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Doubling Up: Low income Households Sheltering the Hidden Homeless

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The costs and benefits of sheltering the homeless experienced by "informal shelter providers"—people who shelter their homeless friends and relatives—are investigated. The benefits of informal sheltering to the community are also examined. Informal shelter providers are among the most destitute in the community, and they are at great risk of becoming homeless themselves. The community receives considerable benefit from informal sheltering. The dependency of the community on the fragile system of informal shelter providers for prevention of homelessness indicates the inadequacy of present housing programs and the failure of our housing policies. Recommendations for preserving and nurturing the invisible but extensive system of informal shelters are made.

As more and more attention has been focused on the homeless, it has become increasingly clear that most people unable to afford housing of their own are not living in shelters or outdoors. Most live with friends or relatives (Applebaum, 1990a; Erickson & Wilhelm, 1986; Hope & Young, 1986; Robbins, 1984; Schecter, 1984). Much still needs to be learned about these "doubled-up homeless", but our understanding of them is beginning to expand. However, almost nothing is known about the people who house the homeless, the costs they incur, the benefits they receive, and the benefits they provide for the community by keeping people off our streets and out of shelters. The authors have been unable to locate any studies of these "informal shelter providers"; what little is known about them has appeared incidentally in studies focusing on the doubled-up homeless (Schecter, 1984; Star, 1985; Wright, 1989).

The information available primarily concerns estimates of the numbers of doubled-up households. For example, Star

(1985) reported that in New York, more than 30% of the apartments in public housing were illegally occupied by second families that had no other place to go. Similarly, one Chicago study found that fully half of the 100,000 general assistance recipients sheltered friends or relatives (Wright, 1989). Schecter (1984) estimated that between 1978 and 1983, families living with friends and relatives because they have nowhere else to stay increased from 1.3 million to 2.6 million. Finally, Wright's (1989) estimate as to the number of persons homeless on any given night in the U.S. (500,000) and his estimate of 50 people doubled-up because they cannot afford housing for every 3 people living in the streets or in shelters, suggests informal shelter providers could be sheltering over 8 million people on any given night.

These findings clearly show that informal sheltering plays a key role in keeping many people off our streets. Development of more understanding of these arrangements is needed if we are to preserve this important link in the prevention of homelessness. Of particular interest in this regard is the question of costs and benefits experienced by those who open their homes to others. Housing others must inevitably result in crowding and associated costs, and these costs must be particularly burdensome for low income households. The available evidence suggests that when these costs become too high, informal shelter providers often stop sheltering the homeless (Hope & Young, 1986; Gioglio, 1989; Thorman, 1988; Wright, 1989). Policies and programs for supporting informal sheltering must be based on a thorough understanding of the costs and benefits of sheltering friends and relatives if they are to be successful.

This report presents some preliminary findings about the costs and the benefits reported by those who open their homes to homeless friends and relatives. Benefits to the community provided by informal sheltering are examined.

Operational Definitions

Defining homelessness. The difficulties in defining the concept "homeless" have been widely discussed (Applebaum, 1986;

1990a; Rossi, 1989; Wright, 1989). One of the main issues of contention involves whether those who double up with friends or relatives should be considered homeless. Some (cf Wright, 1989; Rossi 1989) argue that those who double up are not "literally homeless." Rather, they are "marginally housed" (Wright, 1989) or "precariously housed" (Rossi, 1989) and should not be lumped with either the homeless or those who are conventionally housed. Others (cf Applebaum, 1986; 1990b; Hope & Young, 1986) argue that failure to include the doubled-up in definitions of the homeless seriously distorts the magnitude of the low income housing problem in the U.S. Resolving these definitional debates is beyond the scope of this paper, and the more sophisticated definitions suggested by Wright and Rossi are unnecessary for our present purposes. Our focus is on the people who shelter their friends and relatives because it is the provision of this shelter that prevents these "marginally housed" or "precariously housed" people from becoming "literally homeless." Accordingly, we defined the homeless as those who answered "yes" to our survey question, "At any time during the past year were you unable to afford housing of your own?", and who also indicated that they lived with a relative, with a friend, in a shelter, in a vehicle or outdoors.

The doubled-up homeless. However, it is important to distinguish between the homeless living in public shelters and those who double up with friends and relatives because they may differ in important ways. Shelters are the least preferred choice for most homeless persons (Hope & Young, 1986). Furthermore, not all types of homeless persons are equally likely to use shelters. For example, families and women with children try to avoid shelters because they fear the "rough element" (e.g., single males) and poor conditions at many shelters and missions, and they may prefer to live with other families or even to live outdoors to avoid them (Schecter, 1984; Simpson, Kilduf & Blewett, 1984). Furthermore, many shelters do not even admit women and children (Hope & Young, 1986). As a consequence, the homeless in shelters are primarily composed of adult men who are unable to turn to friends and relatives for help (Applebaum, 1990b; Wright, 1989). We defined the doubled-up homeless as all respondents who reported living with either a friend or relative because they could not afford housing of their own.

Current informal shelter providers and past informal shelter providers. Since most homeless persons live with family or friends, the bulk of the providers of housing for the homeless are private households. We have labeled these households "informal shelter providers." Because homelessness is episodic, sheltering others is also a short-term phenomenon (Hope & Young, 1986; Wright, 1989). Accordingly, our sample is divided into two groups: 1) "current providers"—those who were sheltering the homeless when they completed our survey—, and 2) "past providers"—those who had sheltered the homeless at some time during the past. This report primarily concerns current informal shelter providers because the data about the households of past informal shelter providers might not pertain to their households at the time they were sheltering homeless persons.

The Research Design

Very little is known about the people who house the doubled-up homeless because they are an extremely difficult population to identify and locate for study. Since the existing literature suggests that the doubled-up homeless are likely to share living accommodations with members of other poverty households (Hope & Young, 1986; Star, 1985; Wright, 1989), our general research strategy involved identifying and surveying a low income group from a single community likely to be sheltering the homeless—low income residents applying for energy assistance in Spokane, WA.

The population and the sample. The data were collected as part of a larger two year study of low income housing conditions in Spokane, WA. The data were gathered with surveys distributed to the clients of the Spokane Neighborhood Centers, most of whom were waiting to apply for energy assistance. The Neighborhood Centers energy assistance program administers most of the government and privately funded programs for energy assistance available for residents of Spokane, WA. In 1990 they provided energy assistance for 29,516 residents. The population of Spokane was 179,000 in 1990.

Spokane's harsh winters make energy both essential for survival and costly. As a consequence, we are confident that our respondents are typical of those in greatest need. However, our approach does limit our sample to low income families. As previously noted, the available literature suggests that most informal shelter providers are low income households. Therefore, we are confident that our sampling method does not seriously under-represent informal shelter providers.

Of the 470 households in our sample, 82 (17.4% of the sample) were current shelter providers, and 193 had never sheltered others. There were 191 past shelter providers (they were not sheltering anyone when the survey was completed, but they had done so in the past), and 4 did not answer the question. Thus, a surprisingly large proportion of the sample (273 or 58%) reported housing homeless persons at some point in time. In 1989, we found about the same proportion (54.4%, N = 469) reported housing homeless persons at some point during the year. The disparity between the number of current shelter providers and the number of past shelter providers is not surprising. Since homelessness in the United States is often episodic and short in duration, we would expect only a fraction of informal shelter providers to be sheltering the homeless on any given day.

Instrument and procedure. The 47 item survey covered four general areas. First, the respondents were asked to describe and evaluate their homes. Second, they were asked to describe the people who live in their homes. Third, the respondents were asked to describe the costs of their home, including the costs of fuel, rent, property taxes, utilities; to provide information about household income; and to indicate whether they had been homeless during the previous year. Lastly, they were asked to provide information about any homeless people they were sheltering at the time of the survey.

Undergraduate sociology students distributed the surveys and assisted the respondents with them whenever possible, but because of scheduling conflicts, they could not always be present. Therefore, a sign with an appeal for volunteers, directions for completing the survey, and a box for finished surveys were made available in the waiting areas of each site. Because our survey had to be simple enough for self administration in a short period of time, we were forced to avoid the use of complex open ended questions. Data were collected from late January through the end of March, 1990. Our sample represents about 9% of the 5305 households receiving energy assistance during the time period of the study.

Findings

Eighty-two respondents reported sheltering 156 homeless persons. Fifty-one percent (n = 44) sheltered friends, 27% (n = 23) sheltered relatives, and the rest indicated some other relationship (mate; employee; boyfriend or girl friend of a relative; brother or sister of boyfriend or girl friend; boy friend or girl friend, acquaintance).

The Costs of Sheltering the Homeless

Monetary costs of sheltering others. Examination of Table 1 reveals that the household incomes of informal shelter providers are remarkably similar to the incomes of those who have never sheltered others. However, housing costs are higher because informal shelter providers are much more likely to rent or own single family dwellings (63%) than are nonproviders (43%), and shelter providers are much less likely to rent apartments (23% vs. 40%), χ^2 (2, N = 271) = 10.53, P<.01. Houses, especially older houses, have more "wasted space" such as entry rooms, basements, etc. than apartments. Therefore, they provide more room and greater flexibility than apartments, and are more suitable for housing more than one family. (A comparison of mean housing costs controlling for type of housing revealed only trivial differences between the housing costs informal shelter providers and nonproviders; the largest difference was only $4.04.).

As Table 1 indicates, because informal providers are more likely to reside in houses, they are more likely to devote more than 60% of their household income to housing. Almost two-thirds (65.1%) of the informal shelter providers reported spending at least 60% of their household income for housing, while only half (50.3%) of those who never sheltered others did

Table 1

Comparison of Informal Shelter Providers with Those Who Never Sheltered the Homeless: Household and Financial Conditions

	Informal Shelter (n = 82)	Never Sheltered (n = 193)
Mean Number in Household	3.5	2.8
Mean Number of Rooms	6.1	5.2
Mean Number of Bedrooms	2.6	2.2
Mean Rooms Per Person	2.1	2.5
Mean Bedrooms Per Person	.8	1.0
Mean Bathrooms Per Person	.46	.55
Mean Rent	$257.00	$237.00
Mean Energy Cost	$121.00	$114.00
Mean Total Housing Cost	$373.00	$334.00
Monthly Household Income:		
Below $450.00	40.0%	40.5%
Below $650.00	53.8%	53.2%
Below $850.00	75.1%	75.7%
Below $1300.00	90.1%	94.8%
Percent Spending Over 60% of Family Income on Housing	65.1%	50.3%

so, χ^2 (1, N = 243) 4.68, P<.05. Clearly, the availability of financial resources is not related to the decision to shelter others, but sheltering others is associated with paying a larger percentage of family income for housing because informal sheltering is associated with residence in single family dwellings. Unfortunately, our data do not allow us to determine whether residence in a single family dwelling is a consequence of sheltering others, or if it usually precedes the decision to shelter others. Given the relatively short stay of homeless families in informal shelters (45 or 55% reported sheltering the homeless for less than six months and 66 or 80% reported sheltering the homeless for less than a year), we suspect that most informal shelter providers rented or bought their homes before deciding to shelter others.

The non monetary costs of providing shelter. Respondents were asked to rate their housing by evaluating the physical condition of various aspects of their home and various factors related to the quality of their neighborhood on a seven point scale. Values on the scale ranged from 1 (inadequate) to 7 (excellent), with scores of 3 and 5 labeled as "fair" and "good." The following analysis focuses on those who were dissatisfied with their homes. For this analysis, dissatisfaction was defined as a rating of less than "fair" (a rating of 1 or 2).

Despite paying more for rent, informal shelter providers report a little more dissatisfaction with the condition of their plumbing (24.7% vs 17.0%), but the difference is not statistically significant. They report a great deal more dissatisfaction with the quality of the kitchen appliances in their homes (28.4% vs 16.5%), χ^2 (1, N = 253) = 4.29, P<.05. This greater level of dissatisfaction could be explained in two ways. On the one hand, it is possible that the housing occupied by most informal providers (older single family dwellings) is in worse condition than the housing of nonproviders. On the other hand, the presence of additional persons could place too many demands on both the bathroom and the kitchen fixtures. We believe that the latter explanation may be the most correct because very low rent apartments are also likely to be in poor condition, and we found that informal shelter provider's are no more likely than nonproviders to be satisfied with the condition of their heating equipment, walls and floors. If the homes of informal shelter providers were in poorer condition than the homes of nonproviders, we would expect dissatisfaction with these indicators to also be higher. This difference suggests that it is the greater demand placed on the two rooms most difficult to share—the kitchen and bathroom—that is the main source of their dissatisfaction. Our interpretation is also supported by the evidence in Table 1 that greater demands are in fact placed on the bathroom plumbing of informal providers—they report fewer bathrooms per person.

With one exception, informal providers appear to live in the same quality or better quality neighborhoods than nonproviders. Differences between the percentage of informal providers and nonproviders who were dissatisfied with their access to bus lines; distance to shopping, schools, jobs and doctors; and quality of the schools were very small and inconsistent, and none were statistically significant. Fewer informal providers than nonproviders were dissatisfied with their access to services such as bus lines (7.3% vs 9.0%), shopping (14.6% vs 18.0%) and doctors (16.0% vs 22.1 %), but they were more likely to report dissatisfaction with their neighborhood in regard to their safety from crime (37.0% vs 33.3%).

It appears that informal shelter providers incur considerable costs when they shelter the homeless, and they must meet these costs without significantly better financial resources than non-providers. Furthermore, as the following discussion will show, there is no evidence that informal shelter providers gain much from the people they shelter.

The Benefits of Providing Shelter

We examined both the monetary and the non-monetary contributions of the homeless to informal shelter providers to determine the extent to which the homeless were able to offset the costs of sheltering them. As Table 1 indicates, according to the 58 respondents who answered this question, most homeless persons contribute some money to the household, but the size of their contribution is usually quite small. More than half contribute less than $150.00 a month, and two-fifths contribute less than $100.00. Clearly most informal shelter providers receive little money from the people they shelter.

While the financial contribution of the homeless is generally quite small, it is significant that almost 80% provide something. However, the total monthly household income of informal providers is almost identical to that of non-providers (see Table 2), and informal providers incur greater monetary and nonmonetary housing costs than non-providers.

Similarly, the homeless provide surprisingly few non-monetary contributions to the home that shelters them. As Table 2 shows, the homeless primarily provide help with chores and companionship to those who shelter them. These activities, along with babysitting, probably should be viewed more as an attempt to offset the costs of sheltering the homeless than as a benefit gained by informal shelter providers. While it appears

Table 2

Contributions of the Homeless

	Frequency	Percent
Financial Contributions		
Less Than $50.00 Per Month	13	22.4%
$51.00 - $100 Per Month	13	22.4%
$101.00 - $150.00 Per Month	6	10.3%
$151.00 - $250.00 Per Month	10	17.2%
$251.00 - $350-00 Per Month	5	8.6%
$351.00 - $450.00 Per Month	7	12.1%
More Than $451.00 Per Month	4	6.8%
Number Reporting	58	100.0%
Nonfinancial Contributions		
Does Chores	61	74.3%
Companionship	41	50.0%
Baby Sitting	21	25.6%
Other	11	13.4%
Number Reporting	82	100.0%

that many homeless people in informal sheltering situations try to share in the work of running a household, they seem to have little else to offer.

Overall, it appears that informal providers probably do not benefit greatly from providing shelter. Given the limited contributions of the homeless to informal providers, it is probably most accurate to consider their contributions as an attempt to partly offset the obligations they incur when others house them. This finding suggests that the primary motivation for sheltering others involves intrinsic personal considerations, rather than extrinsic benefits.

The Contributions of Informal Shelter Providers to the Community

While informal shelter providers do not seem to benefit personally from sheltering others, the community clearly benefits from informal sheltering. Our data suggest that informal shelter providers play a key role in the prevention of homelessness in Spokane. If we assume our sample of 470 Neighborhood

Centers clients is representative of the 29,516 households who received energy assistance from the Neighborhood Centers in 1990, then it follows that about 17% or one out of six of these households are currently housing homeless individuals. If these providers were unable to continue their activities, social service agencies would be overwhelmed by the demand for shelter for the homeless.

Informal shelter providers served all segments of the homeless community. The largest single category of people sheltered by informal providers were adult males (71 or 45% of all people sheltered), perhaps because childless men are less likely to be eligible for public assistance than are women with children. informal providers also shelter many "new homeless"—women and children. Over one-fourth of those sheltered were women (41 or 26.3%), and more than a fourth were children under 18 (44 or 28.2%). If our sample is representative of the 29,516 energy assistance recipients, extrapolation of our percentages to the population suggests that about 5,000 informal shelter providers sheltered almost 10,000 otherwise homeless individuals.

It is difficult to estimate the contribution of informal sheltering in other communities. As previously indicated, the few available studies suggest that far more otherwise homeless people are housed by low income friends and relatives than by shelters for the homeless (Wright, 1989). However, the extent of informal sheltering may vary from community to community depending on a number of poorly understood factors. For example, regulations concerning the eligibility for social services vary widely, and some programs (such as AFDC) severely restrict doubling up of adults. Furthermore, the extent of doubling up may depend, in part, on the housing resources available to low income households. As earlier discussed, people living in single family dwellings (either owner occupied or rentals) are much more likely than apartment dwellers to report sheltering others. Since the supply of low rent single family dwellings probably varies greatly from city to city, the extent of informal sheltering may also vary a great deal. However, even in cities with high rents and property values, such as New York, it appears that the number of people housed by informal shelter providers greatly exceeds the number housed by private and public shelters for the homeless (Gioglio, 1989). Therefore, easing the financial and personal costs of informal sheltering may be a very cost effective approach for reducing and preventing "literal homelessness."

Homelessness Among Informal Shelter Providers

One of the most striking characteristics of informal shelter providers is their own housing experiences. Informal shelter providers reported high levels of homelessness, and current informal shelter providers were somewhat more likely than nonproviders to have been homeless. Thirty-one (38%) of the current informal shelter providers reported being homeless themselves at some time in the past, whereas 49 (28%) of the nonproviders reported being homeless, χ^2 (1, N = 275) = 3.72, p=.054. These results underscore the precarious nature of informal shelter arrangements. Many shelter providers appear to have unstable housing arrangements themselves, and therefore, they are unlikely to be able to provide long-term housing.

Conclusions

It is beyond the scope of this paper to discuss all of the suggestions for ending homelessness, but most policy analysts agree that three key ingredients of any such program are expansion of the availability of low cost housing, increasing the incomes of the working poor and expansion of public assistance (Foscarinis, 1991; Kiesler, 1991; Kondratas 1991; Rossi, 1989; Wright 1989). The ultimate solution to the problem of homelessness is to insure that there is an adequate supply of low income housing, and that all Americans have the resources to insure access to it.

However, we believe that support for informal shelter providers should be considered as a stopgap. Ending even episodic homelessness (as opposed to chronic homelessness caused by alcoholism and other personal problems) will be extremely costly because the cost of providing adequate low income housing is so high (Wright, 1989), and because less than half of the homeless are currently receiving any form of public assistance (Wright, 1989). Expansion of existing housing programs and public assistance programs to cover all homeless people, including the doubled up homeless, will be costly, and securing adequate funding for such programs will be difficult if not impossible as long as the current recession strains federal, state and local budgets. Furthermore, even if we embarked on such a program now, there would still be a need to support informal shelters while adequate housing is being constructed.

We also believe that public shelters are not likely to replace informal sheltering. Informal shelters appear to be preferable to public shelters, especially for families (Schecter, 1984; Shinn, Knickman & Weitzman, 1991; Simpson, et al., 1984). The research suggests that public shelters are a last resort (Gioglio, 1989; Shinn, et al., 1991). We can expect that many with access to even the is best shelters will seek doubling up arrangements. The following statement is from an essay written for us by a homeless woman we encountered during the course of our fieldwork. She was forced to use a public shelter for women escaping domestic violence, and she describes what we believe is a common reaction to public shelters:

> it [the shelter] was actually pretty nice inside, and they attempted to make it homelike and comfortable. But it was not. I don't want to sound ungrateful; I very much appreciated that we had a place to stay, but I hated being there. It wasn't home, it was an institution. There were bars on the doors and windows and a bunch of rules and regulations. Understandably, the bars were for security sake, but under the circumstances, rather than making me feel safe, they dehumanized me even more and made me feel even more the bad person who had done something terribly wrong.
>
> I felt like I was losing my mind; every nerve in my body was screaming with tension. I was depressed and emotionally exhausted; my mind was racing and I just wanted to be by myself where I could meditate and pray and calm down a bit, but there was no where to go where I could be by myself. We were not allowed to go outside. Already feeling utterly vulnerable and helpless when I entered, I was warned to check in any valuables in the office because things got stolen.

Our informant then found a doubling up arrangement, that, in many ways appeared to be less desirable than the shelter, but she still preferred it. The informal shelter providers were alcoholics, their children did not get along with our informant's child, the providers had dfficulty meeting the additional costs for food, and our informant shared a double bed in an unheated basement with her son:

> There was no heat down there and it was crowded—just enough room for a double bed, which [my son] and I shared. My eleven year old son protested to the sleeping arrangement, but we had no choice, unless we wanted to go back to the shelter, and I absolutely did not want to do that. At least I knew these people and felt a bit more comfortable. However I hated imposing, asking for help. . . . [The informal shelter provider] insisted we stay there, but she talked a lot about how broke they were and how much food cost, etc.

Shinn et al. (1991) Report that most homeless people do not turn to shelters until they have completely exhausted their social networks. Accordingly, they have suggested that aid designed to reduce the costs of doubling up must be provided to informal providers as quickly as possible to insure that it reaches them before the people they are sheltering leave (or are asked to leave). Shinn et al. (1991) have suggested programs designed to reduce crowding in doubled up homes such as day care or after school recreation programs, but financial assistance should also be made available.

While informal sheltering is the primary source of housing for the homeless, informal sheltering has operated with little or no financial support from the community. As rents and home prices continue to increase, we may have to devote more resources and effort to nurturing and preserving the invisible but extensive system of informal shelters. A crucial need in this regard is to develop ways to keep houses in the low income housing pool. Our data clearly document the importance of the single family dwelling as a resource for informal sheltering. As rents and property taxes increase, low income home owners and single family residence renters will experience greater and greater difficulty keeping their homes unless ways are found to help them. Since the housing market will not automatically meet the needs of the poor, we must take steps to encourage the construction and renovation of low income single family dwellings, and to protect the suitable low income housing that presently exists.

Informal shelter providers also appear to need more financial support than nonproviders because so many devote too much of their income for housing. Rossi (1989), suggests the creation of a program such as "Aid to Families with Dependent Adults," that would subsidize families if they supply housing, food and other care to adult family members who cannot support themselves. Since our data suggest that both family and friends are informal shelter providers, we would extend Rossi's recommendation to include assistance to doubled-up households that also shelter friends. We would recommend the creation of a program ("Aid to Informal Shelter Providers") directly subsidizing households providing shelter with a monthly stipend, much like AFDC (Aid to Families with Dependent Children). Or, subsidies could come in the form of a housing or tax credit, with additional household members listed as dependent family members or dependent non-family members. If informal shelter providers were financed in this manner, the economic strain generated by any additional household members could be eased, enhancing household stability, and lowering the eviction rates from informal shelters. Efforts to make it easier for people depending on public assistance, AFDC, and other forms of aid to the needy to share a home without risking reductions in their allotments or penalties for violating the law may also be needed.

Subsidies for informal shelters could also help reduce the nonmonetary costs of sheltering the homeless by helping the recipients obtain more suitable housing for doubling up. With additional funds, informal shelter providers would have more opportunities to secure more suitable single family residences, or perhaps even purchase a house of their own.

One final recommendation supported by our research is that there is a clear need to develop a research agenda to further our knowledge concerning this group. Informal providers play such an important role in the prevention of homelessness, that they should not be ignored by either researchers or policy makers.

The crucial role played by informal shelter providers in keeping the homeless out of shelters and off the streets is a clear indicator of the inadequacy of present social support systems for the needy. These informal shelter providers are among the poorest households in the community, and many face the constant threat of becoming homeless themselves. That such a destitute population should be the primary agents for preventing homelessness is a testament to the failure of our current housing policies and the inadequacies of our housing programs.

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