

September 2017

Living with family or friends is commonly referred to as “doubling up.” Although doubling up is a common living situation in the U.S., it is also the most common prior living situation for people entering homeless programs from housed situations.<sup>2</sup> Its apparent relationship to homelessness has not been studied thoroughly, but, despite that, there have been several proposals to expand the definition of homelessness to include doubled up households in recent years. This brief presents information on the characteristics and living situations of people who are considered living doubled up and on the scope and characteristics of doubled up situations that may be at greater risk of homelessness. Except where otherwise noted, data are from the 2015 American Community Survey.<sup>3</sup>

## DEFINITION AND SCOPE

Specific definitions used to measure the scope of doubling up vary,<sup>6</sup> but the purpose of each is to distinguish non-primary household members from primary household members. Definitions range from only non-relatives to all non-nuclear family members (anyone not married to or a minor child of the head of household).

The table at right summarizes who is considered doubled up for the purposes of the analyses presented in this brief. It is important to note that a definition based on relationship to the head of household alone does little to identify the stability and/or preference for a doubled up situation. It is difficult to determine the quality or stability of a doubled up relationship based on administrative data, but this brief walks through the characteristics of those living situations, eventually estimating the size of populations that may be in more risky doubled up situations.

### CONSIDERED DOUBLED UP

*(by relationship to the head of household)*

- Adult child not in school (“adult” being 18 or older)
- Adult child with spouse and/or child (regardless of school enrollment)
- Brother, sister, father, mother
- Adult grandchild living with grandparent(s) (no parent parent) and not in school
- Grandchild with a parent also present
- Parent-in-law, son-in-law, or daughter-in-law
- Other relative or non-relative adult or child

### NOT CONSIDERED DOUBLED UP<sup>4</sup>

- Adult child in school and with no spouse or child
- Husband, wife, son or daughter (biological, step, adopted, or foster)
- Minor grandchild living with grandparent(s) (no parent present)
- Roommate, housemate, or boarder
- Person in a group living facility (dorm, nursing home, etc.)

<sup>2</sup> U.S. Department of Housing and Urban Development [2015 Annual Homeless Assessment Report to Congress Part II](#).

<sup>3</sup> 2015 1-year PUMS

<sup>4</sup> A very small number of households comprising only youth under 18 were also excluded, but this should have no significant impact on the analyses.

<sup>6</sup> For example, varying definitions have been used in prior Alliance reports; the Census Bureau’s 2010 Income, Poverty, and Health Insurance Coverage in the U.S. report; the Current Population Survey’s Annual Social and Economic Supplement; and the 2013 American Housing Survey.

Including all categories considered doubling up listed above, over 92 million people in the U.S. would be either living doubled up with family or friends<sup>7</sup> or would be the primary household members with whom someone is living doubled up. This represents 29 percent of the U.S. population. Of these, half (49 percent of people in a household with a doubled up person, or 14 percent of the U.S. population) are the primary household members and half (51 percent, or 15 percent of the U.S. population) are living doubled up (see Figure 1).

## Characteristics of people living doubled up

### *Relationship to the head of household*

Most often, people living doubled up are relatives, specifically adult children. Relatives of the head of household make up 92 percent of all people living doubled up (see Figure 2), with only 8 percent of people living doubled up being non-relatives.

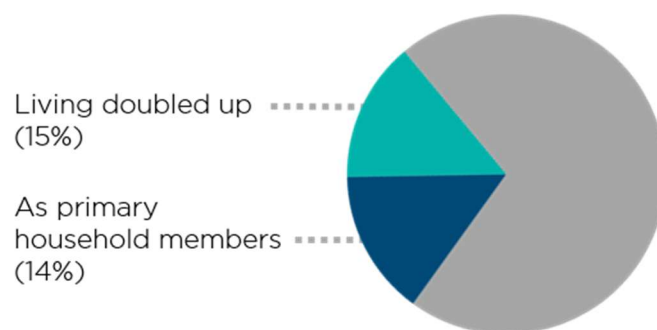
The largest group (45 percent) is adult children who are not in school and/or have a spouse or child of their own. Of these, 82 percent are not in school and have neither a spouse nor child, and 12 percent have a child of their own but no spouse. Most adult children living doubled up (70 percent) are between the ages of 18 and 34.<sup>8</sup>

### *Individual or household composition*

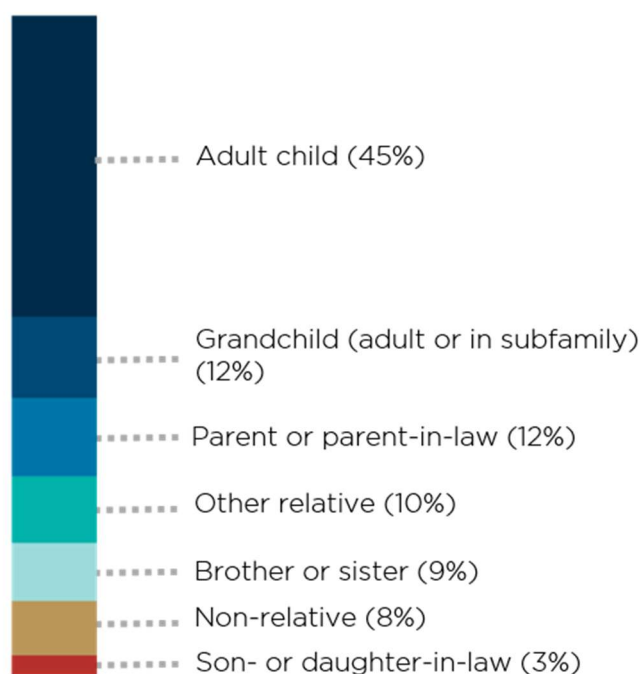
The typical doubled up household is small in size. In 64 percent of households with someone living doubled up, it is only one person; in 85 percent of households it is one or two people, and in 93 percent of households it is no more than 3 people.

Additionally, the majority of people doubling up are adults. 81 percent of doubled up households are only adults. This is true for 96 percent of households with only one person living doubled up and for 75 percent of households with two people living doubled up. As the number of people living doubled up increases, children are more likely

**FIGURE 1. Doubling up in the U.S., 2015**



**FIGURE 2. Doubled Up Person's Relationship to Head of Household, 2015**



<sup>7</sup> Some people may be doubling up with non-relatives whom are neither family nor friends. 'Family or friends' may be read as 'relatives or non-relatives.'

<sup>8</sup> A recent Census Bureau report, [The Changing Economics and Demographics of Young Adulthood: 1975—2016](#), found that 1 in 3 young adults in this age range lived in their parents' home in 2015, and that 1 in 4 are not in school or working.

to be involved. 60 percent of households with three people living doubled up and 81 percent of households with four people living doubled up include children.

The data suggest differences in the household composition of people living doubled up in poor<sup>9</sup> versus non-poor households. Poor households tend to have more children living doubled up than non-poor households, especially grandchildren in subfamilies (who account for 16 percent of people living doubled up in poor households versus 9 percent in non-poor households).

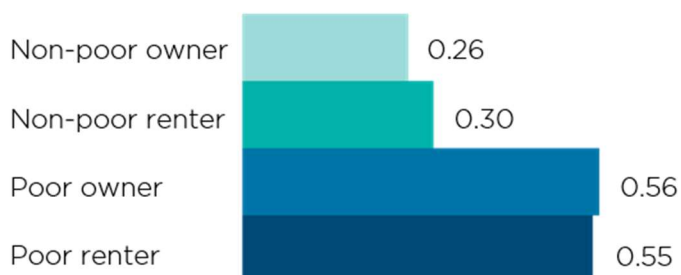
In households with someone living doubled up, the average number of adults living doubled up is similar for poor and non-poor households, but the average number of children living doubled up in poor households is double that of non-poor households. Additionally, this disparity is associated more with poverty status than ownership status (see Figure 3).

In non-poor households people living doubled up are more likely to be adult children<sup>11</sup> than in poor households (46 percent versus 40 percent), and these adult children are more likely than in poor households to be out of school and have neither children nor a spouse (82 percent versus 73 percent). Adult children in poor households are more likely to have children of their own but no spouse (25 percent versus 13 percent).

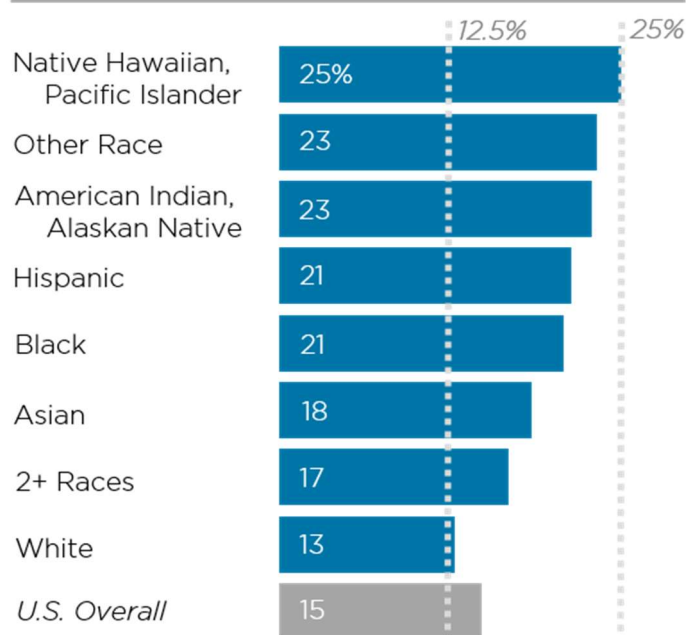
### *Minority vs. non-minority*

Racial and ethnic disparity is apparent in people living doubled up. The likelihood of living doubled up is higher for racial and ethnic minorities than among the white population or the U.S. population overall (see Figure 4). Native Hawaiians and Pacific Islanders are living doubled up at almost twice the rate of whites.

**FIGURE 3. Average number of children living doubled up<sup>10</sup> by poverty and ownership status, 2015**



**FIGURE 4. Percent living doubled up, by race or ethnicity, 2015**



<sup>9</sup> For the purposes of this measure, the income of both primary and 'doubled up' household members is included.

<sup>10</sup> In households with at least one person living doubled up

<sup>11</sup> As defined earlier, this includes adult children who are not in school or adult children who are in school but who have a spouse and/or child(ren). Adult children who are in school and who do not have a spouse nor child(ren) are excluded.

Compared to the general population, minorities also make up a disproportionate percent of people living doubled up. Hispanics and African Americans are most overrepresented compared to the general population, while whites are the only group underrepresented (see Figure 5).

Furthermore, some notable differences are apparent between racial and ethnic groups in *who* tends to be living doubled up. For example, whites and African Americans living double up are more likely to be adult children (48 percent and 46 percent of people living doubled up, respectively) compared to Asians and Native Hawaiians and Pacific Islanders (30 percent each). Whites living doubled up are more likely to be adult children with a spouse or to be non-relatives than in other racial groups. African Americans living doubled up are more likely to be grandchildren, adult children without a spouse, and other relatives. Asians living doubled up are more likely to be parents or parents-in-law and least likely to be grandchildren.

## Characteristics of the primary household

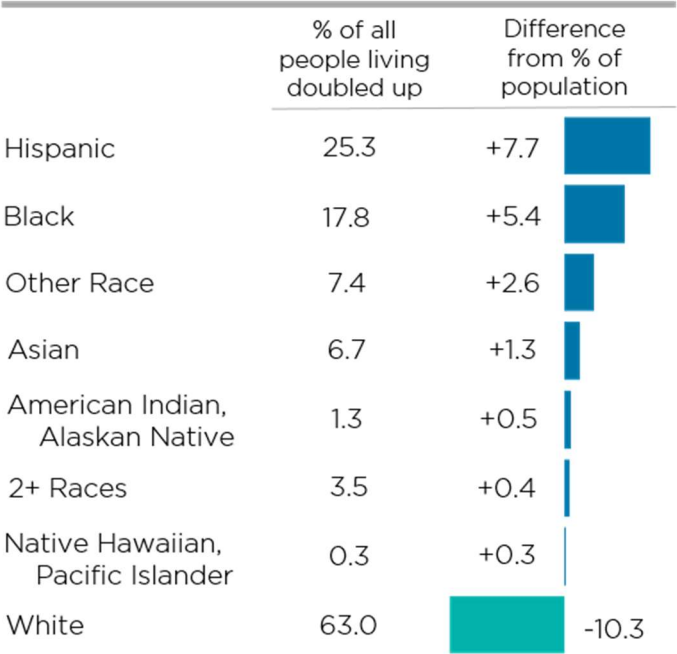
### Owner vs. renter

Homeowners make up the majority of U.S. households (63 percent<sup>12</sup>), as well as the majority of households in which someone is living doubled up (66 percent). 19 percent of homeowner households in the U.S. have one or more people living doubled up, compared to 16 percent of renter households. The reason homeowners are more likely than renters to host someone living doubled up is unclear, but influential factors may include more space, lack of rental agreement restrictions, and increased stability in the unit.

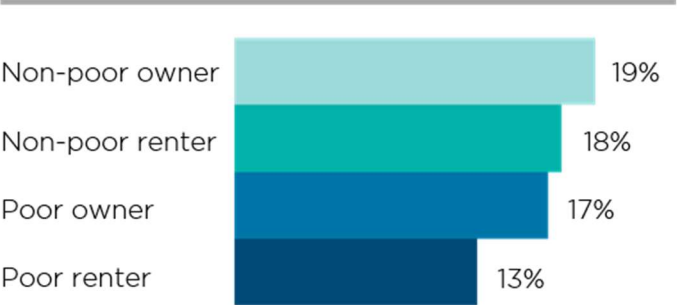
### Poverty vs. non-poverty

The vast majority of households with someone living doubled up (9 in 10) is not poor<sup>13</sup>. Non-poor owner households, in particular, account for the majority of households with someone living doubled up (63

**FIGURE 5.** Proportion of people living doubled up compared to the general population, by race and ethnicity, 2015



**FIGURE 6.** Percent of households with someone living doubled up, by poverty and ownership status, 2015



<sup>12</sup> The 2015 A.C.S. data used yields an estimate of 63 percent. More recent [Census estimates](#) are similar, at 64 percent.

<sup>13</sup> For the purposes of this measure, the income of all household members is included.

percent). This is disproportionately high compared to the percent of all U.S. households that are non-poor owners (59 percent).

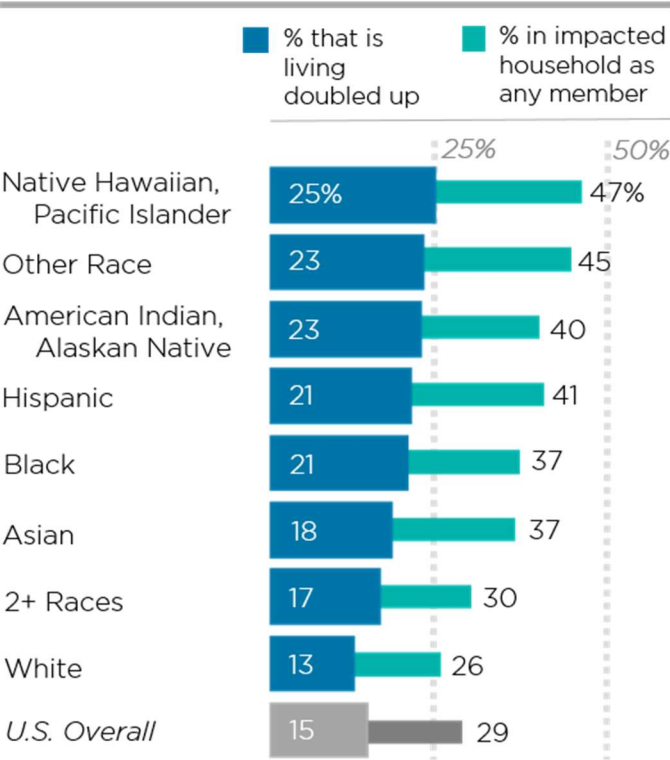
Non-poor owners are also the most likely to have someone living doubled up (19 percent of non-poor owner households) compared to non-poor renters (18 percent), poor owners (17 percent), and least of all poor renters (13 percent) (see Figure 6).

*Minority vs. non-minority*

Just as minorities are more likely to be living doubled up, they are also more likely to be involved as primary household members (see Figure 7). Almost half (47 percent) of Native Hawaiians or Pacific Islanders are either primary household members or living doubled up, far higher than whites (26 percent) or the U.S. population overall (29 percent).

The gap between poor renters and other groups appears to be especially wide among minorities. For example, among African Americans, Asians, and Native Hawaiians or Pacific Islanders, the rate of involvement (either living doubled up or as a primary household member) is more than 20 percentage points higher for non-poor owners than for poor renters. Meanwhile, the difference between non-poor white owners and poor white renters is only 7 percentage points (see Figure 8). Reasons are unclear.

**FIGURE 7.** Percent living doubled up or with someone doubled up, by race or ethnicity, 2015



**FIGURE 8.** Percent living doubled up or with someone doubled up, by race or ethnicity, poverty, and ownership, 2015

	Renter		Owner	
	Poor	Non-poor	Poor	Non-poor
U.S. Overall	23%	29%	32%	31%
Native Hawaiian	31	50	45	54
Other Race	31	45	41	54
American Indian	33	39	48	45
Hispanic	27	41	39	48
Black	26	36	45	48
Asian	22	30	37	43
2+ Races	19	28	35	35
White	20	25	27	27

# MOTIVATION

## Financial vs. non-financial reasons

One might expect financial problems to be a primary driver behind people living doubled up, but that does not present a full picture. The American Housing Survey follows a selection of housing units over time and in 2013 included questions about the circumstances of non-primary household members who joined or left the household in the previous year<sup>14</sup>. The survey found that people who joined the household did so for many reasons (see Figure 9).

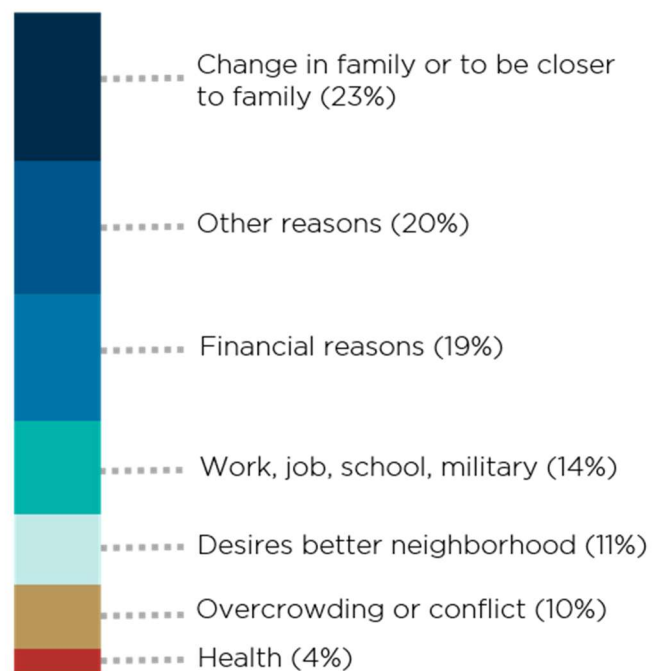
The most common reason given for doubling up was a change in family composition or to be closer to family or friends. 19 percent of households living doubled up moved in due to financial reasons, most often among poor renters (24 percent) and least often among non-poor owners (15 percent). Other reasons involved health, school attendance, proximity to work, overcrowding, conflict, and desire for a better location. Of households that remain living doubled up, 87 percent continue to do so for reasons other than lack of money or financial support.

If living doubled up were primarily the result of financial instability, one might expect that evictions or other involuntary loss of prior housing would be common; however, 83 percent of people who left their previous residence did so voluntarily and only 5 percent were asked to leave. Furthermore, homelessness was rarely the prior living situation of households that became doubled up—only 0.4 percent. Most, 70 percent, came from their own prior residence and 22 percent came from the home of other family or friends.

## Difficulty living independently

In the 2015 American Community Survey, 10 percent of all adults living doubled up, 25 percent of parents, and 28 percent of parents-in-law were reported to have difficulty going out or living independently. 5 percent were reported to have difficulty with self-care such as dressing, and 18 percent were reported to have some type of disability. Although it is unknown how often a disability directly influences the decision or need to live with family or friends, old age may play a role. Most doubled-up parents (58 percent) and parents-in-law (71 percent) are 65 years old or older, and the rate of having some type of disability is higher for older parents (40 percent) and parents-in-law (44 percent) than for other groups.

**FIGURE 9.** Reasons for doubling up, 2013



<sup>14</sup> Data are on “Movers Leaving and Entering Unit” for 2013, accessed via the American Housing Survey [Table Creator](#).



## Intentional or unintentional financial benefit

### *Contributing income*

Whether or not financial reasons drive the decision to live or remain doubled up, additional household members may often have a positive impact on the financial stability of the household. 83 percent of all adults living doubled up have some form of positive income. By relationship to the head of household, parents-in-law have the lowest rate of income and adult children with a spouse but no children have the highest rate. The median income per person living doubled up (including children) is approximately \$12,000<sup>15</sup>.

### *Influencing poverty status*

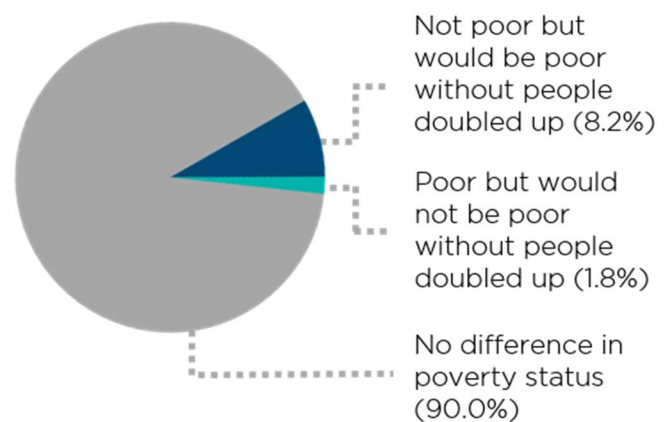
In 8.2 percent of all households with someone living doubled up, the additional household members and their incomes resulted in the household being over the poverty threshold where the primary household members would otherwise be poor (see Figure 10). Over 1.7 million households benefitted in this way. A larger proportion of non-poor renters than non-poor owners would have otherwise been poor (16 percent and 6 percent, respectively).

On the other hand, only 1.8 percent of households with someone living doubled up would be above the poverty threshold if the doubled up household was not in the home.

### *Reducing cost burden*

Of renter households with someone living doubled up, 20 percent were experiencing severe housing cost burden (paying 50 percent or more of household income towards rent). Without the income of those in the household who were living doubled up, 44 percent of renter households with people living doubled up would have experienced severe housing cost burden. That is a difference of more than 1.6 million households. This suggests that sometimes living doubled up can have a positive impact on financial and housing stability.

**FIGURE 10.** Effect on poverty status for households with someone living doubled up, 2015



<sup>15</sup> Although there may be situations in which this income is not contributing to the household in any way, the American Community Survey includes all incomes in the total household income.

# RISK OF HOMELESSNESS

Although some people living doubled up can be identified as being at heightened risk of homelessness (as discussed below), it should first be noted that most people living doubled up are *not* at risk of homelessness. In the 2013 American Housing Survey, only 7 percent of households leaving a doubled up situation in the previous year were asked to leave and almost none—only 0.3 percent—became homeless. 59 percent left to their own living place and 25 percent left to stay with other relatives or friends. Living doubled up can be financially beneficial (as discussed above) and it is often a long term arrangement. Of households leaving a doubled up situation in the previous year, 57 percent had been there for more than 12 months and 72 percent for 7 months or longer (see Figure 11).

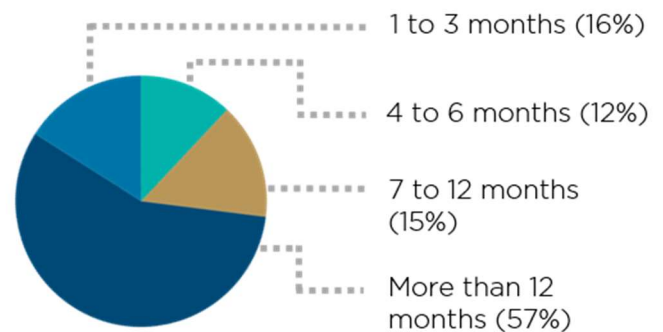
## Non-relatives

People living doubled up with friends (non-relatives) appear to be at much greater risk of homelessness than people living doubled up with family (relatives). Only 7 percent of adults living doubled up are non-relatives, but of all adults entering shelter in 2015 from living with either family or friends, 44 percent were staying with friends<sup>22</sup> (see Figure 12). This suggests that people living doubled up with friends are 10 times more likely to enter shelter than those living with family. An estimated 3.9 million people are living doubled up with non-relatives in the U.S.; more than 400 thousand are in poor households and almost 900 thousand are children.

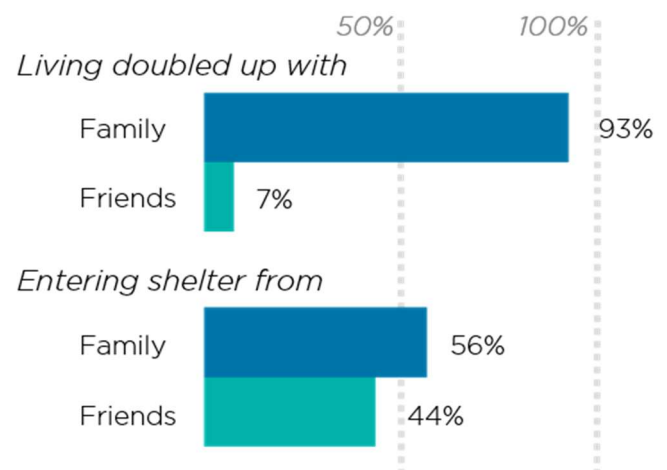
## Poor and renter households

The 2013 American Housing Survey shows that households living doubled up with poor renters may be most unstable. Of households that left a doubled up situation in the previous year, only 36 percent in poor renter households stayed for 12 months or longer, compared to 47 percent for non-poor renters, 59 percent for poor owners, and 64 percent for non-poor owners. Regardless of renting or owning, people living with poor households were twice as likely to be asked to leave (12 percent, compared to 6 percent in non-poor households).

**FIGURE 11.** Length of stay for people who left doubling up situation in prior year, 2013



**FIGURE 12.** Proportion of adults doubled up with family and friends compared to entering shelter, 2015



<sup>22</sup> U.S. Department of Housing and Urban Development [2015 Annual Homeless Assessment Report to Congress Part II](#).



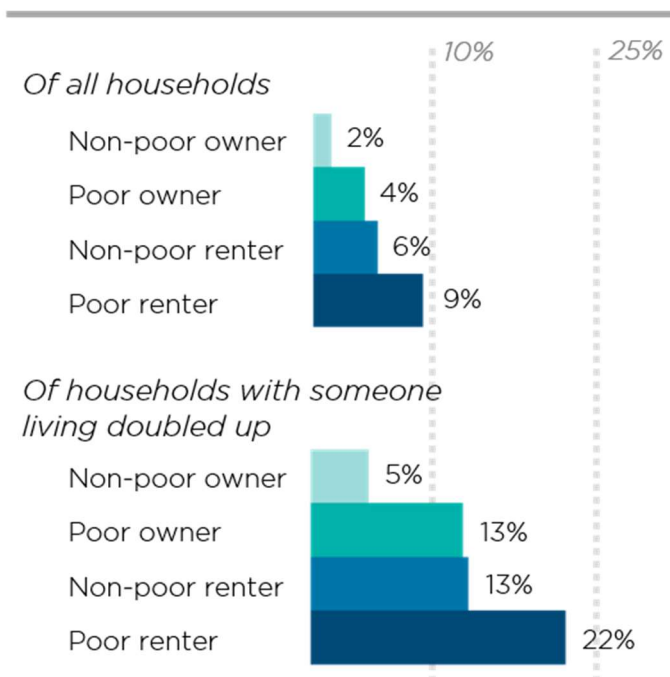
## Financial constraints

In the 2013 American Housing Survey, households living doubled up with poor renters were more likely to do so for financial reasons (24 percent) than other households (22 percent for poor owners, 19 percent for non-poor renters, and 15 percent for non-poor owners). In the 2015 American Community Survey, 56 percent of adults living doubled up were employed. But, while poor households with people living doubled up may be interested in doing so for financial reasons, they may be less likely to capture a financial benefit. The rate of employment for adults living doubled up in non-poor households is far higher than in poor households (60 percent versus 26 percent). An estimated 2.7 million unemployed adults are living doubled up in poor households. And, as previously mentioned, poor households also tend to have more children living doubled up who are not in a position to contribute income but who still add costs for the household.

## Overcrowding

While overcrowding, defined as having more than one person per room,<sup>23</sup> affects only 3 percent of U.S. households and is considered only a moderate problem compared to other housing challenges,<sup>24</sup> it is more common among households who are poor, renting, and with someone living doubled up (see Figure 13). An estimated 383,000 households are living in a poor, overcrowded, and doubled up situation. 8 percent of poor households are overcrowded compared to 3 percent of non-poor households. 6 percent of all renter households are overcrowded compared to 2 percent of all owner households, and renters make up 68 percent of overcrowded households. Not only are renter households likely to have less space than homeowners, but they may also be at greater risk of breaching leases or occupancy standards when hosting friends or family.

**FIGURE 13.** Percent of households that are overcrowded, by poverty and ownership status, 2015



<sup>23</sup> Multiple definitions exist for 'overcrowding': more than 2 people per bedroom, more than one person per room, and 'severe overcrowding' as more than 1.5 people per room (see HUD's 2007 [Measuring Overcrowding report](#), definitions in the [CHAS](#) dataset, and the Census Bureau's [Historical Census of Housing Tables](#)). In this study, more than one person per room is used to be consistent with HUD's [Worst Case Housing Needs: 2015 Report to Congress](#).

<sup>24</sup> HUD's [Worst Case Housing Needs: 2015 Report to Congress](#).

# POLICY IMPLICATIONS

## Increase affordable housing and housing assistance

Millions of households live doubled up for financial reasons, especially with poor renters where there is increased risk of overcrowding, instability, and in some cases homelessness. For low-income households, homeownership is often out of reach and rental markets have record-low vacancies, climbing prices, and fewer affordable units<sup>27</sup>. Rental subsidy programs are critically underfunded. *Addressing the housing affordability crisis through both development of affordable housing and increased funding for housing subsidies is critical for alleviating undesired and unstable doubled up situations.*

## Target homelessness prevention

As long as low-income households face unaffordable rental markets and out-of-reach owner markets, living doubled up can be a necessary, stable, and even beneficial arrangement for some, especially with relatives. More research is needed to understand when living doubled up is unhealthy or could result in homelessness, but *limited homelessness prevention funds should be targeted to households for whom homelessness is most certain, such as those presenting for services at emergency shelter*. Furthermore, defining eligibility for homelessness assistance too broadly, such as by including all people who could be considered living doubled up, risks diverting resources away from people who are already homeless to people who may or may not become homeless.

## Support stable doubled up situations

*Policy makers should explore how assistance can be tailored to support rather than impede positive shared housing arrangements.* Family and friends may be willing to share housing with households (especially individuals) experiencing homelessness or being diverted from homelessness if supports are available, such as for attaining income or relocating to an adequately-sized unit. Policies for homeless and housing assistance programs should allow for the sharing of units with roommates or family and the maximizing of occupancy rates, especially in high cost markets. This could be more cost-effective and stable than funding independent units. As allowed by the HUD McKinney-Vento Homeless Assistance Continuum of Care Program, clients of housing assistance programs should be encouraged to define their own “family” (or support network) and to be housed together for financial and social support.

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<sup>27</sup> Joint Center for Housing Studies of Harvard University, [The State of the Nation’s Housing 2017](#).