

**A Room of Their Own:  
Couples Living as Subfamilies During the Great Recession**

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*A Room of Their Own:*

*Couples Living as Subfamilies During the 2007–2009 Recession*

*Abstract*

This paper looks at couples who are difficult to identify in surveys and often understudied: married and cohabiting couples living as subfamilies in another person's household. Using repeated cross-sections from the 2007–2012 Current Population Survey (CPS), we explore the composition of subfamilies and how their prevalence and economic well-being changed during the Great Recession. Cohabiting subfamilies peaked during the recession but married subfamilies did not rise until after the recession ended and have remained elevated through 2012. The long-term unemployed and young couples especially are more likely to live in a subfamily. Although all subfamilies were economically disadvantaged compared with couples in their own households, cohabiting subfamilies experienced relatively greater economic hardships during the recession than married subfamilies. Consequently, moving into another's household may be part of the trajectory young couples take in establishing their own households, as well as a strategy for coping with economic hardship. These findings highlight how the composition of families changed during the Great Recession and help frame socioeconomic inequality across family types.

*A Room of Their Own:*

*Couples Living as Subfamilies During the 2007–2009 Recession*

The recession of 2007–2009, often called the Great Recession, has been the longest and deepest since the Great Depression ended almost 75 years ago. Over 8 million jobs were lost and the unemployment rate doubled to over 10 percent in the first two years after the recession began (Morgan, Cumberworth, and Wimer 2011). Persistently high unemployment as well as historically long spells of unemployment characterized the Great Recession and its protracted jobless recovery (Theodossiou 2012; Morgan et al. 2011).

In response to this period of economic hardship, living arrangements and family life in the United States are changing. Americans are doubling up, living with extended family or other adults, instead of living alone or independently of their parents. The number of households with at least one adult other than the head, spouse, or cohabiting partner of the head increased by more than 10 percent between 2007 and 2010 (Mykyta and Macartney 2012) while the population living in multigenerational households also rose (Elliott, Young, and Dye 2011; Kochhar and Cohn 2012). At the same time, this period saw a decline in young adults living alone or married, and an increase in those cohabiting (Mykyta 2012).

To better understand America's changing living arrangements, this study focuses on an understudied population of unmarried couples, that is cohabiters living as a subfamily in another person's household (subfamily cohabiters). Using data from the 2007–2012 Current Population Survey (CPS), our first goal is to describe the composition of subfamily cohabiters and how they differ from cohabiters who reside in their own household (household cohabiters). Our second goal is to explore how the prevalence and economic well-being of subfamily cohabiters changed during the 2007–2009 recession relative to household cohabiting couples. To provide a context for understanding the rise in subfamily living arrangements among couples, we also compare the

prevalence of subfamily cohabiters during the recession relative to married couples living in a subfamily.

Comparing household and subfamily cohabiters is important because it helps us map the complexity of families and living arrangements in the United States. Subfamily cohabiters have been understudied in quantitative research (for an exception, see Kennedy and Fitch 2012a) because they are difficult to identify in surveys that measure only the householder's relationship status. But the CPS is uniquely suited to identifying subfamilies and relationships among people other than the householder. Studying subfamily cohabiters helps us understand how living arrangements changed during the recession and which families were vulnerable to experiencing economic hardship. An overarching aim of this study is to better identify fragile families and the socioeconomic disparities that exist across family type.

#### *The Great Recession and America's Living Arrangements*

The impact of the recession was felt widely across the population. Over half of adults in the labor force experienced a spell of unemployment or a work, hours, or pay reduction during the first two years of the recession and recovery (Taylor, Morin, et al. 2010). Nevertheless, the impact ran deepest among some particular groups: male, young, and less educated workers. Indeed, the job losses to male workers were disproportionately high. Approximately three-quarters of the jobs initially lost during the recession were held by men, although the gender difference diminished as government employment losses disproportionately affected female workers during the slow recovery (Boushey 2009, 2011; Şahin, Song, and Hobijn 2010; Hout et al. 2011).

Recent entrants to the labor force were the hardest hit of all workers. In 2009, 24 percent of workers under 20 and 15 percent of workers aged 20–24 were unemployed compared to 9 percent in the population as a whole (Allegretto and Lynch 2010). Unemployment rates

increased notably for young adults under 25, even for recent college graduates. Those without a college degree were harder hit, however. Over 22 percent of high school graduates not enrolled in school were unemployed in 2010, up from 10 percent in 2007 (Shierholz and Edwards 2011). Such high unemployment rates did not fall below 9 percent until 2011 (Theodossiou 2012). And although the labor market is now improving, unemployment remains above its prerecession level while long-term unemployment has reached historical highs (Theodossiou 2012).

The impact of the recession varied strongly by educational attainment and race and Hispanic origin. Less educated workers, who have higher unemployment rates than more educated workers, experienced the brunt of job losses during the recession (Hout et al. 2011). In 2009, 18 percent of workers without a high school diploma were unemployed compared to 5 percent of workers with a bachelors degree (Allegretto and Lynch 2010). Unemployment rates for the least educated workers climbed further, to 20 percent, in 2010 (Hout et al. 2011; Mattingly, Smith, and Bean 2011). African American and Hispanic workers experienced disproportionately large increases in unemployment (Allegretto and Lynch 2010; Hout et al. 2011). Unemployment rates for non-Hispanic Black and Hispanic workers reached 15 percent and 12 percent, respectively, in 2009 compared to 8 percent for non-Hispanic White workers.

There is less research on family structure differences in the impact of the recession but the existing evidence suggests that it affected economically vulnerable families the most. Unmarried workers experienced larger increases in unemployment than married workers, reflecting the fact that they are on average younger and less educated. Compared to married fathers, single fathers were particularly likely to experience unemployment (Mattingly et al. 2011). Cohabiting families with children experienced a disproportionately large increase in parental unemployment during the recession and recovery, consistent with the low levels of

education among these fathers. Twenty nine percent of children in these families had at least one unemployed parent in 2009 and 2010 (Kennedy and Fitch 2012b).

Poverty rates increased slowly during the recession and continued to rise during the recovery, peaking at 15 percent in 2010 (Danziger, Chavez, and Cumberworth 2012; Smeeding et al. 2011). Consistent with unemployment trends, young adults, those with less than a high school diploma, and Blacks and Hispanics experienced disproportionately large increases in poverty during the recession and recovery (Danziger et al. 2012). Cohabiting families with children and young adults in cohabiting unions also experienced larger increases in poverty rates than their married and single peers (Kennedy and Fitch 2012b; Wimer and Kennedy 2012).

One way to cope with economic hardship is by sharing a household, which helps to reduce the costs of housing (Hareven 1990; Ruggles 1987). Young adults in particular have returned to or remained in the parental home in large numbers (Mykyta 2012; Parker 2012; Qian 2012). The overall percent of young adults aged 18–34 living with parents increased between 2007 and 2011; the largest increase occurred among 25–29 year olds. At the same time, the percent of young adults living alone or married shrank while those cohabiting increased (Mykyta 2012). During the recession, individuals who lived with their parents, with extended family members, or as an additional person in shared housing typically had very low personal incomes. As a result, they benefited financially from the resources of the larger household, which suggests that shared housing may be a strategy for coping with economic hardship (Mykyta and Macartney 2012; Kochhar and Cohn 2012; Qian 2012).

Research on subfamily cohabiters shows that they tend to be economically disadvantaged. Compared to household cohabiters, those living in a subfamily are less likely to be college educated or working full time (Kennedy and Fitch 2012a). Over twice as many live below the poverty level, about one fifth of subfamily cohabiting couples compared to one tenth

of household cohabiting couples (Kennedy and Fitch 2012a). If subfamily cohabiters tend to be disadvantaged, they may have been relatively more vulnerable to economic hardship during the recession than cohabiters who lived in their own household.

### *Method*

This study uses six years of data from the 2007–2012 Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC). The CPS ASEC is an annual survey of American households that collects detailed information on demographics, labor force participation, and living arrangements. The repeated cross sections capture a snapshot of the living arrangements of Americans between February and April of each calendar year. The recession of interest in this study began in December 2007 and continued until June 2009.<sup>1</sup> So by using the 2007–2012 CPS ASEC, we have one year of data (2007) before the start of the recession, two years (2008–2009) during the recession, and three years (2010–2012) after its official end.

Using information on the relationships of household members, we identify two kinds of couples: householders and subfamilies. The former refers to married and cohabiting couples who own, rent or maintain the housing unit in which they live. The latter refers to couples who live in another person's household (where the householder may be a family member or an unrelated person). Before 2007, CPS could only identify cohabiting partners of the householder. Beginning in 2007, the survey added a direct question to identify cohabiting partners of any person in the household. This change improved the survey because it lets us identify cohabiting couples in which neither partner is the householder (i.e., they are living in a subfamily).<sup>2</sup>

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<sup>1</sup> See the National Bureau of Economic Research (NBER), <http://www.nber.org/cycles.html>.

<sup>2</sup> Adding the direct question, “Do you have a boyfriend/girlfriend or partner in the household?”, resulted in additional respondents who reported being partnered with the householder but who did not also report being the unmarried partner of the householder in the relationship to

The sample consists of opposite sex married and cohabiting couples in the CPS between 2007–2012, which we further delineate as either householders or subfamilies. Same sex couples were not included because estimates in CPS prior to 2010 did not compare well with estimates in the American Community Survey and decennial data. After pooling the six annual cross-sections, the sample contains 245,853 married couples and 28,327 cohabiting couples. About 3 percent of married couples ( $n = 8,069$ ) and 9 percent of cohabiting couples ( $n = 2,128$ ) are subfamilies.

## *Results*

### *Compositional differences between householders and subfamilies*

The largest differences between subfamilies and householders are ones of economic disadvantage and age (Table 1). Fewer subfamily couples have two college educated partners or two partners in the labor force than couples living in their own household. What is more, the average number of weeks spent unemployed is higher among subfamilies and their earnings considerably lower. The starkest difference, however, is their age. Roughly 1 in 10 married householders are under 30 compared with 1 in 4 married subfamilies. And although nearly 1 in 2 cohabiting householders are under 30, that statistic is 3 in 4 for cohabiting subfamilies (Table 1). Indeed, fully 16 percent of subfamily cohabiters are still teenagers. Thus subfamilies clearly have young partners.

A higher percentage of subfamilies also tend to be Hispanic, a pattern that may play out in regional differences in where subfamilies live. Regardless of the relationship type, a larger share of subfamilies live in the West than in any other region (Table 1). These patterns are

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householder question. See Kreider, Rose M. 2008. "Demographic household data in the Current Population Survey: 2007." SEHSD Working Paper, U.S. Census Bureau.  
<http://www.census.gov/population/www/documentation/twps08/twps08.pdf>



consistent with what we know about multigenerational households, which tend to be more prevalent among Hispanic families and are concentrated in the West (cite).

Who were these subfamilies living with? Married subfamilies tended to live in the household of their adult children while cohabiting subfamilies tended to live with their parents (Figure 1). Indeed, twice as many cohabiting subfamilies lived in a parent's household as married subfamilies (61 percent compared with 28 percent), and six times as many married subfamilies lived in an adult child's household as cohabiting subfamilies (42 percent compared with 7 percent). These two living arrangements describe the majority of subfamilies and reflect the age differences between cohabiting and married couples. Less than a third of subfamilies lived in any other arrangement (i.e., with another relative other than the parent or child, or with a nonrelative).

[Figure 1]

*Trends in the prevalence and composition of subfamilies*

Although married subfamilies outnumbered cohabiting ones by about three to one (Figure 2), a greater proportion of cohabiting couples lived in subfamilies (Figure 3). What is more, the rise in subfamilies occurred at different times during the Great Recession for cohabiters and marrieds.

Between 2007 and 2009, the number of married subfamilies did not change much, averaging about 1.7 million. But in 2010, one year after the recession officially ended, that number increased to 1.9 million and then to 2.1 million the next year (Figure 2). The trend for cohabiting couples was different. About a half million cohabiting couples lived in subfamilies before the recession began. That number jumped to 615,000 by 2009 and then peaked at three quarters of a million in 2010, before returning to its prerecession level the following year (Figure 2). If we consider the proportion of couples living in subfamilies, however, this rise was more

dramatic among cohabitators. At their respective peaks in 2010 and 2011, about 1 in 10 cohabiting couples lived in a subfamily compared with 1 in 25 married couples (Figure 3).

[Figure 2]

[Figure 3]

What is more, the relative rise in subfamilies was steepest among cohabiters and that increase happened earlier than it did for married subfamilies (Figure 4). Looking at the percent change in the number of couples living in a subfamily relative to 2007, there were already 20 percent more subfamily cohabiters by 2009 and 50 percent more by 2010 (see the dashed red line, Figure 4). The rise for married subfamilies was not as steep and lagged that of cohabiters by a year. Married subfamilies peaked in 2011 at 23 percent higher than their prerecession level (see the dashed blue line, Figure 4). In contrast there was almost no change during the recession in the number of married couples living in their own household relative to 2007.

[Figure 4]

Many of these married and cohabiting couples are parents, which raises questions about how stability family living arrangements were for children during the recession. Indeed, married and cohabiting parents with young children disproportionately lived in subfamilies (Figure 5). Figure 5 shows the percent of couples who are parents (drawn from Table 1) as well as the proportion of those parents who have a child under 6 (shown in the striped portion of bar). Although 36 percent of cohabiting couples in subfamilies were parents, the majority of them—83 percent—had at least one child under 6. The corresponding figure for married couples in subfamilies was 56 percent (Figure 5).

[Figure 5]

Between 2007 and 2012, cohabiting subfamilies saw the steepest decline in earnings, especially women (Figure 6). Looking at the percent change in yearly earnings relative to 2007,

male cohabiters in their own households were earning 8 percent less, while male cohabiters in subfamilies were earning 22 percent less and their female counterparts 35 percent less ( $p < .01$ ) (Figure 6, Panel A). The earnings of these groups did not return to their prerecession levels until 2011.<sup>3</sup> Notably, the earnings of female cohabiters living in their own households never significantly changed during the recession relative to their earnings in 2007.

The pattern of earnings during the recession is markedly different for married couples (Figure 6, Panel B). Among subfamilies, only wives experienced a significant decline in earnings in 2010 when they were earning 18 percent less than before the recession began ( $p < .05$ ). But wives living in their own households actually experienced an increase in earnings, albeit a modest one ranging between 2 and 5 percent higher than before the recession began. This rise began in 2009 and continued through 2011 (at least  $p < .05$ ). In contrast, husbands living in their own households experienced modest declines in their earnings, of 3 percent, in 2009 and 2010 ( $p < .01$ ).

[Figure 6]

*Changes in the odds of subfamily cohabitation during the recession*

Trends in Figures 1, 2 and 3 showed that both the number and percentage of subfamily couples in the United States peaked during Great Recession for cohabiters, but not until after its official end in 2009 for married couples. To test whether these trends were significant, we used logistic regression to model the likelihood of living in a subfamily between 2007 and 2012, controlling for the demographic composition of couples (Table 2). We ran separate analyses for cohabiters and for marrieds.

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<sup>3</sup> The reference period for earnings is the calendar year prior to interview; so earnings for the 2011 calendar year were collected when the respondent was interviewed in 2012.

Married couples have a different timing pattern than cohabiting couples (Model 1). Beginning in 2010, married couples were more likely to live in a subfamily than in 2007, before the recession began. These elevated odds remain significant through 2012, when married couples were 1.21 times more likely to live in a subfamily than before the recession began. For cohabiting couples, the odds of living in a subfamily rose significantly in 2009—a year earlier than for married couples—and remained significantly elevated through 2010, after which the odds were no different than before the recession began. A test of significance across models for marrieds and cohabiters shows that these odds ratios were in fact different from one another.<sup>4</sup> Furthermore, these results remained significant net of demographic and geographic controls (Model 2).

[Table 2]

Consistent with the descriptive statistics, economic disadvantage was strongly associated with living in a subfamily and, for the most part, their associations were similar for married and cohabiting couples. Nonetheless, there are some differences. Couples in which neither partner participated in the labor force had significantly higher odds of living in a subfamily compared with couples in which both partners participated in the labor force. The odds for married couples, at 1.40, were smaller than the odds for cohabiting couples, at 2.88, however. Each week that the male partner has been unemployed was associated with elevated odds of living in a subfamily, regardless of the relationship type. But only the chances for cohabiting couples were sensitive to the time that the female partner spent unemployed. Having at least one college educated partner was also protective against living in a subfamily for cohabiting couples, but not for married couples. Married couples were thus more sensitive to education, with all but the most educated

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<sup>4</sup> Cite Clogg article.

couples (those in which both the husband and wife had a degree) were more likely to be living in a subfamily.

By far the size of the odds ratios for age dwarf those of all other variables in the model. Teenage couples were 10.6 times more likely to live in a subfamily among those who were married, and 17 times more likely among those who were cohabiting, compared with their counterparts who were at least 45 years old. Among 20–24 year olds, the chances were 3.8 times greater for married couples and 8.6 times greater for cohabiting couples—smaller but still substantial. It is doubtful these households are well established. Living in a subfamily may be part of the trajectory that young adult couples take to establish their own households. Rather than being a linear path from the family's home to their own home, the trajectory may be more of a seesaw. This conclusion is beyond the scope of our study, however, because the data are cross-sectional and do not capture transitions into and out of household living arrangements.

### *Conclusion*

Using repeated cross-sections from the 2007–2012 CPS ASEC, we have explored compositional differences between household and subfamily cohabiting couples as well as changes in their economic characteristics during the recent recession. Proportionately, about three times as many cohabiting couples were living in a subfamily during the recession than were married couples. Thus, subfamily living arrangements were more common among cohabiting than married couples. Both the prevalence and odds of subfamily cohabitation increased significantly during the recession in 2009 and immediately afterward in 2010. We have found that the cohabiting couples living in subfamilies tended to be economically disadvantaged compared with household cohabiters, having lower levels of employment, earnings, and educational attainment. Levels of employment for male subfamily cohabiters have, as of 2012, still not returned to their prerecession level. What is more, subfamily cohabiters were among the

couples whom the recession hit hardest. We cannot tell from the cross-sectional data whether these couples moved into someone else's household because of the recession, or whether they were already subfamily cohabiters before the recession began.

These results highlight several important trends that are normally unrecognized in research on cohabitation and adults' living arrangements. Past research has shown that cohabiters as a whole tend to be disadvantaged compared to married couples in terms of their employment, earnings, and education (Clarkberg 1999; Oppenheimer 2003; Xie et al. 2003). Our study takes a closer look at unmarried couples to show that those living in subfamilies are the least economically secure cohabiters. This finding is all the more important considering that cohabiting parents of young children are disproportionately concentrated among subfamily cohabiters. The extended family may form a kind of safety net for these fragile families, an alternative to breaking up and living in separate households. If this were true, then cohabitation may not be an alternative to marriage but an alternative to being single for some couples (Rindfuss and vandenHeuvel 1990; Heuveline and Timberlake 2004). It is possible that, faced with economic hardship during the recession and a protracted recovery, continuing their union by moving into a relative or friend's household is an alternative to breaking up.

These conclusions, however, are tenuous considering the data's limitations. For one, the data are cross-sectional and do not track the living arrangements of the same respondents over time. This limits our ability to map relationship transitions during the recession. We do not know, for example, how many cohabiters broke up instead of moving into someone else's household, how long subfamily cohabiters live in another's household, or how many subfamily cohabiters go on to reestablish their own households. Despite controlling for unemployment during the recession, cohabiters were still more likely during 2009 and 2010 to be living in a subfamily than they were before the recession began. Thus some other factor besides

unemployment during this period may play a role. Couples may be living in someone else's household to save money for their own residence, to avoid anticipated economic hardships, or to help out the householder. Subfamily living arrangements also involve the householder's ability to offer housing as a resource and, where the householder is a parent of the young adult cohabiter, choices about whether to allow the child's parent to live with them.

Our study has identified some key differences between cohabiting couples who maintain their own households and couples who live as subfamilies in another person's household. During the recession, economic disadvantage in terms of lower wages and unemployment were disproportionately concentrated among cohabiters living in subfamilies. One plausible conclusion is that subfamily cohabitation was a response to economic hardship during the recession. By using the Current Population Survey, we are able to identify this group of cohabiters that has been largely understudied. Doing so offers a more complete picture of families, and family inequality, in the United States.

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Table 1. Weighted descriptives for couples living in a household or subfamily, CPS 2007–2012

	Married		Cohabiting	
	Householder	Subfamily	Householder	Subfamily
College degree (%)				
Both partners	22.9	18.5	11.5	3.1
Male only	11.5	14.6	7.2	3.2
Female only	10.2	32.5	10.1	5.2
Neither partner	55.4	34.3	71.2	88.5
Labor force participation (%)				
Both partners	54.2	46.7	67.3	56.2
Male only	21.9	26.6	18.0	26.5
Female only	7.2	7.0	7.6	8.1
Neither partner	16.8	19.8	7.1	9.2
Mean weeks unemployed, male	3.5	6.8	7.9	12.8
Mean weeks unemployed, female	5.5	7.9	7.7	15.6
Mean yearly earnings, male (\$)	49,153	26,404	32,459	19,479
Mean yearly earnings, female (\$)	23,424	14,811	22,443	11,188
Age of youngest partner (%)				
15-19 years old	0.2	2.4	3.3	15.9
20-24 years old	3.0	10.4	21.5	39.4
25-29 years old	7.9	11.6	22.2	18.5
30-34 years old	10.2	8.8	12.8	8.1
35-44 years old	23.0	17.7	18.5	11.6
45 or older	55.8	49.2	21.7	6.6
Has a child less than 18 (%)	42.2	36.8	35.1	35.5
Has a child less than 6 (%)	19.2	20.5	24.2	29.3
Man's race/ethnicity (%)				
White, non-Hispanic	74.5	44.2	66.5	51.8
Black, non-Hispanic	7.3	7.2	13.2	8.0
Hispanic, any race	11.8	30.1	15.5	33.1
All other groups	6.3	18.0	4.8	7.0
Woman's race/ethnicity (%)				
White, non-Hispanic	74.2	44.5	68.1	55.0
Black, non-Hispanic	6.8	6.9	10.9	6.3
Hispanic, any race	12.1	30.1	15.4	31.0
All other groups	7.0	17.9	5.6	7.8
Region of residence (%)				
Northeast	17.5	18.5	17.7	17.3
Midwest	22.6	14.6	23.9	16.7
South	37.3	32.5	34.1	31.3
West	22.7	34.3	24.5	34.7
Unweighted <i>N</i>	237,784	8,069	26,199	2,128
Weighted <i>N</i>	35,244,760	11,473,040	39,297,400	3,655,740
Weighted %	96.9	3.2	91.5	8.5

Figure 1. Living arrangements of subfamily couples, CPS 2007–2012

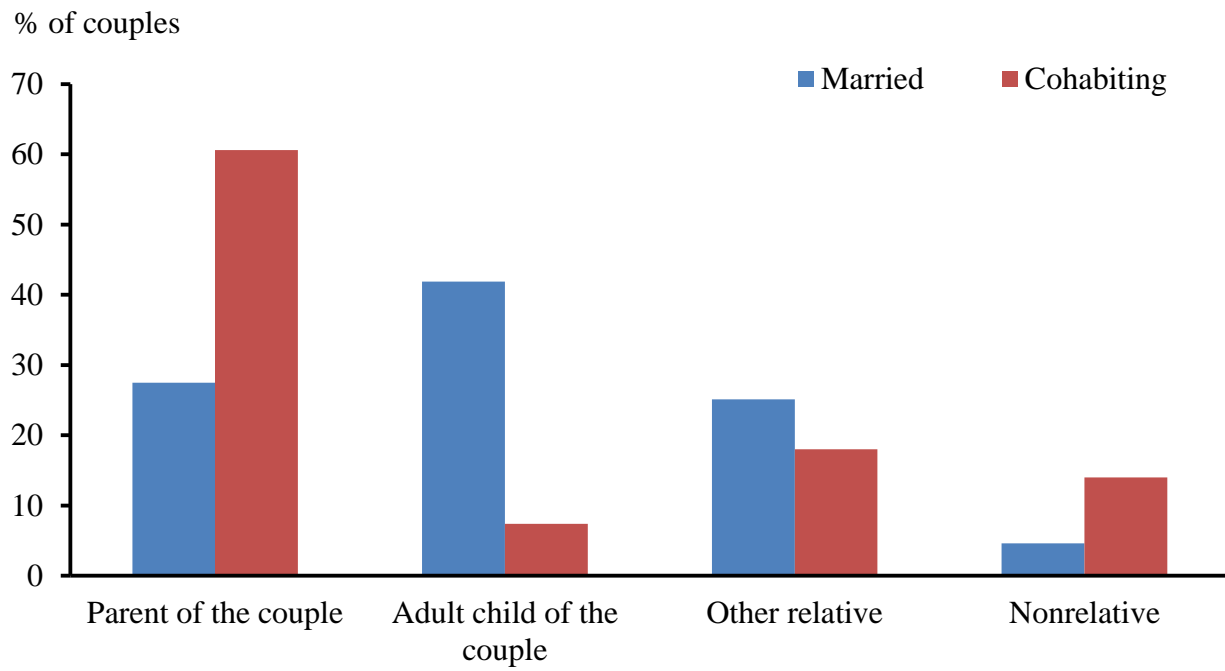


Figure 2. Number of couples living in a subfamily, CPS 2007 - 2012

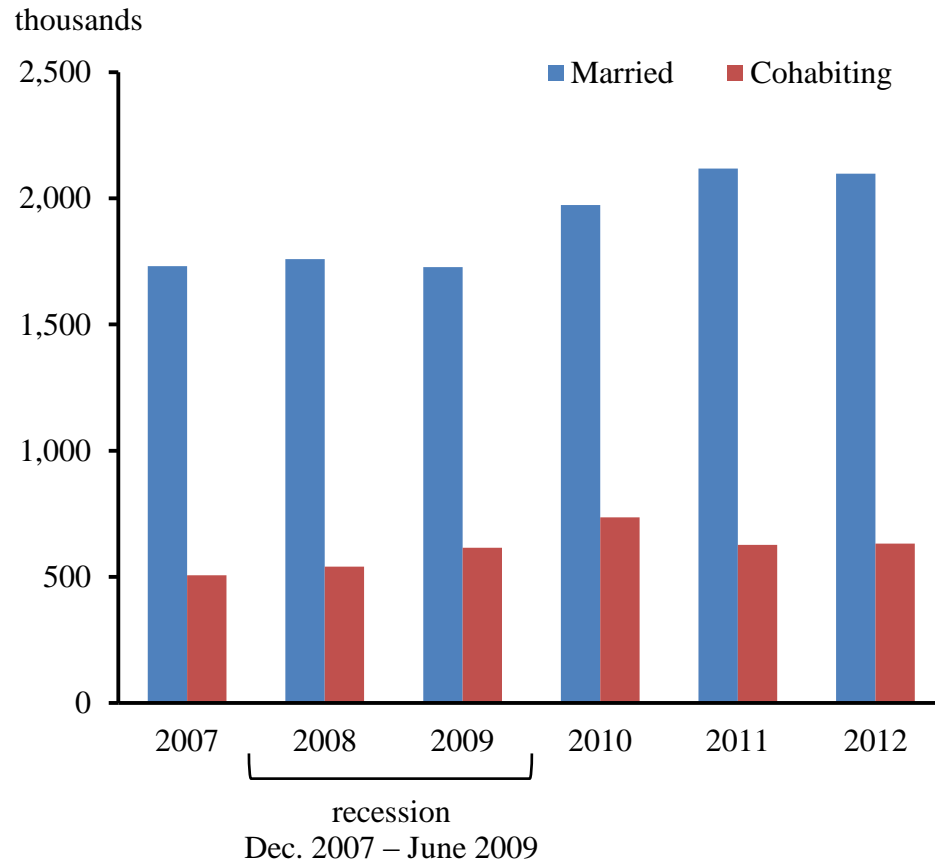


Figure 3. Prevalence of subfamilies, CPS 2007–2012

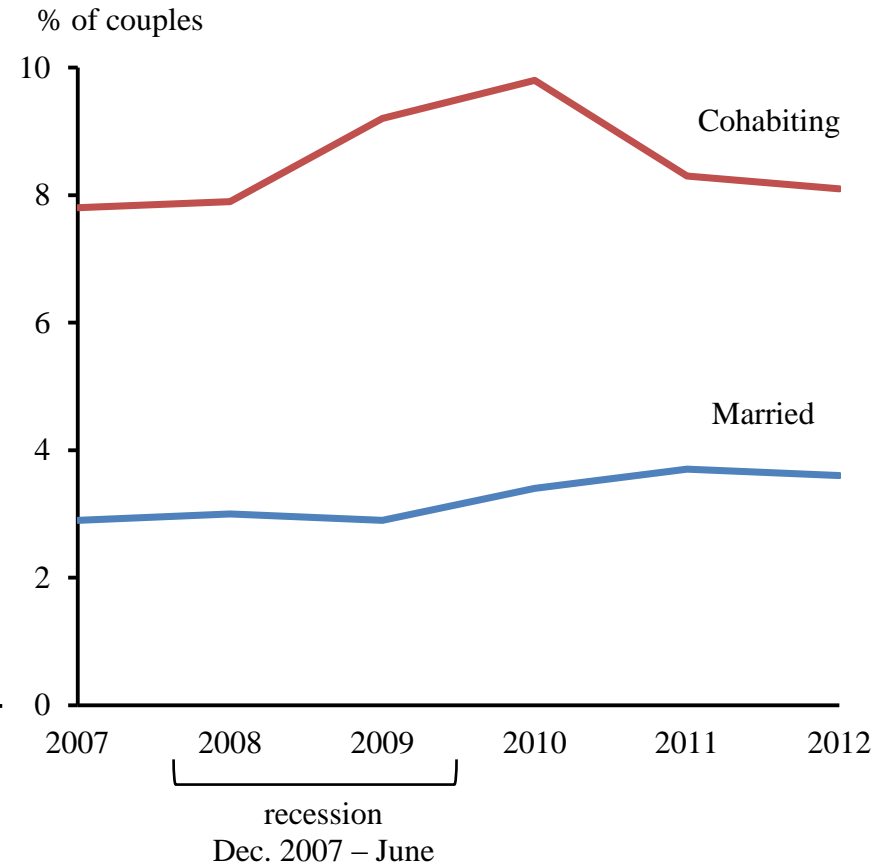


Figure 4. Rise in subfamilies  
Percent change in the number of couples, relative to 2007, by living arrangement

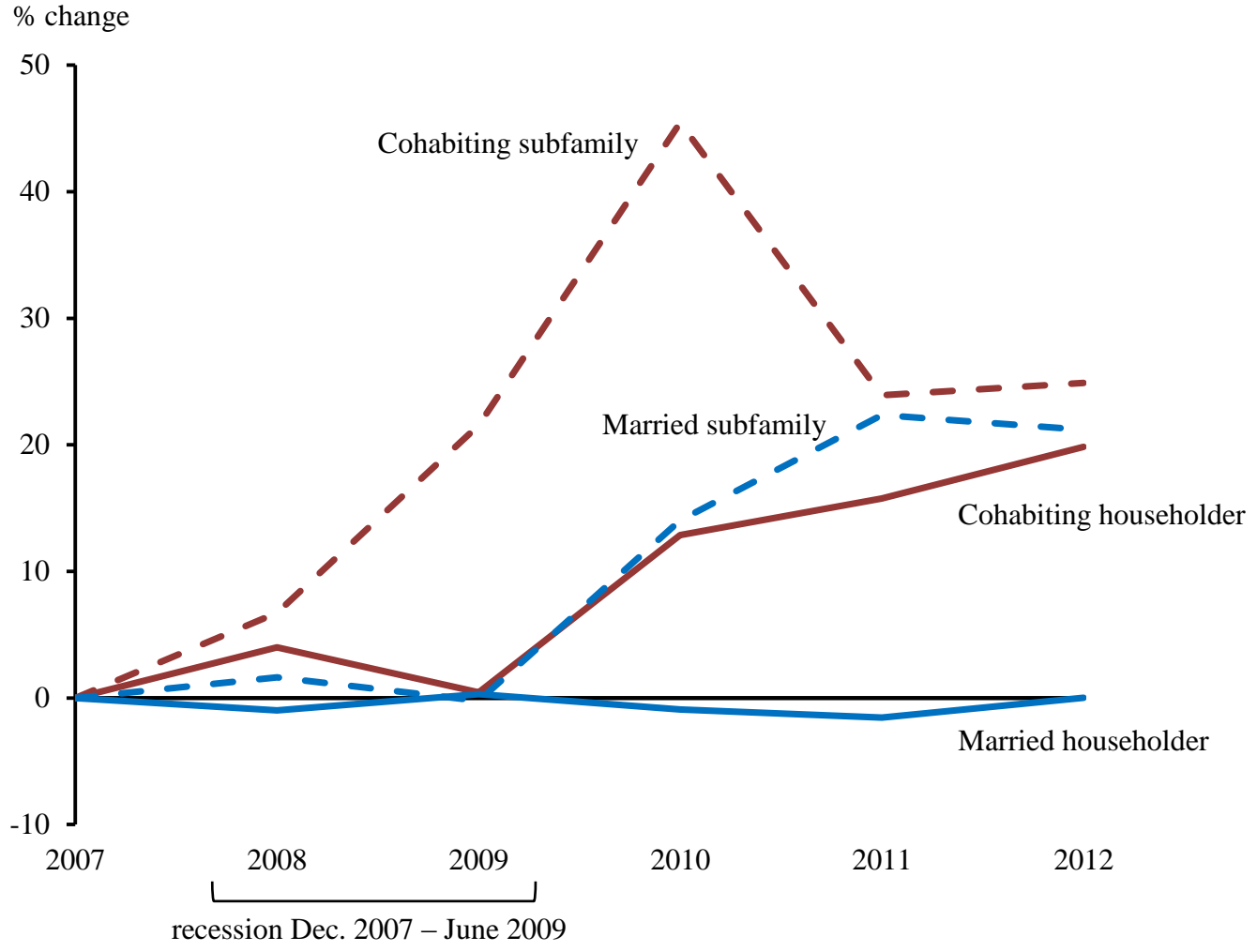


Figure 5. Percent of couples who are parents and the proportion of parents with young children, by living arrangement

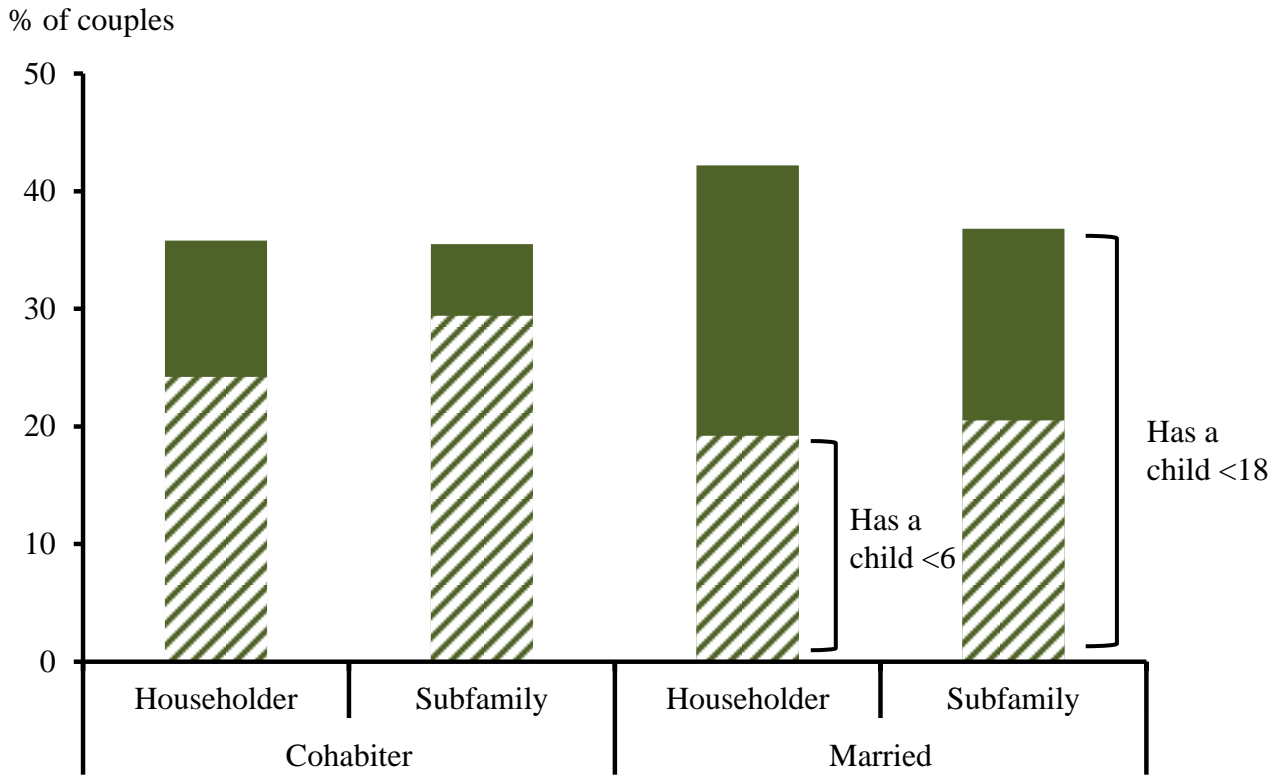
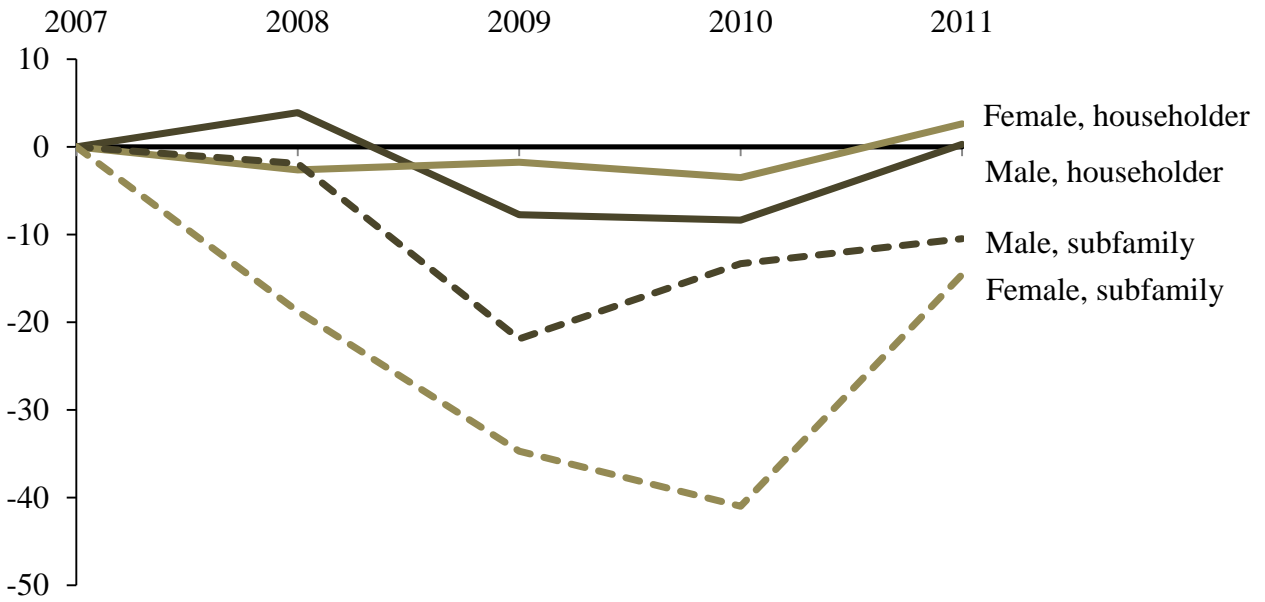


Figure 6. Percent change in yearly earnings during the recession relative to 2007

A. Cohabiting couples



B. Married couples

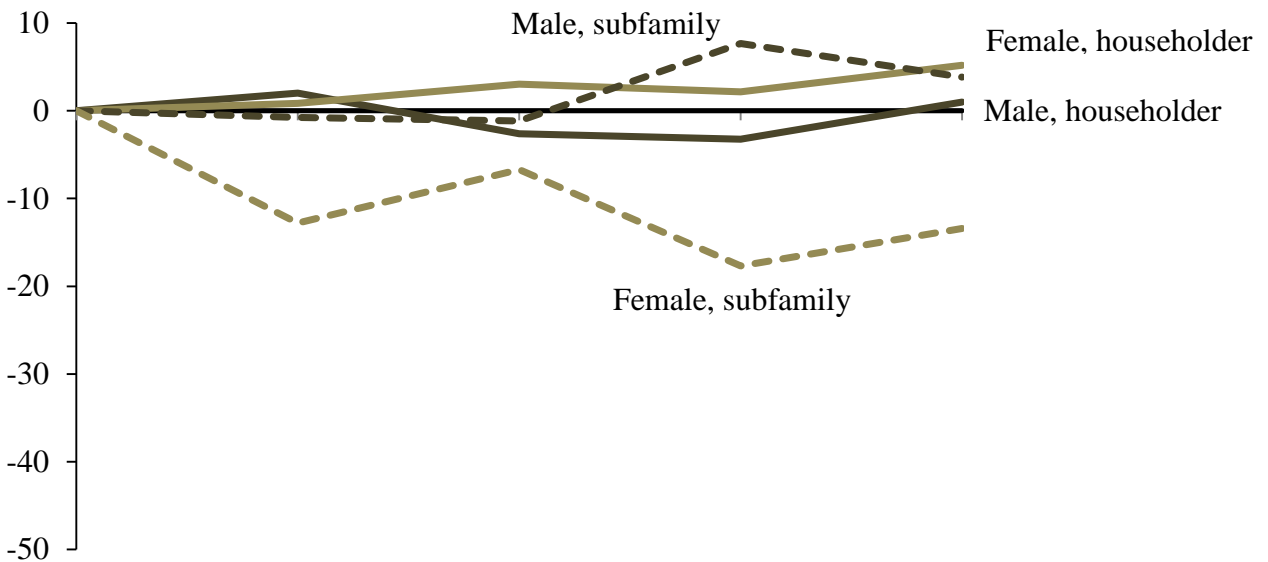




Table 2. Odds of living in a subfamily versus one's own household (logistic regression, odds ratios shown), CPS 2007–2012

	Married		Cohabiting	
	Model 1	Model 2	Model 1	Model 2
Year (ref = 2007)				
2008	1.03	1.03	1.03	1.04
2009	1.00	0.99	1.21 *	1.32 **
2010	1.15 *	1.15 *	1.29 ***	1.42 ***
2011	1.27 ***	1.24 ***	1.07	1.16
2012	1.21 ***	1.20 ***	1.04	1.18
Labor force participation (ref = both in labor force)				
Male only		1.11		1.49
Female only		1.11		1.65
Neither partner		1.40 ***		2.88 ***
Weeks unemployed, male (logged)		1.13 ***		1.12 ***
Weeks unemployed, female (logged)		1.02		1.16 ***
College degree (ref = both have a degree)				
Male only		1.58 **		2.24
Female only		1.77 **		2.30
Neither partner		2.74 ***		4.43 ***
Age of youngest partner (ref = 45 or older)				
15-19 years old		10.59 ***		17.04 ***
20-24 years old		3.80 ***		8.62 ***
25-29 years old		1.97 ***		4.57 ***
30-34 years old		1.25 ***		3.17 ***
35-44 years old		1.18 ***		3.18 ***
Has a child less than 18 years old		0.55 ***		0.57 ***
Male's race and ethnicity (ref = white, non-Hispanic)				
Black, non-Hispanic		1.13		0.94
Hispanic, any race		1.98 ***		1.72 ***
All other groups		3.00 ***		1.44 *
Female's race and ethnicity (ref = white, non-Hispanic)				
Black, non-Hispanic		1.50		0.82
Hispanic, any race		1.91 ***		1.41 ***
All other groups		1.97 ***		1.39 **
Region of residence (ref = West)				
Northeast		1.07 ***		0.92
Midwest		0.72 ***		0.59 ***
South		0.75 **		0.71 **
Unweighted <i>N</i>	245,853		28,327	

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

