CENTER for RETIREMENT RESEARCH at BOSTON COLLEGE

SHARED HOUSEHOLDS AS A SAFETY NET FOR OLDER ADULTS

Hope Harvey and Kristin L. Perkins

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Center for Retirement Research at Boston College
Haley House
140 Commonwealth Avenue
Chestnut Hill, MA 02467
Tel: 617-552-1762 Fax: 617-552-0191
https://crr.bc.edu

Hope Harvey is an assistant professor of public policy at the University of Kentucky. Kristin L. Perkins is an assistant professor of sociology at Georgetown University. The research reported herein was pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium. The findings and conclusions expressed are solely those of the authors and do not represent the views of SSA, any agency of the federal government, the University of Kentucky, Georgetown University, or Boston College. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.

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Center for Retirement Research at Boston College
Haley House
140 Commonwealth Avenue
Chestnut Hill, MA 02467
phone: 617-552-1762 Fax: 617-552-0191
https://crr.bc.edu

Affiliated Institutions:
The Brookings Institution
Mathematica – Center for Studying Disability Policy
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Abstract

With a record number of older adults facing housing affordability challenges, shared households may provide an important private housing safety net if other household members contribute to housing costs. Using data from the *Survey of Income and Program Participation,* we describe the prevalence and characteristics of older adults' shared households (defined as those that include any adult besides the householder and householder's romantic partner). This includes intergenerational households and co-residence with other extended family and non-kin. We explore the safety net function of shared households by examining whether and how much older adults contribute towards shared housing costs, and how this varies across household types. These descriptive analyses improve our understanding of the composition and potential financial impacts of shared households for older adults.

The paper found that:

- Sixteen percent of older adults are hosts, who share their home with extended family members or non-relatives, and 6 percent are guests, who live in the home of an extended family member or non-relative.
- Guest status is associated with lower housing costs, and host status is associated with higher housing costs.
- There is little evidence that the association between host/guest status and housing costs depends on the familial/nonfamilial relationships between the older adult and other household members.
- Older adult recipients of Supplemental Security Income (SSI) have high rates of sharing a household as a guest, and older adult Old-Age, Survivors, and Disability Insurance (OASDI) recipients have low rates of sharing a household as a guest.
- Shared households are unstable. Twenty-one percent of older adults in shared households transition into non-shared households within four years.

The policy implications of the findings are:

- Policies targeting older adults may need to account for the complexity that often characterizes their households.
- Older adult hosts may need additional support given their high housing costs.

- The high proportion of SSI recipients who are guests may reflect inadequacy in benefit amounts.

Introduction

Older adults are at the forefront of the affordable housing crisis in the United States. Among both renters and homeowners, adults over age 65 are the group second most likely to be burdened by housing costs, right behind young adults under age 25 (Fenelon and Mawhorter 2020). In recent years, rapid growth in the population of older adults and increased income inequality within this population has left a record number of older households vulnerable to housing affordability challenges (Joint Center for Housing Studies 2019). Housing affordability challenges have far-reaching impacts on wellbeing; older adults who are burdened by housing costs spend less on other necessities, like healthcare and food (Joint Center for Housing Studies 2020). Black and Hispanic older adults are particularly vulnerable to these challenges: compared to their White counterparts, they are less likely to be homeowners and, among those who do own homes, more likely to carry mortgage debt (Joint Center for Housing Studies 2019).

This paper advances research on economically vulnerable older adults by examining how shared households (defined as those that include any adult besides the householder and householder's romantic partner) may buffer older adults against housing affordability challenges or compound these challenges. Drawing on data from the *Survey of Income and Program Participation* (SIPP), we examine the extent to which shared households provide a stable financial safety net for older adults. We examine five research questions: (1) What percentage of older adults live in shared households and what types of shared households do they live in? (2) What percentage of older adults in shared households contribute financially to housing costs, how much of the housing costs do they cover? (3) What is the association between residence in the shared household types we identified in our first research question and older adults' contributions to housing costs; and how does this association vary depending on whether the older adult (a) is the householder or living in someone else's home, and (b) has a disability? (4a) How stable are older adults' contributions to housing costs in shared households, (b) are changes in shared household status associated with changes in housing costs, and (c) how much of the association is explained by changes in the number of adults living with the older adult? (5) Finally, how do the answers to our first four research questions vary by (a) race and ethnicity, and (b) whether the older adult receives Old-Age, Survivors, and Disability Insurance (OASDI) or Supplemental Security Income (SSI) payments?

Motivation

A growing literature documents the importance of sharing housing with extended family or non-kin as a private safety net for families struggling to afford housing on their own. Much prior research on shared households focuses on families with children (Harvey 2022; Perkins 2019; Pilkauskas, Garfinkel, and McLanahan 2014) or young adults' intergenerational households (e.g., Newman 2012; South and Lei 2015). A large and growing share of older adults – 20 percent as of 2017 – live in intergenerational shared households, and the share is even higher among Black, Hispanic, and Asian older adults. Twenty seven percent of Black, 40 percent of Hispanic, and 40 percent of Asian adults aged 65 to 79 live in intergenerational shared households, compared to 14 percent of White adults aged 65 to 79 (Joint Center for Housing Studies 2019). Shared households are thus a common arrangement for older adults, especially non-White older adults, and potentially an important safety net for this population as well.

Although a growing literature focuses on the rising number of intergenerational households formed by parents and adult children (Kahn et al. 2013; Ruggles 2007), we know far less about older adults residing with other extended family and with nonrelatives, and about how the safety net role of shared households varies across household types. By examining how two large expenses – rent/mortgage and utility costs – are shared and how this varies based on household characteristics, we provide insight into one tangible way older adults may benefit from, or be disadvantaged by, residence in shared households. Research on intergenerational households finds that the older generation is typically the benefactor in these arrangements, but much of this research is based on relative income levels of parents and adult children, not the actual flow of resources (Kahn, Goldscheider, and García-Manglano 2013; Speare and Avery 1993). Studying housing costs directly is an important innovation because income in shared households is rarely pooled (Harvey 2018), and having sufficient income does not guarantee that household members will contribute to the household (Reyes 2018). Another important innovation of our analysis is that we will examine how older adults' contributions towards housing costs vary by their householder status. In shared households, the lease/mortgage-holder is often assumed to be providing support, but older adults – with their high homeownership rates but often fixed incomes – may receive help paying for housing costs even when they are the householder.

By examining the consistency of housing cost contributions over a four-year period, we assess the stability of the safety net that shared households provide and the reasons behind any instability. Because both householders and other household members in shared households have high rates of poverty (Mykyta and Macartney 2012), contributions to housing costs may be made inconsistently. Moreover, shared households may provide inconsistent assistance with housing costs if the household composition is unstable. Prior research shows that most shared households dissolve within the first year (Glick and Van Hook 2011), but we know little about the stability of older adults' households in particular.

In addition to financial considerations, the care needs of the older generation can motivate the formation of shared households (Harvey 2020), and individuals who have a disability are more likely to live in shared households than those who do not (Speare and Avery 1993). Because older adults with disabilities may be in greater need of care assistance from shared household members, we also consider whether the financial safety net function of sharing housing varies by the older adults' disability status. By considering whether other shared household members' potential to provide care work may substitute for, or be combined with, financial contributions towards housing and utility costs, we present a more comprehensive view of the potential benefits of shared households for older adults.

Although shared households may provide a financial safety net for older adults, it is also possible that older adults in shared households may subsidize the housing costs of other household members and receive little financial benefit themselves. Previous research shows that the rise in households receiving Social Security helps explain the increasing number of children living in three-generation households, potentially because these payments provide financial stability to grandparents that allows them to provide assistance to their adult children through coresidence (Pilkauskas and Cross 2018). To better understand the role of shared housing for SSA-reliant older adults, we will also examine patterns of shared housing and financial support specifically for older adults who receive income from SSA. If older adults who receive SSI or OASDI benefits support other household members by paying for the majority of the housing costs of their shared residence, it may suggest that resources intended to provide for the economic security of SSA beneficiaries is being used to assist non-beneficiaries. This analysis could reveal population subgroups in need of support from another safety net program beyond the scope of SSA, for whom older adults are diverting their financial resources.

We will also examine variation in informal housing support by race and ethnicity, comparing Black, Hispanic, Asian, and White older adults. Prior research reveals substantial racial and ethnic variation in the prevalence and types of shared households (Harvey, Dunifon, and Pilkauskas 2021), as well as their household economies (Reyes 2018; 2020; Whitehead 2018). These differences, along with differences by race and ethnicity in homeownership rates, income and wealth, and social support networks, lead us to expect that residence in shared households and the role of these households as a safety net for older adults may likewise vary. Understanding these potential differences is key to understanding what shared households may play in either mitigating or exacerbating racial and ethnic inequality in the economic wellbeing of older adults.

Together, these analyses will elucidate the link between shared households and older adults' financial wellbeing. This research will lay a foundation for a better understanding of the consequences of shared households for older adults, a topic of growing importance given the increasing prevalence of shared households and the aging population.

Data

We use the *Survey of Income and Program Participation* (SIPP) to examine shared housing among older adults (age 65 and over). We use the 2014 panel (which covers calendar years 2013 through 2016), along with the 2018, 2019, 2020, and 2021 panels. The SIPP is well-suited for this analysis because it includes a full household roster and is one of few nationally representative longitudinal surveys to identify the lease- or mortgage-holder of the household. These measures allow us to identify the household composition and whether the older adult is the homeowner/renter or is living in someone else's home. Another key advantage of the SIPP is the inclusion of individual-level measures of source of income and housing payments. Unlike other surveys that produce only household-level income and expense data, SIPP variables identify income sources for all individuals, which household members paid for basic utilities and/or mortgage or rent, and the amount paid by each of these individuals. We use SIPP-provided indicators for respondent race and ethnicity to enable comparisons between non-Hispanic Black, Hispanic, non-Hispanic Asian, and non-Hispanic White respondents. The SIPP design is also ideal for tracking changes over time. In addition to providing longitudinal data on household

members' housing cost contributions, these data allow us to identify when individuals enter or leave these older adults' households, whether or not the older adult moves themselves.

Household Types

We categorize older adults into one of seven household types. For each surveyed household containing at least one person who is 65 years old or older, we use the SIPP household relationship matrix along with the relation to household head variables to identify shared households and categorize them based on the relationship between the older adult and other adult household members. Using the SIPP's reference person indicator, which identifies the lease- or mortgage-holder, we further distinguish between whether the older adult is the householder themselves (we refer to householders as hosts) or whether they are residing in someone else's home (guests). We consider older adults to be hosts if they or their romantic partner are the lease/mortgage-holder, and we consider them to be guests if someone else holds the lease/mortgage.

With these data, we identify whether each older adult is living in: 1) a non-shared household, 2) an intergenerational household as a host (sharing their household with their adult child or parent), 3) an other extended family household as a host (sharing their household with a grandchild, niece/nephew, sibling, etc.), 4) a nonkin household as a host (sharing their household with a nonrelative adult who is not their romantic partner), 5) an intergenerational household as a guest (sharing the household of their child or parent), 6) an other extended family household as a guest (sharing the household of a grandchild, niece/nephew, sibling, etc.), or 7) a nonkin household as a guest (sharing their household of a nonrelative who is not their romantic partner).

Older adults may host shared households with multiple adults; we categorize hosts into mutually exclusive household types by prioritizing relationships based on the presumed closeness of the relationship and consistent with previous research (Harvey, Dunifon, and Pilkauskas 2021): intergenerational, other extended family, nonrelative. For older adults who are living in shared households as guests, we focus on their relationship to the householder(s).

Housing Cost Measures

Using SIPP variables that identify the household members who paid for utilities and/or mortgage or rent and the amount paid by each of these individuals, we examine four different

measures of housing costs. The first is an indicator for whether the older adult pays anything in housing costs. The second measures the amount the older adult paid on rent/mortgage and utilities that month. The third is a measure of what proportion of their income the older adult spent on rent/mortgage and utilities. We top-code this measure at 1 for older adults who report paying more than they report in income. Finally, an indicator identifies whether the older adult is housing cost burdened, that is, their housing costs to income ratio is greater 30 percent.

Covariates

Our regression models control for several characteristics that may be associated with both household type and housing costs. We include a measure of the age of the older adult and an indicator for gender. We also include indicators for race and ethnicity (Hispanic any race, or non-Hispanic Asian, Black, White, or other race) and whether the older adult was born in the U.S. We also include indicator variables for whether the older adult lives in the Northeast, Midwest, South, or West. A series of indicator variables capture educational attainment (less than high school, high school degree, some college, or a BA or more). We include indicators for whether the older adult has either a cohabiting romantic partner or a spouse. Three indicator variables capture whether the older adult is not in the labor force, looking for work, or currently working. We also control for the inverse hyperbolic sine of the older adult's income and net worth. To account for health, we include an indicator for whether the older adult has a disability (capturing hearing, seeing, ambulatory, self-care, and cognitive limitations and difficulty doing errands alone) and a self-rating of health on a five-point scale. Finally, we include indicators for whether the older adult receives OASDI, whether the older adult receives SSI benefits, and whether the older adult's household receives a rent subsidy.

Methods

We use weighted proportions to describe the share of older adults, aged 65 and older, who live in shared households (defined as co-residence with any adult other than a spouse or partner) and describe the types of households in which they live. To answer our second research question, we use logit and OLS regression models to estimate the association between each of our measures of housing costs (any housing costs paid, housing cost amount, share of income to housing, and cost burden) and residence in shared households, controlling for the demographic

and socioeconomic characteristics described above. To answer our third research question, we use similar logit and OLS regression models, but we estimate the association between each of our measures of housing costs and residence in each of the seven different household types (host of intergenerational, host of other relative, host of nonrelative, guest in intergenerational, guest of other relative, guest of nonrelative, non-shared). To examine differences by host and guest status, we limit our sample to older adults who live in shared households and look at the association between hosting versus guesting and housing costs. To understand how these associations might differ by disability status, which may indicate a need for care support, we interact the shared household indicator with the disability status indicator.

To address our fourth research question, we assess the stability of shared household members' contributions towards housing costs. First, we use weighted descriptive statistics to determine how much variation there is in housing payments and income spent on housing over the course of two to four years. We also estimate the prevalence of changes in shared household status and in household size over this period.

Then, we used fixed effects models to predict change in the amount older adults spend on housing and change in the share of their income they spend on housing using change in shared household status and other covariates. Fixed effects models hold constant time-invariant, and potentially confounding, characteristics of the older adults in our model and provide estimates of within-individual change. Essentially, each individual acts as his or her own control case; our estimates provide a comparison of housing costs between when an individual was a host or guest, compared to when they were in a non-shared household. These models take advantage of the longitudinal structure of the SIPP and, with their within-person estimates, complement the cross-sectional, or between-person, analyses answering our first three research questions. Our longitudinal analyses use the 2014 and 2018 SIPP panels because these are the only panels that include more than two waves of data. We also decompose the association between change in housing costs and shared household status using the KHB method (Kohler, Karlson, and Holm 2011) to determine how much of the association is explained by changes in household size (the older adult's financial contributions change as household members join and exit the household).

Finally, we run these analyses again, stratifying sequentially by three key indicators. The first is receipt of OASDI income and the second is receipt of SSI income, directly responding to the Economic Security of SSA Beneficiaries research focal area. The third dimension of

stratification is race and ethnicity, responding to the Disparities by Race and Ethnicity research focal area. We will compare the experiences of Black, Hispanic, Asian, and non-Hispanic White older adults to understand how the safety net function of shared households may be patterned by race.

Results

Overall, 22 percent of older adults live with another adult who is not their romantic partner. We disaggregate this sample by householder status; 16 percent of older adults are the lease- or mortgage-holder and *host* other adults in their homes, while 6 percent of older adults are *guests* sharing others' homes (that is, they are in a shared household and are not the lease- or mortgage-holder or the romantic partner of the lease- or mortgage-holder).

Table 1 presents select characteristics of our sample separately by shared household status: older adults who are not living in shared households (Column 1), older adults who are hosts (Column 2), and older adults who are guests (Column 3). Older adults living in shared households, especially as guests, have higher rates of disability and are less likely to be born in the U.S. than older adults in non-shared households. They are less likely to be White and more likely to be Black, Hispanic, or Asian. Older adults in shared households, especially as guests, have lower education level on average than adults in non-shared households. They are less likely to be married or cohabiting. Compared to older adults in non-shared households, older adults who host have higher rates of full-time employment and are less likely to be out of the labor force, while guests are more likely to be out of the labor force and less likely to be working full-time. Receipt of OASDI benefits varies across household arrangement, with older adults living in non-shared households receiving OASDI benefits at the highest rates, followed by older adult hosts and older adult guests. Income and net worth follow the same pattern, with older adults in non-shared households reporting the highest personal income and net worth, followed by hosts and then, with a far lower average, guests. SSI benefits, however, are more common among guests than among hosts or older adults in non-shared households. Older adults in non-shared households receive rent subsidies at slightly higher rates than hosts' or guests' households.

Shared Household Types

We then turn our focus to older adults in shared households and categorize these households by relationship type (Table 2). Recall that we assign hosts to mutually exclusive categories, prioritizing intergenerational (parent-child) relationships first, followed by grandchildren, other relatives, and nonrelatives. Thus, percentages for hosts' shared household type sum to the overall prevalence of shared households, but some hosts in intergenerational households may also be hosting grandchildren, other relatives, and/or nonrelatives. Household types for guest older adults reflect the guest's relationship to the head of household.

We find that intergenerational shared households, which include older adults who live with their parents or adult children, are the most common type of shared household among older adults (78 percent of hosts, 75 percent of guests). Grandchild shared households are those in which older adults live with their adult grandchildren (9 percent of hosts, 1 percent of guests). These households do not include the middle generation, parents of the adult grandchildren. We classify older adults who live with siblings, adult nieces and nephews, and other relatives who are not their parents, children, or grandchildren as living in other relative households (7 percent of hosts, 16 percent of guests). Finally, nonrelative shared households are those in which older adults live with an adult who is not their romantic partner and not a relative (6 percent of hosts, 9 percent of guests).

Contributions toward Housing Costs

Table 1 includes descriptive statistics for the housing cost variables we examine as dependent variables in our regression models. Overall, 81 percent of older adults in non-shared households contribute towards rent/mortgage or utility payments. The proportion of hosts who pay for housing is similar, at 82 percent, but much lower among guests (10 percent). The other housing cost variables follow this general pattern: older adults in non-shared households pay approximately $700 a month towards housing costs on average compared with $787 among hosts and $50 among guests. Older adults in non-shared households spend, on average, 24 percent of their monthly income on housing (28 percent of older adults in non-shared households are cost-burdened), hosts spend 30 percent of their income on housing (37 percent are cost-burdened), and guests spent 4 percent of their income on housing (5 percent are cost-burdened).

The descriptive analyses indicate that there may be an association between shared household status and housing costs among older adults. Results from multi-variable models investigating the association between residence in a shared household and housing costs controlling for individual characteristics are shown in Table 3. Model 1 predicts any contribution towards rent/mortgage or utility costs (binary indicator) with an indicator for living in a shared household. Residence in a shared households is associated with a significant and substantial decrease of 1.19 in log odds of paying anything towards housing costs controlling for demographic and socioeconomic characteristics. Models 2 and 3 assess the magnitude, in dollars and share of income, of the association between living in a shared household and housing costs. Older adults living in a shared household spend $110 less a month on housing, on average, compared with older adults in non-shared households, controlling for the other characteristics in our model (Model 2). Black older adults spend more than White older adults on housing, those with at least some college spend more than individuals with less than a high school degree, and income and net worth are positively associated with spending per month. Cohabiting and married older adults, and native-born older adults, spend less than unpartnered and foreign-born older adults, respectively. In terms of proportion of income spent on housing, older adults in shared households spend 6 percent less than older adults in non-shared households (Model 3) and living in a shared household is associated with a decrease of 0.39 in log odds of being cost burdened (Model 4). In sum, the results in Table 3 suggest that there is a significant financial benefit to sharing a household as older adults in shared households are less likely to pay for housing, spend less on housing costs, and are less likely to be housing cost burdened than older adults in non-shared households.

Variation in Financial Contributions

Table 1 disaggregated descriptive statistics into three groups: non-shared households, hosts, and guests. Average characteristics varied substantially across these categories, suggesting that there is meaningful variation in not only background characteristics but also contributions towards housing costs depending on the type of shared household in which an older adult lives. The models in Table 4 use the seven-category household type measure described above, in which those living with grandchildren or other relatives are combined into an other relative category. These categories are aggregated from the categories shown in Table 2.

Results in Table 4 reflect the descriptive statistics in Table 1, which show that hosts have more resources than guests, on average. Having fewer resources appears to translate into guests contributing consistently and substantially less often than older adults in non-shared households to housing costs (Model 1), paying over $650 less on housing per month (Model 2), spending a much lower share of income on housing (Model 3), and having a far lower likelihood of being cost burdened (Model 4). The negative coefficients, reflecting lower costs and burdens, are very similar in magnitude across guest relationship categories.

Differences between older adult hosts and older adults in non-shared households are less consistently significant. Hosts of non-relatives are substantially less likely to pay any housing costs compared with older adults in non-shared households, but the differences between intergenerational and other relative hosts and older adults in non-shared households are small and not significant (Model 1). None of the housing cost differences between host types and older adults in non-shared households are significant; the coefficient for nonrelative host is large, but imprecisely estimated (Model 2). Intergenerational hosts spend 4 percent more of their income on housing and, along with other relative hosts, are more likely to be cost-burdened than older adults in non-shared households (Models 3 and 4). These coefficients are in the opposite direction as guests, who spend a lower share of income on housing and are less likely to be cost burdened than older adults who do not share their home. Table 4 adds nuance to the findings from Table 3: whereas Table 3 suggests that there is a significant financial benefit to living in a shared household, Table 4 reveals that this benefit is concentrated almost entirely among guests in shared households.

Table 5 addresses the latter two parts of our third research question; how financial contributions vary by householder status and disability status. The first two models in Table 5 are limited to older adults in shared households and estimate the difference in odds of paying housing costs (Model 1) and the amount paid for housing (Model 2) between hosts and guests. Hosts in shared households have significantly and substantially higher odds of paying for housing compared with guests in shared households (Model 1). In addition, hosts spend approximately $729 more per month on housing compared with guests in shared households. These two estimates are consistent with the results in Table 4, and they support the conclusion that there is meaningful variation in financial contributions by householder status, with guests spending less than both hosts (Table 5) and adults in non-shared households (Table 4).

Models 3 and 4 in Table 5 address disability status. In Model 3, our sample is all older adults and we interact living in a shared household with an indicator for having at least one disability. Unlike in Model 2 of Table 3, where living in a shared household was associated with spending less on housing, the coefficient for living in a shared household among older adults without disabilities is negative, but not significant. The interaction term is negative, and larger in magnitude at $90, but not significantly different from zero. Therefore, in the full sample of older adults, having a disability does not appear to significantly change the association between living in a shared household and housing costs. When we limit the sample to older adults in shared households (Model 4), being a host compared with a guest is associated with spending $779 more on housing per month, consistent with Model 1 of Table 5, but the difference between hosts with disabilities and hosts without disabilities is relatively small ($85) and not significant. Thus, we do not find evidence for significant variation in financial contributions by disability status.

Variation by Race and Ethnicity

Stratifying the models presented in Table 4 by race and ethnicity, we see few substantial differences between the association between housing cost outcomes and sharing a household, either as a host or as a guest. Summary results are presented in Table 6. Hosting is positively associated with housing cost amounts for Hispanic older adults; the association is insignificant and smaller in magnitude for all other racial and ethnic groups, except non-Hispanic Asian older adults, for whom the association is large but imprecisely estimated. The negative association between hosting and paying any housing costs is somewhat smaller for White older adults compared to other racial and ethnic groups. However, overall, our results provide little evidence that shared households have different associations with housing costs by race and ethnicity.

Variation by SSA Benefit Receipt

Table 6 also reports the summary results of our models stratified by whether the older adult is a recipient of OASDI benefits. We find that hosting is only significantly associated with paying any housing costs in the models for OASDI recipients and SSI non-recipients, respectively, and not for OASDI non-recipients or SSI recipients.

Variation by Homeownership

Our stratified models provide some evidence that hosting may increase housing costs more for homeowners than renters (Table 6). For homeowners, hosting has a positive and significant association with housing costs, while for renters, the association is negative and insignificant. The association between hosting and cost burden is also stronger for owners than for renters.

Shared Households and Housing Costs over Time

The cross-sectional results reported above compare older adults living in shared households in December of wave 1 of each of the five SIPP panels to older adults living in non-shared households. To answer our fourth research question about the stability of shared households and housing costs over time, we turn to within-person analyses. Table 7 follows older adults over two to four years, noting the proportion of older adults who experience specific kinds of household transitions. Column 1 shows that approximately 6 percent of all older adults in our sample transitioned from a non-shared to shared household at some point during the observation period. Six percent of older adults transitioned out of a shared household into a non-shared household. The proportion of older adults transitioning between guest and non-guest status is far lower, only 1-2 percent. Seven percent of older adults transitioned from hosting to not hosting; this proportion is higher than the overall shared to non-shared proportion because some hosts remained in shared households but became guests in others' homes. When we limit the sample to older adults who shared households in wave 1 (Column 2) or in any wave (Column 3), we see much higher rates of change. Between one-fifth and one-quarter of older adults who shared a household at wave 1 transitioned out of that status at some point over the following three years, and a non-trivial proportion of older adults made multiple transitions.

Our next analyses are at the person-wave level and measure annual change. The shared to non-shared, host to non-host, and guest to non-guest estimates reported in Table 8 are the proportion of older adults who experience the specific change in any given year, thus, they are smaller than the estimates in Table 7. Between 1 and 3 percent of older adults' transition between shared household status in any given year. These rates are higher among older adults in shared households at wave 1 or at any point during observation period: approximately 11 percent of older adults in shared households transition out of host arrangements in any given year. The

rest of Table 8 shows average annual changes in amount paid for housing, share of income spent on housing, and household size. The averages are all relatively close to zero for older adults overall and older adults in shared households, but the standard deviations demonstrate that some older adults experience big changes in these variables in any given year.

We assess whether the shared household instability we show in Tables 7 and 8 is associated with housing costs with the fixed effects regression models reported in Table 9. We carry forward our two continuous housing cost outcomes from our cross-sectional analysis: amount paid for housing per month and share of income spent on housing. The primary predictors in these models are indicators for guest and host status and the coefficients are interpreted as the difference in housing costs or share of income to housing that an older adult experiences when they are a guest (relative to in a non-shared household) and when they are a host (relative to in a non-shared household). Both models demonstrate substantial savings for older adults from being a guest. We predict that guests spend $486.50 less per month on housing and spend 28 percentage points less of their income on housing. The estimated increment to housing costs for older adults who host is small, $7.41, and somewhat imprecisely estimated. Host status is associated with a 4 percentage point increase in the share of income spent on housing. These estimates are net of all time-invariant characteristics of the older adults. Further, we control for other time-varying potentially confounding variables, including age, relationship status, employment status, disability, health, receipt of social security and SSI benefits, housing subsidy, and household size.

We anticipated that changes in the number of household members might explain any association we observe between changes in shared household status and changes in housing costs. Increasing the number of household members may mean that others are available to contribute to housing costs. To our surprise, however, household size does not consistently mediate the association between shared household transitions and housing cost changes. We use a KHB model to decompose the association into the direct association between shared household status and housing cost change and the indirect association operating through changes in household size. In the model predicting amount paid, the indirect association between shared household transition and housing cost operating through changes in household size is not significant. Indeed, the coefficient for changes in household size is only marginally significant. Results from KHB for the share of income to housing outcome does show a significant indirect

association operating through changes in household size. Approximately 11 percent of the association between changes in shared household status and changes in share of income spent on housing is due to changes in household size.

Variation by Race and Ethnicity

As with our first three research questions, we assessed whether the within-person association between shared household status and housing costs varies by race and ethnicity. We report summarized results in Table 10. Overall, there are few differences by race or ethnicity. Among Hispanic older adults, guest status appears to be associated with bigger savings in share of income spent on housing (-0.39 compared to -0.28 in the full model). Conversely, non-Hispanic Asian older adult guests realize smaller savings in share of income spent on housing (-0.19 compared to -0.28). The pattern is similar for amount spent on housing among non-Hispanic Asians. Our models provide some evidence that non-Hispanic white older adults realize smaller savings when they are guests in shared households. These findings, however, should be interpreted cautiously as small sample sizes result in imprecisely estimated coefficients with overlapping confidence intervals.

Variation by SSA Benefit Receipt

Models stratified by receipt of OASDI do not suggest any substantial differences in the association between changes in shared household status and changes in amount spent on housing for those receiving versus not receiving OASDI benefits, however older adult guests who do not receive OASDI realize more savings in terms of share of income spent on housing compared with OASDI recipients. The opposite pattern results for SSI recipients. The sample of recipients is quite small, so results should be interpreted cautiously, but here, recipient guests experience a bigger drop in share of income spent on housing compared with non-recipient guests.

Conclusion

Our goal in this paper is to describe household sharing among older adults and assess whether these living arrangements provide a housing safety net. We find that 22 percent of older adults live with another adult who is not their romantic partner. The vast majority of these shared households involve intergenerational relationships: older adults who host their parents or adult children or who live in the homes of their parents or adult children. Smaller shares of older

adults host adult grandchildren, other relatives, and nonrelatives or live in the homes of adult grandchildren, other relatives, or nonrelatives.

Our cross-sectional regression results show that living in a shared household is associated with a lower likelihood of paying for housing, less money spent on housing, a lower share of income spent on housing, and a lower likelihood of being cost burdened compared with living in a non-shared household. Our descriptive statistics and regressions, however, reveal that the financial benefits to living in shared households accrue primarily to older adults who are guests in others' homes. Whether the older adult is host or guest is the primary axis of variation in terms of housing expenses. We do not find any evidence of variation in housing costs based on the relationship the older adult has with her household members (intergenerational versus other relative versus non-relative). Instead, being a guest in any type of shared household is associated with lower housing costs and lower likelihood of being housing cost burdened. We did not find evidence of an interaction between disability status and living in a shared household.

Prior research focused on younger adults with minor children demonstrates that shared household arrangements are often temporary. We find that shared households among older adults are also characterized by substantial instability. Over the course of two to four years, between one-fifth and one-quarter of older adults in shared households experience at least one transition in shared household status. Our longitudinal regression results are consistent with the cross-sectional results. Guests in shared households appear to benefit the most financially in terms of amount and share of income spent on housing. Some of the association between guest status and housing costs is explained by the number of adults in the household.

We chose housing costs as our outcome variables because they are tangible measures of how shared households could benefit or disadvantage older adults. The SIPP includes household relationship matrices and detailed housing cost variables, two advantages for our analyses. It does not, however, include regular enough measures of caregiving, time use, or behavioral wellbeing to facilitate the exploration of other potential benefits or costs of shared households among older adults. Our analyses suggest one substantial way that guests in shared households benefit from these arrangements, yet they do not reveal benefits to hosts. Are hosts simply altruistic? Or are there other benefits they receive from hosting older adults in their homes? These are questions that remain for future research. Our descriptive analyses improve our understanding of the composition and financial impacts of shared households for older adults and

provide a foundation for future research assessing the advantages and disadvantages of these arrangements for both hosts and guests.

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Table 1. *Descriptive Statistics by Household Type*

	Non-shared		Host		Guest	
	mean	sd	mean	sd	mean	sd
Pays for housing expenses	0.81		0.82		0.10	
Amt paid on housing	700.40	3189.28	786.90	3282.24	50.28	259.46
% income to housing	0.24	0.29	0.30	0.32	0.04	0.15
Housing cost burdened	0.28		0.37		0.05	
Shared household	0.00		1.00		1.00	
Age	73.99	6.73	73.04	6.67	76.07	7.64
Female	0.53		0.57		0.71	
Race and ethnicity						
Hispanic, any race	0.06		0.15		0.22	
Asian Non-Hispanic	0.03		0.05		0.15	
Black Non-Hispanic	0.08		0.14		0.13	
White Non-Hispanic	0.82		0.64		0.48	
Other-race Non-Hispanic	0.01		0.02		0.02	
Born in the US	0.90		0.82		0.61	
Education						
Less than HS	0.12		0.19		0.34	
HS diploma	0.30		0.32		0.35	
Some college	0.26		0.24		0.16	
BA or more	0.32		0.25		0.15	
Relationship status						
Cohabiting	0.03		0.02		0.01	
Married	0.62		0.54		0.20	
Employment status						
Not in the labor force	0.79		0.75		0.89	
Looking for a job	0.01		0.01		0.01	
Working	0.20		0.24		0.10	
Has any disability	0.44		0.49		0.62	
Health self-rating	3.18	1.11	3.00	1.11	2.69	1.13
OASDI receipt	0.87		0.82		0.69	
SSI receipt	0.03		0.04		0.14	
Income (inv hyp sine)	8.33	1.39	8.15	1.62	6.97	2.64
Income, continuous	3655.36	6388.43	3273.64	4997.41	1652.03	1871.42
Net worth (inv hyp sine)	11.39	5.17	10.50	6.00	5.23	7.00
Net worth, continuous	543213	1822849	390363	1987727	64752	285648
Rent subsidy	0.05		0.03		0.03	
Region						
Northeast	0.18		0.20		0.21	
Midwest	0.23		0.16		0.13	
South	0.38		0.38		0.36	
West	0.21		0.25		0.30	
Observations	25803		5489		2187	

Source: Individuals 65 years old or older. Month 12, Wave 1 of the 2014, 2018, 2019, 2020, and 2021 SIPP panels. Weighted by individual-level SIPP weight.

Table 2. *Older Adults' Household Types*

	Share of all older adults	Share of hosts	Share of guests
Shared household	0.22		
Host	0.16		
Intergenerational	0.12	0.78	
Grandchild	0.01	0.09	
Other relative	0.01	0.07	
Nonrelative	0.01	0.06	
Guest	0.06		
Intergenerational	0.05		0.75
Grandchild	0.00		0.01
Other relative	0.01		0.16
Nonrelative	0.01		0.09
Non-shared household	0.78		
Observations	33479	5489	2187

Source: Individuals 65 years old or older. Month 12, Wave 1 of the 2014, 2018, 2019, 2020, and 2021 SIPP panels. Weighted by individual-level SIPP weight.

Table 3. *Older Adults' Housing Costs and Shared Household Residence*

	1. Pays for housing		2. Housing cost amount		3. % income to housing		4. Cost burdened	
Shared household	-1.19***	[-1.25,-1.12]	-109.54**	[-192.22,-26.87]	-0.06***	[-0.07,-0.05]	-0.39***	[-0.46,-0.32]
Age	-0.01***	[-0.02,-0.01]	3.45	[-4.15,11.04]	-0.00***	[-0.00,-0.00]	-0.02***	[-0.02,-0.01]
Female	-0.52***	[-0.59,-0.45]	-69.05	[-142.47,4.36]	-0.00	[-0.01,0.00]	0.08*	[0.02,0.14]
Race and ethnicity (ref = Hispanic)								
Asian Non-Hispanic	-0.29***	[-0.46,-0.12]	-61.58	[-392.60,269.43]	-0.04**	[-0.06,-0.01]	-0.18	[-0.38,0.02]
Black Non-Hispanic	0.06	[-0.09,0.21]	299.79***	[124.26,475.33]	0.05***	[0.03,0.07]	0.44***	[0.30,0.58]
White Non-Hispanic	-0.10	[-0.22,0.02]	122.23	[-11.07,255.54]	-0.01	[-0.02,0.01]	-0.01	[-0.13,0.11]
Other Non-Hispanic	-0.07	[-0.32,0.18]	80.00	[-83.50,243.50]	0.01	[-0.02,0.03]	0.09	[-0.12,0.31]
Born in the US	0.32***	[0.22,0.43]	-281.28*	[-529.32,-33.23]	0.02*	[0.00,0.03]	0.03	[-0.08,0.14]
Education (ref = Less than HS)								
HS diploma	0.04	[-0.06,0.13]	47.55	[-22.57,117.67]	0.01*	[0.00,0.02]	0.04	[-0.05,0.13]
Some college	0.27***	[0.17,0.38]	148.81***	[73.67,223.96]	0.03***	[0.02,0.05]	0.21***	[0.11,0.31]
BA or more	0.13*	[0.03,0.23]	372.65***	[261.93,483.36]	0.03***	[0.02,0.04]	0.15**	[0.05,0.26]
Relationship status (ref = unpartnered)								
Cohabiting	-2.09***	[-2.24,-1.94]	-281.41***	[-364.35,-198.47]	-0.11***	[-0.12,-0.09]	-0.56***	[-0.75,-0.37]
Married	-1.77***	[-1.84,-1.70]	-198.12***	[-280.96,-115.29]	-0.09***	[-0.10,-0.08]	-0.62***	[-0.68,-0.56]
Employment status (ref = not in labor force)								
Looking for a job	0.03	[-0.31,0.37]	31.46	[-79.49,142.41]	0.08***	[0.03,0.12]	0.45**	[0.18,0.72]
Working	0.01	[-0.08,0.09]	106.60*	[10.22,202.98]	-0.01	[-0.01,0.00]	-0.19***	[-0.28,-0.11]
Has any disability	-0.06	[-0.13,0.01]	82.37	[-18.83,183.57]	0.01	[-0.00,0.01]	0.06	[-0.01,0.12]
Health self-rating	0.04*	[0.01,0.07]	23.64	[-21.00,68.28]	-0.00	[-0.00,0.00]	-0.01	[-0.04,0.02]
OASDI receipt	0.11*	[0.01,0.21]	-227.94**	[-395.39,-60.49]	-0.00	[-0.01,0.01]	0.14**	[0.05,0.24]
SSI receipt	-0.15	[-0.31,0.02]	-258.86***	[-370.45,-147.26]	0.05***	[0.03,0.08]	0.31***	[0.17,0.45]
Income (inv hyp sine)	0.11***	[0.09,0.13]	94.07***	[64.27,123.87]	-0.06***	[-0.06,-0.05]	-0.30***	[-0.32,-0.27]
Net worth (inv hyp sine)	0.05***	[0.05,0.06]	5.66**	[1.43,9.88]	-0.00	[-0.00,0.00]	-0.02***	[-0.02,-0.01]
Rent subsidy	1.23***	[1.02,1.43]	-77.02*	[-147.91,-6.12]	0.06***	[0.04,0.08]	0.48***	[0.34,0.61]
Region (ref = West)								
Northeast	-0.01	[-0.11,0.08]	-60.39	[-211.94,91.16]	-0.00	[-0.02,0.01]	-0.02	[-0.11,0.07]
Midwest	-0.05	[-0.14,0.03]	-241.28***	[-356.14,-126.43]	-0.03***	[-0.04,-0.02]	-0.26***	[-0.34,-0.17]
South	-0.03	[-0.10,0.04]	-193.61***	[-305.54,-81.68]	-0.02***	[-0.03,-0.02]	-0.19***	[-0.27,-0.12]
Constant	2.13***	[1.71,2.55]	-61.63	[-591.76,468.50]	0.88***	[0.82,0.93]	3.10***	[2.67,3.53]
Observations	33479		33479		33479		33479	

Note: 95 percent confidence intervals in brackets. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Source: Month 12, Wave 1 of the 2014, 2018, 2019, 2020, and 2021 SIPP panels. Models weighted by individual-level SIPP weight. Standard errors clustered by household.

Table 4. *Older Adults' Housing Costs and Household Type*

	1. Pays for housing		2. Housing cost amount		3. % income to housing		4. Cost burdened	
Host								
Intergenerational	-0.06	[-0.14,0.02]	43.49	[-32.85,119.84]	0.04***	[0.03,0.05]	0.25***	[0.17,0.33]
Other relative	-0.06	[-0.25,0.14]	-53.89	[-128.93,21.16]	0.02*	[0.00,0.04]	0.22**	[0.07,0.37]
Nonrelative	-0.86***	[-1.19,-0.54]	637.00	[-604.77,1878.76]	0.01	[-0.02,0.04]	0.07	[-0.17,0.31]
Guest								
Intergenerational	-6.11***	[-6.41,-5.80]	-661.62***	[-746.12,-577.13]	-0.37***	[-0.38,-0.36]	-4.42***	[-4.88,-3.95]
Other relative	-5.77***	[-6.17,-5.37]	-658.88***	[-748.05,-569.70]	-0.34***	[-0.37,-0.31]	-3.38***	[-4.04,-2.72]
Nonrelative	-5.81***	[-6.29,-5.33]	-713.44***	[-797.98,-628.91]	-0.34***	[-0.37,-0.31]	-3.33***	[-4.11,-2.55]
Age	-0.00	[-0.01,0.00]	5.17	[-2.35,12.68]	-0.00**	[-0.00,-0.00]	-0.01***	[-0.02,-0.01]
Female	-0.56***	[-0.64,-0.49]	-67.06	[-144.10,9.98]	-0.00	[-0.01,0.00]	0.04	[-0.02,0.10]
Race and ethnicity (ref = Hispanic)								
Asian Non-Hispanic	-0.03	[-0.22,0.16]	-11.01	[-338.28,316.26]	-0.01	[-0.03,0.01]	0.01	[-0.18,0.21]
Black Non-Hispanic	-0.03	[-0.20,0.13]	287.99**	[113.38,462.61]	0.04***	[0.03,0.06]	0.38***	[0.24,0.52]
White Non-Hispanic	-0.07	[-0.20,0.06]	122.28	[-10.72,255.29]	-0.01	[-0.02,0.01]	-0.02	[-0.15,0.10]
Other-race Non-Hispanic	-0.16	[-0.45,0.12]	67.48	[-95.03,230.00]	-0.00	[-0.03,0.02]	-0.00	[-0.23,0.22]
Born in the US	0.19**	[0.07,0.31]	-316.00*	[-566.86,-65.15]	-0.00	[-0.02,0.01]	-0.13*	[-0.24,-0.02]
Education (ref = Less than HS)								
HS diploma	0.02	[-0.09,0.13]	40.88	[-28.80,110.55]	0.01	[-0.00,0.02]	0.01	[-0.08,0.11]
Some college	0.22***	[0.11,0.33]	132.54***	[57.24,207.84]	0.03***	[0.01,0.04]	0.18***	[0.08,0.28]
BA or more	0.11	[-0.00,0.23]	364.04***	[254.99,473.08]	0.03***	[0.02,0.04]	0.18***	[0.08,0.29]
Relationship status (ref = unpartnered)								
Cohabiting	-3.84***	[-4.05,-3.62]	-347.95***	[-436.09,-259.80]	-0.13***	[-0.15,-0.11]	-0.74***	[-0.94,-0.55]
Married	-3.57***	[-3.75,-3.39]	-235.38***	[-323.76,-147.01]	-0.11***	[-0.12,-0.11]	-0.80***	[-0.86,-0.74]
Employment status (ref = not in labor force)								
Looking for a job	-0.12	[-0.51,0.27]	10.25	[-100.01,120.50]	0.07**	[0.03,0.11]	0.39**	[0.11,0.67]
Working	-0.09*	[-0.18,-0.00]	96.93*	[0.19,193.68]	-0.01*	[-0.02,-0.00]	-0.21***	[-0.30,-0.13]
Has any disability	-0.07	[-0.14,0.01]	81.30	[-18.19,180.79]	0.01	[-0.00,0.01]	0.06	[-0.01,0.12]
Health self-rating	0.04**	[0.01,0.08]	24.18	[-20.00,68.36]	-0.00	[-0.00,0.00]	0.00	[-0.03,0.03]
OASDI receipt	-0.00	[-0.11,0.10]	-248.56**	[-415.80,-81.32]	-0.01*	[-0.02,-0.00]	0.03	[-0.06,0.13]
SSI receipt	0.21	[-0.00,0.43]	-229.07***	[-339.17,-118.97]	0.07***	[0.05,0.09]	0.40***	[0.24,0.56]
Income (inv hyp sine)	0.09***	[0.06,0.11]	85.53***	[56.19,114.86]	-0.06***	[-0.06,-0.06]	-0.42***	[-0.46,-0.38]
Net worth (inv hyp sine)	0.03***	[0.02,0.04]	0.57	[-3.38,4.52]	-0.00***	[-0.00,-0.00]	-0.04***	[-0.05,-0.03]

Rent subsidy	0.62***	[0.38,0.86]	-165.74***	[-237.83,-93.65]	0.02	[-0.00,0.03]	0.13	[-0.01,0.28]
Region (ref = West)								
Northeast	-0.04	[-0.14,0.06]	-56.55	[-206.17,93.08]	-0.00	[-0.01,0.01]	-0.01	[-0.11,0.08]
Midwest	-0.09*	[-0.18,-0.00]	-238.81***	[-352.07,-125.55]	-0.03***	[-0.04,-0.03]	-0.27***	[-0.36,-0.19]
South	-0.05	[-0.13,0.02]	-190.20***	[-299.95,-80.46]	-0.03***	[-0.03,-0.02]	-0.21***	[-0.29,-0.13]
Constant	3.72***	[3.22,4.23]	23.43	[-508.30,555.15]	0.92***	[0.87,0.97]	4.31***	[3.81,4.81]
Observations	33479		33479		33479		33479	

Note: 95 percent confidence intervals in brackets. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.
Source: Month 12, Wave 1 of the 2014, 2018, 2019, 2020, and 2021 SIPP panels. Models weighted by individual-level SIPP weight. Standard errors clustered by household.

Table 5. *Older Adults' Housing Costs and Household Type by Disability Status*

	1. Pays for housing, among shared households		2. Housing cost amount, among shared households		3. Housing costs, disability interaction		4. Housing costs, disability interaction among shared households	
Host	5.46***	[5.10,5.83]	728.66***	[648.54,808.78]			778.82***	[691.64,866.00]
Host x disability							-85.30	[-244.21,73.61]
Shared household					-63.68	[-139.83,12.48]		
Shared household x disability					-90.23	[-255.46,74.99]		
Has any disability	-0.17*	[-0.33,-0.00]	205.49	[-144.71,555.69]	102.06*	[6.48,197.63]	268.08*	[8.73,527.44]
Age	0.00	[-0.01,0.01]	-12.39	[-24.84,0.05]	3.49	[-4.14,11.12]	-12.57*	[-24.78,-0.36]
Female	-0.49***	[-0.66,-0.32]	-10.50	[-204.75,183.76]	-68.30	[-141.18,4.58]	-11.70	[-207.47,184.08]
Race and ethnicity (ref = Hispanic)								
Asian Non-Hispanic	-0.05	[-0.37,0.27]	249.94	[-449.22,949.09]	-61.58	[-392.55,269.38]	251.11	[-446.68,948.91]
Black Non-Hispanic	0.03	[-0.23,0.29]	172.70	[-30.61,376.01]	299.94***	[124.41,475.47]	174.00	[-28.68,376.68]
White Non-Hispanic	0.13	[-0.10,0.35]	36.93	[-159.37,233.24]	123.55	[-9.85,256.96]	37.89	[-158.42,234.20]
Other Non-Hispanic	-0.31	[-0.77,0.16]	-47.26	[-223.79,129.27]	81.42	[-82.12,244.95]	-46.84	[-223.49,129.81]
Born in the US	0.10	[-0.13,0.32]	-357.50*	[-649.71,-65.29]	-279.92*	[-527.84,-32.01]	-359.66*	[-650.23,-69.10]
Education (ref = Less than HS)								
HS diploma	-0.02	[-0.22,0.18]	38.85	[-41.96,119.66]	46.41	[-23.23,116.05]	40.39	[-40.64,121.43]
Some college	0.17	[-0.05,0.40]	51.70	[-41.51,144.91]	147.43***	[73.00,221.86]	51.97	[-41.44,145.38]
BA or more	0.15	[-0.08,0.37]	297.89**	[105.35,490.43]	372.02***	[261.34,482.70]	297.47**	[104.36,490.57]
Relationship status (ref = unpartnered)								
Cohabiting	-3.42***	[-3.87,-2.96]	-170.12	[-386.87,46.62]	-280.35***	[-362.81,-197.90]	-170.01	[-386.01,45.98]
Married	-3.00***	[-3.32,-2.68]	-173.67**	[-300.04,-47.30]	-198.15***	[-281.00,-115.30]	-174.73**	[-302.46,-47.00]
Employment status (ref = not in labor force)								
Looking for a job	0.32	[-0.63,1.27]	-47.90	[-272.12,176.32]	30.62	[-80.17,141.40]	-47.37	[-272.63,177.90]
Working	-0.09	[-0.30,0.11]	89.59	[-117.38,296.57]	105.77*	[9.51,202.04]	87.60	[-117.33,292.53]
Health self-rating	0.01	[-0.07,0.08]	91.42	[-37.43,220.27]	23.62	[-21.04,68.28]	92.27	[-35.41,219.94]
OASDI receipt	-0.05	[-0.27,0.17]	-154.16	[-379.23,70.92]	-227.80**	[-395.21,-60.39]	-153.80	[-378.66,71.07]
SSI receipt	0.26	[-0.07,0.58]	-184.22	[-373.38,4.95]	-255.47***	[-367.71,-143.23]	-186.32	[-373.59,0.96]
Income (inv hyp sine)	0.07**	[0.02,0.12]	66.36**	[20.64,112.07]	94.24***	[64.50,123.98]	65.71**	[19.39,112.04]
Net worth (inv hyp sine)	0.02**	[0.01,0.03]	1.87	[-5.30,9.05]	5.63**	[1.39,9.87]	1.90	[-5.25,9.05]
Rent subsidy	0.61*	[0.14,1.08]	-9.42	[-115.20,96.36]	-80.97*	[-154.80,-7.13]	-6.21	[-110.05,97.62]

Region (ref = West)								
Northeast	-0.19	[-0.39,0.01]	-36.66	[-273.95,200.62]	-60.91	[-212.23,90.42]	-39.26	[-272.79,194.26]
Midwest	-0.10	[-0.30,0.10]	-183.94	[-369.42,1.55]	-241.17***	[-356.08,-126.27]	-185.23*	[-368.94,-1.53]
South	-0.05	[-0.22,0.12]	-139.74	[-308.61,29.13]	-193.09***	[-305.24,-80.94]	-139.86	[-308.57,28.85]
Constant	-2.39***	[-3.36,-1.43]	473.04**	[188.18,757.89]	-76.36	[-608.64,455.93]	451.88**	[161.34,742.41]
Observations	7676		7676		33479		7676	

Note: 95 percent confidence intervals in brackets. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.
Source: Month 12, Wave 1 of the 2014, 2018, 2019, 2020, and 2021 SIPP panels. Models weighted by individual-level SIPP weight. Standard errors clustered by household.

Table 6. *Older Adults' Housing Costs and Household Type, Stratified Models*

	1. Pays for housing		2. Housing cost amount		3. percent income to housing		4. Cost burdened	
Non-Hispanic Black								
Host	-0.20	[-0.44,0.03]	50.14	[-100.98,201.27]	0.04**	[0.02,0.07]	0.24*	[0.05,0.43]
Guest	-6.53***	[-7.26,-5.80]	-723.93***	[-836.38,-611.49]	-0.41***	[-0.45,-0.38]	-4.43***	[-5.55,-3.30]
Non-Hispanic White								
Host	-0.04	[-0.14,0.05]	-12.85	[-96.18,70.49]	0.02***	[0.02,0.03]	0.21***	[0.12,0.30]
Guest	-6.10***	[-6.44,-5.76]	-693.65***	[-790.96,-596.35]	-0.31***	[-0.33,-0.29]	-3.49***	[-4.05,-2.94]
Non-Hispanic Asian								
Host	-0.20	[-0.55,0.16]	1144.78	[-667.30,2956.86]	0.06*	[0.01,0.11]	0.33	[-0.01,0.67]
Guest	-5.46***	[-6.68,-4.23]	-260.87	[-919.10,397.35]	-0.37***	[-0.41,-0.32]	-4.06***	[-4.96,-3.17]
Non-Hispanic Other								
Host	-0.61*	[-1.20,-0.01]	-85.68	[-326.66,155.31]	0.01	[-0.05,0.06]	0.08	[-0.39,0.55]
Guest	-7.06***	[-8.66,-5.46]	-588.05***	[-757.89,-418.21]	-0.35***	[-0.41,-0.29]	-4.63**	[-7.39,-1.86]
Hispanic								
Host	-0.23*	[-0.45,-0.01]	233.58***	[108.27,358.90]	0.05**	[0.02,0.08]	0.27*	[0.06,0.48]
Guest	-5.30***	[-5.94,-4.65]	-488.29***	[-558.37,-418.22]	-0.40***	[-0.43,-0.36]	-3.64***	[-4.23,-3.04]
OASDI recipients								
Host	-0.13**	[-0.21,-0.04]	49.37	[-55.76,154.49]	0.03***	[0.02,0.04]	0.26***	[0.18,0.34]
Guest	-6.10***	[-6.40,-5.80]	-654.92***	[-715.47,-594.38]	-0.30***	[-0.31,-0.28]	-3.08***	[-3.39,-2.78]
OASDI nonrecipients								
Host	-0.01	[-0.22,0.19]	133.40	[-159.95,426.74]	0.04**	[0.01,0.06]	0.12	[-0.07,0.30]
Guest	-5.51***	[-6.09,-4.93]	-801.91***	[-1153.92,-449.91]	-0.52***	[-0.55,-0.48]	-4.08***	[-4.54,-3.61]
SSI recipients								
Host	0.23	[-0.33,0.78]	221.24**	[61.67,380.81]	0.11***	[0.06,0.17]	0.38*	[0.03,0.72]
Guest	-5.69***	[-6.57,-4.81]	-406.68***	[-487.90,-325.46]	-0.44***	[-0.49,-0.40]	-3.81***	[-4.45,-3.16]
SSI nonrecipients								
Host	-0.11**	[-0.19,-0.03]	61.04	[-44.00,166.08]	0.03***	[0.02,0.04]	0.23***	[0.15,0.30]
Guest	-6.01***	[-6.29,-5.73]	-682.82***	[-765.80,-599.84]	-0.35***	[-0.37,-0.34]	-4.22***	[-4.67,-3.76]
Owners								
Host	-0.09*	[-0.18,-0.01]	154.22**	[40.74,267.70]	0.04***	[0.03,0.05]	0.39***	[0.31,0.47]
Guest	-6.28***	[-6.64,-5.92]	-495.31***	[-545.45,-445.16]	-0.30***	[-0.31,-0.28]	-4.42***	[-5.01,-3.83]
Renters								
Host	-0.11	[-0.33,0.12]	-88.91	[-278.57,100.74]	0.05***	[0.03,0.07]	0.18*	[0.01,0.34]
Guest	-5.37***	[-5.78,-4.95]	-884.12***	[-1104.67,-663.56]	-0.44***	[-0.47,-0.42]	-3.43***	[-3.87,-3.00]

Note: Table shows shared household status coefficients from stratified models predicting housing cost outcomes controlling for all covariates included in Models 1-4 of Table 4. 95 percent confidence intervals in brackets. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Source: Month 12, Wave 1 of the 2014, 2018, 2019, 2020, and 2021 SIPP panels. Models weighted by individual-level SIPP weight. Standard errors clustered by household.

Table 7. *Share Experiencing Shared Household Change over 2-4 Years*

	Overall	Shared Wave 1	Any Shared
Non-shared to Shared Household	0.06	0.03	0.22
Shared to Non-shared Household	0.06	0.21	0.22
Guest to Non-guest	0.01	0.06	0.05
Non-guest to Guest	0.02	0.07	0.08
Host to Non-host	0.07	0.25	0.25
Non-host to Host	0.06	0.07	0.23
Observations	15836	3439	4335

Source: Month 12, Waves 2-4 of the 2014 and 2018 SIPP panels. Weighted by wave 1 individual-level SIPP weight.

Table 8. *Shared Household Change Descriptive Statistics by Person-Wave*

	Overall		Shared Wave 1		Any Shared	
	mean	sd	mean	sd	mean	sd
Difference in Amount Paid	-8.91	3800.71	-6.89	1668.78	-5.61	1915.23
Difference in Share income to Housing	-0.01	0.27	-0.01	0.29	-0.01	0.29
Difference in Household Size	-0.02	0.38	-0.11	0.66	-0.05	0.72
Difference in Number Adults	-0.02	0.31	-0.09	0.52	-0.03	0.57
Non-shared to Shared	0.02		0.01		0.07	
Shared to Non-shared	0.03		0.09		0.10	
Guest to Non-guest	0.01		0.03		0.03	
Non-guest to Guest	0.01		0.03		0.03	
Host to Non-host	0.03		0.11		0.11	
Non-host to Host	0.02		0.03		0.08	
Observations	36870		7632		9905	

Source: Month 12, Waves 2-4 of the 2014 and 2018 SIPP panels. Weighted by individual-level SIPP weight.

Table 9. *Fixed Effects Models Predicting Change in Housing Costs*

	1. Housing cost amount		2. % of Income to Housing	
Host	7.41	[-148.14,162.97]	0.04***	[0.02,0.05]
Guest	-486.50***	[-647.56,-325.44]	-0.28***	[-0.31,-0.25]
Age	-11.30	[-26.67,4.07]	-0.00***	[-0.01,-0.00]
Relationship status (ref = unpartnered)				
Cohabiting	-28.15	[-226.27,169.97]	-0.04*	[-0.07,-0.01]
Married	46.92	[-259.39,353.22]	-0.01	[-0.03,0.01]
Employment status (ref = not in labor force)				
Looking for a job	28.56	[-49.35,106.47]	0.03*	[0.01,0.06]
Working	-43.83	[-130.60,42.93]	-0.03***	[-0.04,-0.02]
Has any disability	48.55	[-28.37,125.47]	0.00	[-0.00,0.01]
Health self-rating	12.72	[-18.79,44.22]	0.00	[-0.00,0.00]
OASDI receipt	-59.40	[-130.42,11.62]	-0.03***	[-0.04,-0.02]
SSI receipt	-39.93	[-133.14,53.28]	0.03*	[0.01,0.06]
Income (inv hyp sine)	12.86	[-4.55,30.27]	-0.07***	[-0.07,-0.07]
Net worth (inv hyp sine)	0.52	[-3.29,4.32]	-0.00	[-0.00,0.00]
Rent subsidy	-168.13	[-376.90,40.64]	-0.01	[-0.03,0.01]
Adults in household	-102.33	[-222.71,18.05]	-0.02***	[-0.04,-0.01]
Constant	1528.56*	[353.34,2703.78]	1.28***	[1.16,1.40]
Observations	53488		53488	

Note: 95 percent confidence intervals in brackets. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.
Source: Month 12, Waves 1-4 of the 2014 and 2018 SIPP panels. Standard errors clustered by wave 1 household.

Table 10. *Fixed Effects Models Predicting Change in Housing Costs*

	1. Housing cost amount		2. % of Income to Housing	
Non-Hispanic Black				
Host	-8.71	[-240.06,222.65]	0.05*	[0.01,0.09]
Guest	-737.93***	[-998.06,-477.80]	-0.33***	[-0.41,-0.25]
Non-Hispanic White				
Host	6.26	[-214.10,226.63]	0.03***	[0.02,0.05]
Guest	-385.18**	[-646.50,-123.87]	-0.23***	[-0.26,-0.19]
Non-Hispanic Asian				
Host	649.79	[-169.78,1469.36]	0.10	[-0.02,0.23]
Guest	84.57	[-451.18,620.32]	-0.19*	[-0.35,-0.03]
Non-Hispanic Other				
Host	71.96	[-46.03,189.96]	-0.01	[-0.10,0.07]
Guest	-376.74***	[-568.36,-185.13]	-0.36***	[-0.50,-0.22]
Hispanic				
Host	60.26	[-63.85,184.36]	0.04	[-0.01,0.09]
Guest	-427.38***	[-599.20,-255.57]	-0.39***	[-0.48,-0.30]
OASDI recipients				
Host	6.49	[-177.97,190.95]	0.03***	[0.02,0.05]
Guest	-487.78***	[-686.37,-289.19]	-0.24***	[-0.27,-0.21]
OASDI nonrecipients				
Host	134.71	[-111.08,380.50]	0.09***	[0.04,0.14]
Guest	-544.95***	[-749.57,-340.34]	-0.48***	[-0.59,-0.37]
SSI recipients				
Host	-16.01	[-204.41,172.38]	0.03	[-0.05,0.11]
Guest	-569.89***	[-820.89,-318.89]	-0.50***	[-0.62,-0.38]
SSI nonrecipients				
Host	18.05	[-146.36,182.46]	0.04***	[0.02,0.05]
Guest	-463.30***	[-639.61,-286.99]	-0.25***	[-0.28,-0.22]

Note: Table shows shared household status coefficients from stratified models predicting housing cost outcomes controlling for all covariates included in Models 1-2 of Table 9. 95 percent confidence intervals in brackets. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.
Source: Month 12, Waves 1-4 of the 2014 and 2018 SIPP panels. Standard errors clustered by wave 1 household.

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