonalons-Pons et al. 2026)? Means-tested programs vary in whose income they consider when determining eligibility and in how much they disincentivize household sharing (Micheltmore and Pilkauskas 2022; Ellen and O'Flaherty 2002; Corinth 2015). Using the household (or even household members related via biological or legal ties) as

the resource unit in analyses of poverty likely overstates the extent of economic integration in doubled-up households (Harvey 2025; see also Berger et al. 2024). However, given the lack of consensus—even between different adults in the same doubled-up household—about how to share resources, there is no easy answer to the question of whose income should count. Universal programs may be a way of sidestepping such questions and of limiting disincentives around household sharing—and more universal programs may already be perceived to be more fair than targeted social assistance programs (see Abbott et al. 2026).

This analysis has important limitations to note. First, my sample was limited to English-speaking families with young children in two metropolitan housing markets from 2013 to 2015. Future research should consider variation across housing markets and state social policy environments (Bruch et al. 2026). Given the relatively low housing costs in Cleveland and Dallas, along with rising housing unaffordability nationwide in the years since fieldwork, the families in my sample may have had more housing options than similar families would have if the data were collected today or in high-cost housing markets. As housing costs rise, lower-income families may be less able to exit undesirable households even in the face of extreme disagreement over resources. Higher housing costs may also push higher-income families to double up; indeed, rates of doubling up have increased in recent decades, including among more economically advantaged families (Pilkaskas and Cross 2018). These more financially secure households may be less likely to experience other material hardships like food insecurity, which can lessen the stakes of disagreements over economic resources for these families. Rising rates of doubling up, particularly for higher-income families, also raise questions about whether this household form will become more institutionalized over time.

My sample was not fully representative of doubled-up families nationwide, and future comparative research on the experiences of groups not well-represented in my data, such as higher-income families, Asian families, and immigrant families, is needed. Future work should also gather data from all members of

the household to gain a more comprehensive understanding of all financial resources and program benefits in the household, durable goods owned by each subfamily that may (or may not) be shared, and services such as housework, childcare, and transportation that household members provide one another. Researchers could also look beyond economic exchanges and explore potential social benefits of shared households, such as decreased isolation, and how they may interact with economic arrangements and household members' understandings of their relationships. A full accounting of the costs and benefits, both economic and social, from the perspective of each household member would be valuable for understanding the strains that different household members face and how their expectations and perceptions of exchanges may differ.

Additionally, I focused on parents' experiences doubling up and followed up over a three-year period, but I do not have full details about their exchanges with adults beyond their household or on their histories of social support exchanges over time. However, many families rely on or provide resources to social ties beyond their household (Stack 1974; Fomby et al. 2023; Berger et al. 2024) and many double up multiple times throughout their lives. How do parents' histories of providing and receiving housing and other support from specific individuals shape their approach when they live with them? Do past experiences providing and receiving support from others shape parents' general approach to doubling up—for instance, through a “pay it forward” attitude (Keene et al. 2022)? How might repeated requests for help or histories of unbalanced reciprocity influence the support that parents can request or are willing to provide (Domínguez and Watkins 2003; Edin and Lein 1997)? My data provide suggestive evidence that prior support exchanges matter. For instance, one guest described trying to avoid overtaxing a single host, explaining, “We try to keep going forward, and if you been somewhere you don't want to keep going back . . . like, ‘Oh, here you go again.’ And you try not to burn bridges and stuff.” A broader understanding of parents' social support exchange systems could illuminate how their histories of providing or receiving help and their

perceived reciprocity obligations may shape their experiences doubling up.

Despite these remaining questions, this article deepens our understanding of how families experience their reliance on shared households to make ends meet. Although doubled-up households provide vital support to parents (and thus should not be disincentivized by policy), this article shows the nuanced work that parents must dedicate to navigating social support relationships in doubled-up households. The economic constraint that many doubled-up parents experienced encouraged efforts to maximize resources for their own family, and the low level of institutionalized norms about economic arrangements in doubled-up households, especially non-multigenerational households, allowed parents to justify these decisions by framing their household relationships in different ways. Economic relational work was highly consequential: when hosts and guests failed to agree on the nature of their relationship and to enact economic arrangements that matched that understanding, it contributed to conflict and, at times, household dissolution.

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