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## Absence of a Family Safety Net for Homeless Families

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*Analysis of data from interviews of 80 mothers in five shelters for homeless families suggests that the availability of housing support from kin may be a selection mechanism determining which families become homeless. The availability of kin housing support is seen as a function of four factors: family structure, proximity, control of adequate housing resources, and estrangement. Policy implications are discussed.*

In the 1980s, for the first time since the Great Depression, there were significant numbers of homeless families in the United States. For the purposes of this article, being "homeless" is defined as living in a shelter for the homeless, living in a vehicle or public place not designed for permanent residence (e.g., a car or a subway station) or actually living out-of-doors. A "family" is defined as one or more adults caring for at least one child under the age of eighteen. Since the initial signs of trouble in 1981 when there was a marked increase in the number of families seeking shelter in New York City, the problem has grown into a crisis of major proportions. By 1987, the U.S. Conference of Mayors, in a survey of 29 cities, reported that homeless families represented over a third of the nation's homeless population and were increasing by an average of 31 percent each year (Waxman and Reyes, 1987).

Researchers agree on the structural etiology of homelessness: in the 1980s there were more households living in poverty than there were low-cost housing units they could afford (cf. Clay, 1987; Dolbeare, 1988; Gilderbloom and Appelbaum, 1987; Hopper and Hamberg; 1986; McChesney, 1987, 1990; Wright and Lam, 1987). Given these structural factors, attention is now being given to family-level or individual-level risk factors that might place some poor families at higher risk for homelessness than others (Bassuk, Rubin and Lauriat, 1986; Bassuk and

Rosenberg, 1988; McChesney, 1987; McChesney, 1990). One of these potential risk factors is social support.

Using a sample of 80 sheltered homeless mothers, this paper will examine homeless mothers' views of their support relationships with their families of origin. A hypothesis about the relationship of social support to family homelessness, based on grounded theory developed from qualitative data, will be presented. The policy implications of these findings will be discussed.

### *Social Support*

Shumaker and Brownell (1984:11) define "social support" as "an exchange of resources between two individuals perceived by the provider or the recipient to be intended to enhance the well-being of the recipient." They describe three general types of social support: socio-emotional support, information support and instrumental support (Shumaker and Brownell, 1984:27). Socio-emotional support includes expressions of caring, love, understanding and concern, reassurance of worth, approval, and praise. Information support includes verbal information regarding severity of threat and its objective reality, potential coping strategies, and referrals. Instrumental support includes the provision of tangible goods and services, for example, financial aid, material resources and needed services (Shumaker and Brownell, 1984).

There are two schools of thought in measuring social support. Network analysts focus on structural indicators of a person's embeddedness in a social network. Network properties commonly measured include quantity or size, geographical dispersion, density (interconnectedness of network members), and homogeneity of network members (Perucci and Targ, 1982:5; Shinn et al., 1984:70). On the other hand, social support researchers focus on functional indicators of the availability of social support, including perceived availability of social support and the actual receipt of social support (Cohen and Wills, 1984).

Cohen and Wills (1984) suggest that these two conceptualizations of social support measure related, but not identical, constructs. In their assessment of studies that looked at the effect of the structure of the social network on well-being in

the presence of stressful life events, they (Cohen and Wills, 1984:327) conclude that the extent of embeddedness in a social network is "important for overall well-being." They concluded that embeddedness in a social network had a main effect, but no buffering effect, on well-being in the presence of stressful life events. However, they found correlations of only .20 to .30 between measures of the structural properties of social networks and measures of the availability of social support. Consequently, they concluded that structural measures provide only a "very indirect index" of the availability of support functions.

The finding of a low to moderate correlation between the structural characteristics of social networks and functional measures of social support is consistent with viewing the social network in terms of an opportunity function (McChesney and Mangen, 1988). The larger the size of the network, and the more proximate the network members, the greater the potential opportunity for social support. However, whether the potential for support is realized depends on a number of other factors—factors most often studied by social support researchers rather than network analysts.

There are a number of theoretical variants on the general stress, appraisal and coping model of social support. The general buffering theory of social support would predict that if a mother receives social support during the process of becoming homeless her level of strain would be reduced (Cohen and Wills, 1984). In Lazarus and Folkman's (1984) model, this buffering effect would only occur if the social support received increased the mother's resources for coping with the stressful event. In a further elaboration, the "specificity" model of stress, appraisal and coping (Cohen and Wills, 1984:350; Shinn et al., 1984:70; and Shumaker and Brownell, 1984:24) predicts that social support will only reduce a mother's level of strain if the resources provided are "closely linked to the specific need elicited by a stressful event" (Cohen and Wills, 1984:314). Finally, Jacobson (1986) suggests that not only the type, but the timing of the social support extended must match the needs of the mother in order to reduce the mother's level of strain.

Shinn et al. (1984:69) also suggest that another reason that the potential of a large network to provide support may not

be realized is that people rely on different types of network members for different kinds of support. While friends may be important for emotional or information support, only family members usually share norms of reciprocity and obligation strong enough for the provision of instrumental support such as the care of a relative in the home.

In summary, one of the factors that may increase the risk of homelessness in families is a lack of socially supportive relationships. Network analysis theorists suggest that it is important to assess the structural characteristics of the kin network—the potential for extending social support. Social support theorists suggest that receipt of social support from kin could buffer the effects of impending homelessness—perhaps even prevent homelessness altogether—if the type and timing of social support extended by network members matches the needs of mothers who face impending homelessness.

### *Method of Study*

Retrospective intensive interviews regarding how the women became homeless were tape recorded and transcribed utilizing 80 mothers with children under the age of 18 living in shelters for homeless families in Los Angeles County (McChesney, 1987). During her initial interview each mother was asked to help draw a kinship diagram (genogram) for her family, including first names, year of death and year of divorce or separation. As the genogram was being completed, she was asked where each person on the chart lived, and about her relationship with them, including whether and how they had been of assistance during her episode of homelessness. This article results from an analysis of these kinship support data.

### Findings

Mothers in this sample were 55 percent black, 33 percent caucasian non-Hispanic, and nine percent Hispanic with no Asian-Pacific and three American Indian women. Since none of the project interviewers were fluent in Spanish, Hispanic mothers who could not be interviewed in English were not included in the sample. Consequently, Hispanic mothers were

systematically underrepresented in the sample. Seventy percent were single mothers. Of the 30 percent that were in the shelter with male partners, two-thirds were in the shelter with their husbands. Mothers ranged in age from 18 to 45, with a median age of 28. About half were 26 to 35, with a quarter younger and a quarter older. The number of children under 18 ranged from one to five, with a median of two. The mothers averaged slightly less than two children under 18 with them in the shelter, with children not in the shelter being cared for most often by relatives or the children's fathers.

It became apparent early in the interviews that 'social' or emotional support, the type of support most often studied by researchers, was not the kind of help that women valued during their episode of homelessness. Instead, women defined help or support as the provision of concrete, material resources—shelter, money and food. What the women valued and wanted most from their kin during their episode of homelessness was a place to stay. If a woman felt that her family member legitimately could not provide a place to stay, then she was apt to view assistance in the form of money or services (e.g., use of the shower) as supportive, and might still maintain a positive relationship with the family member. However, a sister or mother who had housing but who offered only a listening ear or condolences—socio-emotional support—was often regarded with bitterness. This paper will focus on reasons for the lack of provision of housing support by families of origin to homeless mothers and their families.

The families in the sample were homeless because they were poor—unable to keep up with their rent and so forced to leave housing, or, having left their housing for some reason, unable to come up with enough money to get back into housing given high rents. They needed housing, but had exhausted their own resources, and so could not afford to purchase it on the open market.

Once out of their previous housing, mothers in the sample tried first to turn to family for housing support. The expectation that housing would be provided in an emergency was normative; homeless mothers believed that members of their immediate families "should" provide housing for them "when

the chips were down." As Laura said, "If you have family, go there—that's what I would try to do . . . if my mom was alive. I'd go home if I had a crisis like this. I would try to make do there [14a: 372]." [Names and identifying characteristics have been changed to assure anonymity. For example, if a woman said her father lived in Alabama, the state might be altered to "Mississippi."] Women seemed to apply this housing provision norm most strongly to their parents, especially their mothers, but they also felt that siblings, especially sisters, and children over 18, especially daughters, should provide housing support.

But Laura could not go home. In effect the sample of homeless mothers could be divided into two groups—those who had close kin they could stay with, and those who did not. Women who had close kin they could stay with were typically in the shelter because they had already 'doubled up' with as many relatives as would have them. In other words, they had exhausted the housing resources of their kin and thus were forced to turn to shelters for housing.

On the other hand, like Laura, a significant proportion of the women in the sample had no one to whom they could turn for housing. These are the women on which this paper will focus. There were four reasons why these mothers could not simply "go home" when faced with the prospect of homelessness. Two were properties of kin networks: size and geographic dispersion (proximity), and two were factors limiting the provision of social support by kin: lack of housing resources, and estrangement. Qualitative data reported here are based on the full sample of 80 homeless mothers. Quantitative data reported are based on the 75 of our 80 respondents for whom we were able to retrospectively quantify data on the status and proximity of mothers, fathers and full siblings.

#### *Size of the Kin Network*

The first factor limiting the 'family safety net' was the size of the kin network. Family members who were dead, or with whom homeless mothers had no contact, were not available as potential sources of housing support. As shown in Table 1, all 75 of the women potentially had a mother and a father to whom they might turn for help in a housing crisis. However, in fact,

almost a third of the women in the study reported deceased mothers, and 35 percent reported deceased fathers. Although the homeless mothers' median age was 28, for 16 percent of them neither parent was living. On the other hand, as shown in Table 1, nearly 80 percent did have living siblings.

Six of the women in the study had no living parents or siblings—no immediate kin to whom they could turn for help. For example, Carla explained that her family was in the shelter because:

I'm from San Gabriel. My husband's from Lakewood, and like his parents are dead and my parents are dead and I don't have any brothers or sisters, [and] he doesn't have any brothers or sisters. . . [there's] nobody—nobody we could go to, nobody we could turn to [26: 1008].

In addition, six women knew so little about their fathers that they did not know whether they were alive or dead; three women knew so little about their mothers that they did not know whether they were alive or dead. For example, after Vangie had spent a long time telling me about the rest of her family, I asked, "Do you have a Dad in the picture anywhere?" She said,

All I know is his last name is Johnson. . . he knows about the child [the pregnancy that resulted in Vangie's birth], he's not interested, so why should I break my neck to find him? Because when we meet up, he's going to say, probably, something like, "Well, I never wanted to see you anyway. Why are you here now? [07: 1489]"

Vangie had no information about her father other than that he had existed. Including these no information/no contact parents with those who were deceased, 35 percent of the women had no known living mother, and 45 percent of the women had no known living father, to whom they could turn for housing support. These findings suggest that one potential risk factor for family homelessness is a small or missing kin network.

The second factor that appeared to limit the 'family safety net,' was proximity. Having living family members, even large numbers of them, was no guarantee of receiving housing support. If a woman was homeless in Los Angeles, for example, but



Table 1  
*Number and Percent of Homeless Mothers who Have Kin Who Might Be Able to Provide Shelter*

	Mothers		Fathers		Siblings		Have at least one kin	
	Number Remaining	Percent	Number Remaining	Percent	Number Remaining	Percent	Number Remaining	Percent
Total Possible Kin	75	100%	75	100%	—	100%	75	100%
Have Living Kin	52	69%	47	63%	59	79%	69	92%
Have Known Kin	49	65%	41	55%	59	79%	68	91%
Have Close Kin in LA Region	23	31%	18	24%	36	48%	42	56%

n = 75 homeless mothers

all of her family lived in Detroit, they were of no use to her in an emergency unless they were able to send her enough money to pay back rent owed or bus fare home to Detroit. Logically, most women whose families have enough money to pay back rent or transportation do not have to resort to living in a shelter and so would not be included in the study sample. As shown in Table 1, only about half of the respondents who had known living mothers or fathers lived within two hours driving time of that parent. About a third of those who had known living siblings had no siblings in the Los Angeles metropolitan area. These findings suggest that a second potential risk factor for family homelessness is lack of proximate kin.

The net impact that family structure and proximity have on the potential for provision of housing support is summarized in the last column of Table 1. Less than 60 percent of respondents have at least one mother, father or sibling living in Southern California; more than 40 percent *do not* have any close kin in the area to whom they can turn for a place to stay. Taken together, two factors: 1) size of kin network and 2) proximity of known living kin, circumscribe the opportunity structure for the provision of housing support.

### *Control of Housing Resources*

The third factor that appeared to limit the 'family safety net, was control of housing resources. Although it was not possible to go back and reconstruct a quantitative variable on control of housing resources, the fact that control of housing resources was an issue was clear in the qualitative data. In order to be a source of housing support, a parent or sibling had to be in control of housing resources that could be extended to the woman and her family. While parents often met this criteria, many siblings were not old enough or well established enough to have housing of their own. A younger sister who was in a foster home, for example, could be of no help when her older sister plus children needed a place to stay. Other siblings could not be of help because they were having housing problems of their own. For example, two of the homeless mothers in the sample had their adult sisters (plus their children) with them in the shelter.

Overcrowding—a type of inadequate housing resources—also operated as a constraint. For example, Frances and Pam each had a sister with six kids, and both wrote them off as possible resources for housing because they were too crowded already. There were other cases of overcrowding in which the time spent in shared housing with kin was so short that these women seemed to belong more to the group of mothers for whom kin's lack of adequate housing resources served as a constraint rather than the group of mothers who were in the shelter because they had exhausted the housing resources of kin.

For example, after receiving the "Los Angeles welcome" (having all of your money stolen), Lisa did stay with her sister who had eight children for one night. But the sister with eight children was living in a two-bedroom apartment and with Lisa's five children even one night was barely possible. Jean and her baby stayed with her brother and sister-in-law for six days. Jean said she told her sister-in-law she was going to leave because,

You were hollerin' at me and everything about it being too cramped. . . the way things have been going around here, you just didn't want me around. You said it was too much bother and you kept hollerin'. I never could do anything right. I took care of her kid, I cleaned her house, I washed her dishes, I did everything for that woman, but I didn't do enough [28b: 315].

There were three adults and two infants under a year old in a one-bedroom apartment.

### *Estrangement*

The fourth factor that appeared to limit the 'family safety net' was estrangement. Even those women who had known living, proximate parents or siblings in control of adequate housing resources were still not guaranteed housing. The kin had to be willing to share. Of the women who had kin that were living, proximate and in control of adequate housing resources, many were severely estranged from their families of origin, often due to abuse.

Women were understandably estranged from parents who had been abusive. They were often estranged from mothers who had let fathers or step-fathers abuse them as well. For example, Anne was one of six women in the study whose natural father

and mother were still married and living together. Her father had always had steady employment. They had always had a home and he had provided a good living for the family. However, he abused his children. Anne said, "My father used to hang us on the door for two or three days. He used to burn our hands over the stove [05: 298]. I've got scars on my body now that you wouldn't even believe [20b: 1878]." Like many of the women who reported having been abused, Anne spontaneously lifted her T-shirt (the weather was warm) to show me her midriff. To say that she was covered with scars of all sizes and variety was an understatement. She looked as though she had been repeatedly tortured. Anne had left home for good at 13. She maintained telephone contact with her mother, but as long as her mother lived with her father, mom could not be used as a housing resource.

#### *No Family Safety Net*

With the exception of the six women who had no living parents or siblings, typically all four factors—small network size, lack of proximity, lack of housing resources, and estrangement—combined together so that a mother either had no one in her family of origin to turn to, or had used up the resources of the few family members who could help. For example, Renee had been living with her father who was in the process of divorcing her alcoholic mother when he died unexpectedly. Renee was then three. The home provided by her mother was scarcely ideal in Renee's view,

Before she married my stepfather we had like five different men live with us. Then when she finally did marry, from the time my father passed away, until [she married] my stepfather who [sexually] abused me, she had two more marriages [20a: 228].

Renee reported that her mother's boyfriend began to sexually abuse her at age 11 and continued to do so until she was taken out of the home by the court. When Renee became homeless, her mother had a house, and lived locally. But Renee was not welcome there, and she did not want to go home:

[My mother] was getting older in life, [and] this man who was working, he was gonna give her a home and she married him just so that he wouldn't go to jail for abusing me, which made

me angry for many years and hurt at my mother [20a: 279]. . . she didn't legally marry him until finally I had to go to court and at that time I guess they could put you in jail or something if you weren't married and you were living together or something, so my mother married him and she stayed with him up until a couple years ago—then he passed away [20a: 388].

As in many sexual abuse cases, her mother chose the boyfriend over her daughter, and so Renee and her mother were completely estranged.

Among these women who could not turn to family because of mutual antipathy, the degree of estrangement was striking. For example, one young woman who had been removed from her mother because of the mother's physical abuse, reported that she was so desperate for housing that she went to see her estranged mother despite their differences. She asked for shelter, if not for herself, at least for her child. The mother refused, and turned them both out onto the street, where they lived until they were able to get into a shelter.

In summary, the findings in this study suggest that homeless mothers share the belief that their families of origin should take them and their children in when they have no where else to go. Some mothers arrive in shelters for homeless families because they have exhausted the housing resources of kin. Analysis of the reasons given by other homeless mothers as to why they did not receive housing support from kin suggest that four factors must be present before a mother facing homelessness can turn to her family of origin for housing support. First, she must have living kin whose whereabouts are known to her. Second, the kin must either have enough money or live near enough to be of assistance in a housing emergency. Third, the kin must be in control of adequate housing resources. Fourth, the mother and her kin must be on reasonably good terms with each other—enough to allow the woman and her family to stay with them.

### Discussion

This exploratory study has implications for theory, for further research and for public policy. In terms of theory, this study offers an opportunity to examine the utility of several general

theories of social support under a very specific type of stressor condition: impending homelessness due to poverty (once out of previous housing, not having enough money to be able to move into other housing at market rates).

In general, this study suggests that social support does buffer the potentially severe negative effects of this stressor. By their own accounts, homeless mothers viewed the lack of socially supportive relationships with kin as a problem for those facing impending homelessness. In particular, homeless mothers' retrospective accounts of their episodes of homelessness seem to match Cohen and Wills' (1984) "specificity" elaboration of the general stress, appraisal and coping model most closely. When facing impending homelessness, what mothers needed was a specific type of instrumental social support—housing. Informational support was sometimes useful if it led to the needed housing, but socio-emotional support, which did not meet the mothers' specific needs, was not viewed by them as helpful.

Kin housing support appeared to modify the potential effects of impending homelessness in three ways. First, it is logical to assume that those mothers who received sufficient housing support from kin did not become homeless and were thus not members of this sample. For them, kin support fully buffered the effects of the stressor. For some of the mothers included in the sample, receipt of housing support postponed becoming homeless until they exhausted the housing resources of kin. Under these conditions housing support can be viewed as buffering the negative potential of the stressor for as long as the support was received. However, a large group in this sample (not less than 40 percent) did not receive the needed housing support from kin and were thus exposed to the full consequences of not having enough money to purchase housing in the open market—living on the streets, in cars or in shelters—and all of the physical and psychological effects thereof.

These largely qualitative findings from mothers living in shelters for homeless families suggest a theory that can be tested using survey methods on larger samples with comparison groups. Given a shortage of low-income housing and given that a family is at-risk because they do not have enough money to stay in their current housing or to obtain new housing, it appears that the degree of availability of housing support

from kin may operate as a selection mechanism. The fewer the number of kin who are living, proximate, in control of housing resources and not estranged, the more likely a family at-risk will become homeless.

### *Implications for Public Policy*

In addition to suggesting hypotheses for further research, this study has implications for public policy. In separate public policy articles, Main (1986) and Filer (1990) argue that the rapid increase in the number of homeless families in New York City is due to the failure of families of origin to care for their own and to the willingness of government to take over the traditional responsibilities of kin. They recommend that access to public shelter be reduced or limited to "encourage" families to double-up with kin and that efforts to upgrade the quality of shelter be reversed to make living in the shelter system more onerous. They assume that if shelter and welfare hotel beds are made scarce, then doubling-up with kin would become either the only alternative or a more attractive alternative to living in shelters or welfare hotels for homeless families.

The findings in this study suggest that Main (1986) was right to call attention to the fact that family homelessness was related to not doubling-up with kin. However, there are several things that appear problematic with Main (1986) and Filer's (1990) argument.

First, their argument assumes that homeless mothers in New York City have the option of sharing housing with kin. However, the finding that at least 40 percent of homeless mothers in this study do not have any known living proximate kin suggests the opposite. While the estimate of 40 percent cannot be generalized due to the nature of the sample, it suggests that policy makers would be wise to assume that some proportion of homeless mothers—the exact amount of which is not known—do *not* have the option of sharing housing with kin. Among these are women who do not even have known living kin, let alone proximate kin with adequate housing resources who are willing to share them.

Second, Main (1986) and Filer's (1990) argument is essentially a "rational personal choice" argument which assumes that

mothers choose to live in shelters rather than to live with kin and thus places the "fault" within the victim. However, the reasons many of the homeless mothers in this sample gave as to why they were not living with kin—because kin were dead, lived out-of-town or did not have housing of their own, for example—had very little to do with personal choice and were often not apparently remediable by the homeless mothers themselves.

Third, many of the reasons homeless mothers in this sample gave as to why they were not living with kin do not appear to be remediable by policies designed to encourage doubling-up by making entrance into the public shelter system more difficult or by making life within the shelters more harsh. Creating a scarcity of shelter beds in New York City will not increase the number of living kin, or the number of kin living in New York City. It will not increase the number of kin that are in control of adequate housing resources. It will not turn back the clock and undo the estrangement of families torn apart by abuse and its aftermath. This study suggests that rather than choosing not to take advantage of the family safety net, for many of the homeless mothers in this sample, the family safety net is absent. Thus, by foreclosing the option of using public shelters, the remedy proposed by Main (1986) and Filer (1990) would simply force mothers whose family safety nets are missing or exhausted to take their children into the streets.

Given the data presented in this article, it is likely that in both New York City and Los Angeles there are families who have no kin to turn to for housing support or who have exhausted the resources of available kin. In a system where there are roughly enough shelter beds, such as New York, these families will have shelter. In a system without shelter beds or without enough beds, as in Los Angeles, these families will sleep in the street.

### Conclusions

In terms of public policy, it is important to keep the structural causes of homelessness firmly in mind. As long as there are significantly more households living under the poverty line



than there are low-income housing units these households can afford, there will be homelessness. Therefore, the only long-term solutions to homelessness are policies to increase the number of affordable, low-cost housing units and to decrease the number of households living in poverty.

There is evidence, as seen in the interviews with the mothers in this study, that the belief that families should care for their own, with the corollary that mothers and babies should not be put out in the street, is not only normative, but deeply held in our society. Doubling-up has a long history in this country; immigrant families living in poverty have traditionally shared housing. The findings of this study suggest that it is only when the ties of kinship are absent due to death or abandonment, cannot be extended due to distance or lack of housing resources, or are severely attenuated, as in estrangement, that women and children become homeless.

Thus, the availability of 'kin housing support' is proposed in this paper as a selection factor in determining which of the families at-risk because they are about to lose housing or cannot afford new housing, will become homeless. Among families at-risk the fewer the number of living, proximate kin in control of housing resources with whom the family has a positive relationship, the more likely the family is to become homeless.

While Congress works on long-term aggregate solutions, Mayors and County Supervisors must contend with growing numbers of families in need of housing. In contrast to Main (1986) and Filer (1990), this study suggests that policy makers must assume that some proportion of at-risk families, the size of which is not yet known, will be unable to double-up with kin and will therefore be forced to live outdoors unless adequate shelter beds are provided. Unless and until further research fails to support the findings in this paper, it is strongly recommended that policy makers make a commitment to provide shelter to all homeless families. While it is possible that such a policy will house some families that might otherwise double-up with kin, that is an inevitably more humane choice than to fail to provide shelter to those who need it, thus forcing families to attempt to survive in the streets.

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