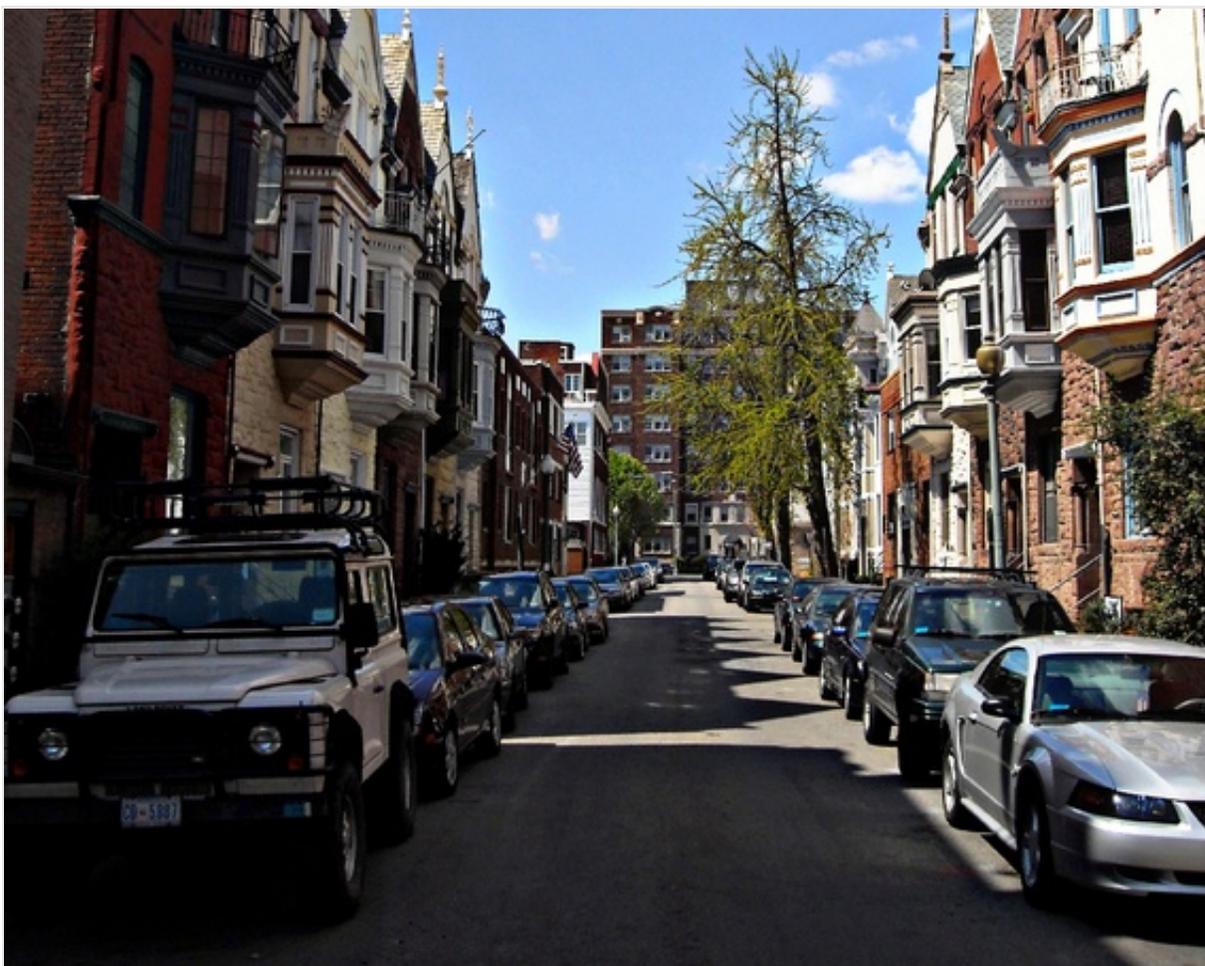


Two Couples, One Mortgage



Not the author's street, but another one that is kind of similar (NCinDC/Flickr)

Last December, my partner Rebecca and I bought a rowhouse with another couple. Our wedding was this May. Next month, we're expecting a baby—the other couple's baby.

For most of our adult lives, Rebecca and I lived in houses full of roommates and loved it. Before our most recent move, we rented a rambling five-bedroom house with four friends. When we started talking about getting married, we realized our biggest fear was that we'd leave these important kinds of friendships behind and end up living in what she jokingly called a "love/torture cave of nuclear family loneliness." Neither of us wanted that.

It turned out two of our closest friends (Rebecca and one member of that couple had gone to college together) felt similarly and we decided to do something different and move in all together. At the time we didn't know anyone else who had done such a thing, though later we discovered a friend of a friend living in another co-op house less than a mile away, and she has helped us figure this out. We found a house we liked and made an offer. A couple days after we closed, before we'd even painted the walls and moved in, they found out they were expecting.

The house is in a Northwest D.C. neighborhood, close to a bilingual elementary school, a public library, and pool. Several of our friends live on the same block. We have a screened-in back porch, a little yard and vegetable patch, and a two-car garage.

Yes, all four of us are on the deed and, yes, we share the 30-year mortgage and food and maintenance expenses. No, there's no division of the house into separate sections. And no, all four of us are not all having sex with each other. (Why do many people assume that if adults are willing to share a kitchen, they probably also want to share a bed?) We are just two couples who plan to live together and raise children in one household, hopefully for decades.

When we talk with friends who already have kids about our living arrangement, some are shocked that we are willing to subject ourselves to living with a crying newborn who is not our own. Others can't imagine trying to agree on consistent rules for the kids or having every minute of their parenting observed by other adults. The idea spooks them.

I do share those concerns to an extent, but raising kids with just one other adult scares me even more. I've seen these same friends with children struggle to balance work, family life, community involvement, exercise, and the occasional fun activity. There's just no way to "lean in" to all those directions at once.

While most people take for granted that dual-parent households usually have more resources to deal with life's challenges than single parents, why stop there? By forming a household with friends who share our values, we realized we could build an even

stronger system of support than we would have in separate homes. The model is not even new; it's an echo of raising children with the support of an extended family, but with less drama, I expect.

Many nights, when one of us stumbles home from work exhausted from a hard day, someone else has already done the shopping and cooked a great homemade dinner. When a pipe burst this February, we all took turns bailing out the basement. Once the baby arrives, we look forward to being crucial reinforcements for each other during those first several nearly sleepless months and trading off so each couple can have date nights. Living together with another couple also has made it easier to identify and counteract some of the sexist patterns that emerge in many households. Because we discuss chores as a group and work consciously together to establish our household norms and individual responsibilities, there's less opportunity for traditional gender roles to establish themselves surreptitiously.

It's a real advantage the way four different people can each bring our own skill sets to the house, and it helps us to divide up the work in ways that suit us each. I bake bread, roast coffee, and make yogurt, another housemate grows the herbs and vegetables, and another loves to mow the lawn. Most of us hate negotiating with contractors, but one housemate relishes it. Two of us are lawyers and can draft the legal paperwork we need. The other two aren't and can pull us back from some lawyerly excesses in what we write. We all have cleaning chores we don't mind and others we dread, but with four of us we can usually divide up the work accordingly.

Living together seems to be a great financial move so far. With four adults splitting the mortgage and other costs, it is easier for each of us to save more of our income, which will give us the financial freedom to pay for childcare or reduce our work hours later, when we need more time and money for our families. We can also more easily afford investments in the house itself, like installing solar panels or weather proofing the attic, which will reduce our carbon footprint and save us more money in the long run.

What if something goes wrong and one couple breaks up or some or all of decide we

can't stand to be crowded together in one house with growing families? We've started a series of discussions and are drafting a four-way contract now—when times are good and our relations with each other are strong—for these kind of contingencies. Our legal agreement, almost like a pre-nup, has provisions for if one of us dies, or falls behind on our payments, or if one couple moves out but the remaining couple needs to buy their equity gradually over several years so financial strain won't force them to sell the house and move.

But beyond all these practical and financial aspects of the arrangement, the real advantage of co-housing is how living together curbs feelings of isolation. People talk a lot about how important it is to have privacy, but I've noticed that my own desire for privacy is sometimes more of an excuse not to take social risks. What I've learned from a decade of living with other people is that it is actually really good to have people in my life who see me in moments when I'm openly struggling—not just when I'm doing well. The times I would never post about on Facebook. But it's usually those moments, when I probably most need to connect with friends, that I'm least likely to make plans to see them. Particularly for introverts like me, it's easy if I'm feeling tired or discouraged to want to just escape by sitting at home and watching Netflix.

For many people, their romantic partner is the one person with whom they feel comfortable showing their struggles or weaknesses. While Rebecca and I certainly support each other in that way, it has actually been great for our relationship that we don't try to be each other's *only* source of support and amateur therapy.

Good housemates can help share that load and can also come in pretty handy as counselors or mediators when there are challenges with the relationship itself. This happened not that long ago, when, like most engaged couples, the stress of the final weeks of “wedding-planning jail” was bringing out the worst in us. Rebecca and I were on the road to spending a whole evening fighting about when and how we could possibly get everything done (instead of actually doing anything of course). Luckily, we realized we were stuck and decided to reach out to our smart and caring housemate who was just

one room away. She helped us work through the jumble of stress and raw feelings that our fight was surfacing and we both left the conversation feeling a whole lot better.

I certainly still have fears. I worry that one day, maybe we'll stop getting along, or we'll decide that the house isn't big enough for the increasing number of people, or that our careers will pull us toward living in different cities. Our house family may break apart. But just like with my marriage, my hopes for how much richer our lives can be together are stronger than my fears about what could go wrong.