



Why Programs for the Poor Need to Take into Account the Benefits and Burdens of Mutual Family Assistance

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America's public safety net has undergone a massive restructuring in recent decades – with a shift away from cash-assistance programs and the dismantling of public housing in many cities. In the midst of these changes, many people have turned to their own private networks in times of need, often moving into the home of a family member.

Co-residence with a parent, grandparent, or other relative can help an individual save money on rental costs and utilities, making this a common strategy for those who are experiencing poverty. Although family members may live together for a variety of reasons, such as to help provide care for an elderly relative or children, financial hardship is often the cause of “doubling up.” Multigenerational households – where two or more adult generations live in the same home – have proliferated for decades and grew especially rapidly during the recent Great Recession. By now, roughly one of every five Americans lives in a multigenerational home.

In addition to possibly buffering against poverty, living in a multigenerational household often determines where someone lives – because the neighborhood, not just the home, is shared. Yet neighborhoods vary in the kinds of living environments they provide. “High-poverty” neighborhoods, in which a fifth or more of the residents are in poverty, can harm people's health or create disadvantages for families – by providing less access to jobs, good schools, and public amenities.

In my research, I examine whether living in a multigenerational household tends to reduce the risk of living in a high-poverty neighborhood. To understand this, I used data from the Fragile Families and Child Wellbeing Study about mothers who recently had a child. Such mothers often receive help from family members.

Living with Family Reduces Neighborhood Risks

To understand whether living in a multigenerational household is connected to the neighborhood where someone lives, I distinguished between the “guests” and the “hosts” of the household. Guests are the ones living in a home that a relative rents or owns, while hosts are the householder with which a relative lives. My findings showed that mothers who live as guests in family members' homes are less likely to live in a high-poverty community, compared to those who do not live with family members. This is the case after the socioeconomic status and demographic characteristics of mothers are taken into account – by controlling for factors such as mothers' education, relationship status, and age.

What makes this core finding surprising is that mothers who live with family tend to be more disadvantaged than those who do not – they tend to be poorer and have lower levels of education. Even so, moving in with

family members appears to be a way for many of these mothers to avoid high-poverty neighborhoods that could be harmful to them and their children. Multigenerational households may help some poor people move into neighborhoods they might not be able to afford with their own individual resources.

There may be a less rosy side to this picture, however. Although multigenerational households can offer benefits to the guests, the relatives who provide extra support may experience burdens. Opening one's home to a family member can create financial strains, especially if the guest is unable to contribute much toward meeting household expenses. Although more research is needed to understand these burdens, I found evidence that black mothers, but not white mothers, are more likely to reside in a high-poverty neighborhood when they host relatives in their homes. Indeed, people experiencing their own financial hardships may end up further constrained if they host family members.

Policymakers and researchers should consider both the positive and the negative effects of mutual family aid. Although receiving support can help buffer against the neighborhood-level as well as individual downsides of poverty, expecting families to provide this kind of support to their poorest members may worsen societal inequalities overall. Relatives who provide assistance may find it hard to save money – restricting their own opportunities over time. Improving opportunities for all families requires finding ways to support those who are supporting others.

Taking Support from Family into Account in Poverty and Housing Programs

Family-focused social programs have traditionally focused on the nuclear family, aiming to promote marriage and support children and parents. But policymakers should also consider the important role of the extended family in many people's lives, taking into account that millions of Americans are living with family members other than just a partner or a child. Anti-poverty and housing programs should reflect this reality. In addition, programs must also respond to the situations of vulnerable people who do not have family members to turn to for extra support during a time of need. Here are several ways to support people in various circumstances:

- Individuals in multigenerational homes may need specific types of support, especially if they live with an older relative and provide care. Subsidies for the care of elderly relatives in the household could help younger adults continue to work or attend school.
- Increased access to public housing assistance can help people in need who do not have family support available, including in situations where family ties are strained or other family members are themselves strapped for resources. Public housing or housing vouchers are currently limited in many U.S. cities, but such options may be vitally important when moving in with family is not the best option.
- Properly funded community centers and local non-profits can help people develop social support outside of their family networks. Especially for vulnerable people who cannot turn to family members for needed assistance, access to local institutions, friends, and supportive social networks is essential.

Read more in Ellen M. Whitehead. "Be My Guest': The Link Between Concentrated Poverty, Race, and Family-Level Support." *Journal of Family Issues* no. 39, 12 (2018): 3225-3247.