Strengthening the Village: Exploring Informal Shared Housing as an Opportunity to Prevent and

Address Youth Homelessness

By

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# Acknowledgements

# Table of Contents

# Dissertation Overview

## Introduction

Youth homelessness in the U.S. is a population-level crisis. Every year, it is estimated to impact one in ten youth ages 18 to 25 and at least one in thirty unaccompanied youth under age 18 (Morton et al., 2018a). Youth homelessness shows up in both urban centers and small town America (Morton et al., 2018b). Already marginalized youth are at greater risk of homelessness, including Black, Indigenous, and other youth of color; gender and sexual minority youth; youth with less than a high school diploma or GED; youth from low income households; and unmarried pregnant and parenting youth (Morton et al., 2017). Its short and long-term impacts on youth are significant: unstable housing can derail education, limit employment opportunities, and undermine health and wellbeing long term (Buckner, 2008; Kulik et al., 2011).

When we think about youth homelessness as a problem of youth alone, though, we lose sight of critical intergenerational and community context. Family conflict and breakdown, including child welfare involvement, has been established as a key pathway into youth homelessness and housing instability (Congressional Research Service, 2019; Samuels et al., 2021). But if we believe that the disproportionate risk of homelessness among racially and economically marginalized groups is no coincidence, we have to dig deeper and connect the dots between systemic inequalities and the family upheavals, health crises, evictions, and separations that set the stage for youth housing instability. Also, despite disconnection and displacement, youth experiencing housing instability still have and seek out connection with family, chosen family, and other natural supports (Dang et al., 2014; De la Haye et al., 2012; Gaetz et al., 2016).

These natural supports also sometimes take in youth who need a place to stay (Curry et al., 2022). These arrangements are what I term "informal shared housing"—informal, because the youth could be pushed to leave at any time and lack a positive right to housing through a lease or

other formal relationship to their host (like being their dependent or spouse). Most prior research on youth in informal shared housing have focused on these shorter term arrangements, sometimes referred to as couch hopping or doubling up, which are included in some federal definitions of homelessness (Curry et al., 2017). These studies clearly established that some informal shared housing is unsafe, and that residential instability in informal shared housing has negative impacts on youth wellbeing and other outcomes (Hail-Jares et al. 2020; Holtschneider, 2021; McLoughlin, 2011). At the same time, there is some evidence suggesting that youth also stay in supportive arrangements with extended and chosen family, mentors, peers, and other natural supports (Curry et al., 2022; Perez & Romo, 2011). Currently, even though youth in shorter term informal shared housing are sometimes eligible for homeless services, most program models focus on youth reconnection to their family of origin or transitions into independent living.[1] As a result, youth are not likely to receive help evaluating whether and how shorter term arrangements could be stabilized. In contrast, youth in longer term informal shared housing rarely qualify for homeless services, and prevention programs generally target youth living with their family of origin, youth living on their own in rented housing, or youth transitioning out of systems like child welfare.

In short, informal shared housing is stuck in limbo. Positive informal relationships matter, but if they can't offer stable housing, our main tool to resolve that instability is moving youth out. If youth seem safe and stable in informal shared housing, they aren't on the radar of prevention services and don't register as potentially needing outside help. This dissertation project is an attempt to help unstick the conversation. In part, I do this by looking across disciplines and issue areas; prior work on doubling up, couch hopping, informal kinship care, and formal (ie. co-rented or co-owned) shared housing presents a more holistic understanding of potential risks and benefits in informal shared housing. I also work to reframe informal shared housing as a potential asset in preventing and addressing youth homelessness. Across projects, I turn to theory and empirical

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[1] See, for example, the programs funded by the Runaway and Homeless Youth Act (Family and Youth Services Bureau, 2018).

work on mutual aid, care, and family and natural supports to make that case. Finally, I draw on youth and hosts' stories to deepen our understanding of the causes of instability in these arrangements, placing some of these challenges in the context of racial and structural inequality.

# Three paper summary

## The costs of caring: Navigating material challenges when adults informally host youth facing homelessness

Every year, half of youth ages 18 to 25 who experience housing instability report couch hopping—also known as couch surfing or doubling up (Morton et al., 2018a). One prior study found that in some intergenerational informal hosting arrangements, youth and their adult hosts can form meaningful and supportive relationships (Curry et al., 2022). Moving toward stability in positive informal shared housing, then, could strengthen permanent connections, one of the four core federal outcomes for youth facing homelessness (USICH, 2018). Further, relationships with family, mentors, and other natural supports have been found to have positive impacts on youth well-being, housing, and education (Dang et al., 2014; De la Haye et al., 2012; Mayock et al., 2011; Milburn et al., 2009; Unger et al., 1998).

With that positive potential in mind, this study explored financial and material challenges in informal shared housing arrangements. In the context of my dissertation, this paper is unique in its focus on both youth and host perspectives, their resilience in the face of financial and housing challenges, and their self-identified needs for outside support. Based on in-depth interviews with nine youth ages 17 to 23 in informal hosting arrangements and 10 informal hosts, we describe how increased household costs and lease and benefits restrictions can impact stability, and the strategies hosts and youth mobilized to address them. We place hosts' instability in the context of intergenerational poverty and structural racism, reframing material challenges as opportunities to

strengthen the village of support youth need to make sustained exits from homelessness. This paper

has been published and is available online in Youth & Society (VanMeeter et al., 2023).

## Creating home in community: Reframing and resourcing informal shared housing with chosen family and kin as part of the solution to youth homelessness

This project emerged from a conversation between Jacqueline White of CloseKnit, Matt

Morton and Amanda Griffin at Chapin Hall, and Casey Trupin of the Raikes Foundation about an

asset-based approach to informal shared housing. I shared my plans for a secondary analysis of the

Voices of Youth Count data, on youth experiences of informal shared housing. Given that

approaching these arrangements from an asset-based lens was a significant departure from the

norm in research and advocacy, Casey and others suggested conducting a literature scan of research

and practice related to youth in informal shared housing. Originally, I planned to create a single

report reframing informal shared housing as a broad category of accommodations involving

potential risks and benefits. However, as I continued to write, it became clear that I also had

relevant material on federal definitions of permanent connection as an outcome measure as well as

applying a family and natural supports framework to the host home model. Rather than fit these

into the larger document, I split them out into shorter policy- and practice-focused briefs. This

larger set of resources is available on the Chapin Hall project page, Strengthening the Village (2023).

For the purposes of my dissertation, I focus on the larger framing report, with references to policy

and practice implications in the conclusion.

In the report, I begin by emphasizing the role of interdependence in early adulthood, for all

youth. I emphasize that youth experiencing homelessness often have supportive kin, chosen family,

mentors, or other caring adults in their lives. Sometimes, these supports give youth a safe place to

stay. But even when informal shared housing is otherwise safe and comfortable, it can be unstable.

Youth homeless services and prevention programs are seldom designed to help youth and informal

hosts work toward stability. Similarly, renter protections and public benefits policies currently fail

to address the barriers faced by renters who host. As a whole, the framing report elevates the

positive potential of informal shared housing with kin and chosen family. I present current evidence

on benefits, risks, and barriers in these arrangements, and possible paths forward in policy, practice,

and research.

## When housing safety nets fall through: The social, material, and structural factors that undermine stability for youth in safe informal shared housing

This third manuscript introduces informal shared housing more intentionally as a concept. I

argue for a broad umbrella of marginal housing arrangements linked by their lack of protections, or

"informality-as-disregulation" (Durst & Wegmann, 2017)—arrangements where at least one

household resident is not on the lease and is not the dependent or spouse of their host. Many youth

under age 25 turn to informal shared housing when they need a place to stay, including when they

lack a stable nighttime residence (Morton et al., 2018a). In this paper, I frame informal shared

housing as a community-based housing safety net for youth that can be undermined by a lack of

care infrastructure—the conditions that make it (im)possible to stably provide hospitality. By

introducing care infrastructure as a framing device, I am able to more easily articulate the

connection between structural conditions and the possibility of mutual aid (here, framed as care).

Because I am looking at the causes of instability across scales, I also adopt a social ecological

framework for my findings and discussion.

This paper builds on secondary qualitative analysis of 205 interviews with unstably housed

youth across five communities in the U.S., which were originally collected as part of the Voices of

Youth Count initiative in 2016 and 2017. I explore the circumstances that directly lead to youth exits

from safe informal shared housing and the contextual conditions that were associated with

instability. I find that interpersonal conflict and normative tension were major challenges, leading

many youth to exit one or more safe informal shared housing arrangements. Financial and housing precarity also played a role in instability. Some youth left safe informal shared housing because of lease and housing benefits restrictions, crowding, and hosts' pressure to contribute to the household. A few youth were pushed to leave safe informal shared housing by public systems and services, because they either didn't recognize it as a form of homelessness *or* as a permissible housing arrangement. Other youth left informal shared housing preemptively, to avoid intervention by child welfare and juvenile justice systems. Across these multi-level themes, I highlight how contextual factors like youth age, the nature and depth of the hosting relationship, and financial precarity set the stage for instability. Informed by these findings and prior policy and practice examples, I propose potential avenues for investment and inquiry that could help rebuild community-level housing resilience.

## Implications and future directions

Together, these three papers make the case that informal shared housing could be part of our approach to preventing and addressing youth homelessness. I argue that risks, discomfort, and instability are not inherent to informal shared housing—but they are real, and significant. Certainly, youth in unsafe informal shared housing should have support in finding other housing options. I also support efforts to expand definitions of homelessness to include more youth in informal shared housing, increasing access to needed services. But in these papers, I sought to affirm both the challenges that youth and their hosts face and the value of asking for and offering hospitality. I also tried to tell a larger story about how structural and racial inequality have eroded social safety nets, particularly in communities of color. If systemic disinvestment is at the heart of instability for some otherwise supportive informal shared housing arrangements, we can and should design systems-level investments that could strengthen the village of support all youth need to thrive.

This project contributes to a small but growing conversation in the field of youth homelessness policy and practice. At a federal level, the U.S. Interagency Council on Homelessness (USICH) established permanent connections as one of four core outcomes for youth facing homelessness (2018). In a recently published national research agenda, USICH (2024) also called for research on affirming chosen families and stabilizing informal hosting. Practitioners and youth-serving organizations are also looking for more support and evidence around family, natural supports, and permanent connection. In a recent annual survey of organizations funded by the Runaway and Homeless Youth Act, 86% reported a need for more support and training related to promoting youth's permanent connections (Runaway and Homeless Youth Training and Technical Assistance Center, 2023). When I've shared my own work in workshops, presentations, and community of practice calls, I've heard affirmation that relationships and connectedness need to be part of our response to youth homelessness—and some uncertainty about how to start. My hope is that these three papers help to push this conversation forward.

However, there are still significant gaps in our understanding of informal shared housing and how policy and practice interventions might impact these arrangements. I know that funders, administrators, and advocates are asking: To what extent are youth staying in *safe* informal shared housing? And more broadly, what are the range of youth experiences in informal shared housing? If I want to substantiate an asset-based approach to informal shared housing, answering these questions will be vital. To that end, I am planning a second manuscript on the Voices of Youth Count data, describing the different ways informal shared housing can act as a housing safety net for youth. It will also help contextualize safe and supportive informal shared housing as one part of a larger spectrum, including the unsafe situations that often dominate conversations about couch hopping and doubling up.

Beyond that study, many of the policy and practice interventions I propose in these manuscripts have yet to be implemented or tested. Program and policy evaluation will be critical to

understanding the impacts (intended and unintended) of any system change, and tailoring interventions to the needs and context of particular communities. I also see promising opportunities for cross-pollination with issue areas that have historically had limited intersection with research and advocacy around youth homelessness. Specifically, I hope to pursue collaboration with groups focused on affordable housing, renters rights, multigenerational housing, kinship care and diversion, and abolition of the carceral system, among others. Finally, informal shared housing is not unique to the U.S. context. I see opportunities to learn from developments in other countries, like Canada, Australia, and the UK, where different housing policy contexts might inform our own efforts to further community housing resilience and youth permanent connections. In short, this dissertation represents the beginning of a longer journey. I hope to continue building evidence for action to prevent and address youth homelessness, always centering the innovations, resources, and strengths of youth and their communities of care.

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Navigating material challenges when adults informally host youth facing homelessness.

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# The costs of caring: Navigating material challenges when adults informally host youth facing homelessness

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## Abstract

Couch hopping is a significant feature of youth homelessness in the United States. Every year, half of youth ages 18 to 25 who experience housing instability report couch hopping—also known as couch surfing or doubling up. Emerging work suggests that in some intergenerational informal hosting arrangements, youth and their adult hosts can form meaningful and supportive relationships. However, hosts also navigate material challenges that could threaten the stability of these arrangements. Based on in-depth interviews with nine youth ages 17 to 23 in informal hosting arrangements and 10 informal hosts, we describe how increased household costs and lease and benefits restrictions can impact stability, and the strategies hosts and youth mobilized to address them. We place hosts' instability in the context of intergenerational poverty and structural racism, reframing material challenges as opportunities to strengthen the village of support youth need to make sustained exits from homelessness.

# Introduction

Every year, 1 in 10 young adults in the United States ages 18–25 experiences some form of housing instability. Half of these youth spend time living informally with extended family members, friends, romantic partners, or sometimes strangers (Morton et al., 2018). This experience is often referred to as couch hopping, couch surfing, or doubling up. To distinguish from the Couchsurfing.com home sharing service, we use the terms couch hopping and informal hosting to describe these arrangements.

While "couch hopping" implies the youth are moving from place to place and staying for brief periods, this is not always the case (Samuels et al., 2019). This kind of shared housing among low-income adult-headed households is recognized as an important economic buffer, but very little work has framed youth couch hopping in a similar way (Edin & Lein, 1997; Mykyta & Pilkauskas, 2016; Pilkauskas et al., 2014). This study begins from the understanding that youth sometimes couch hop with people they trust, and that these arrangements should be understood as a safety net for youth facing housing instability (Curry et al., 2022).

This study critically examines how the costs of hosting contribute to instability, while also recognizing that systemic racism and socioeconomic conditions have eroded community capacity to stably house youth. We argue that though youth staying with financially stressed hosts might face greater instability, this does not justify diverting them from their natural support network. Instead, we highlight material challenges as opportunities for investment in the village of supports youth need to thrive.

## Youth homelessness and natural supports

Youth homelessness is bound up in community circumstances and family challenges. Black, Indigenous, and other youth of color are at greater risk of homelessness, as are youth from low-income households (Morton et al., 2018, Morton et al., 2019). These socioeconomic risk factors

point to structural inequities—like exclusion from housing markets, disproportionate risks of eviction, and limited housing benefits—that have eroded community capacity to stably house young people (Desmond, 2016; Taylor, 2019). Studies have also identified clear pathways from family conflict and disruption to youth homelessness (Congressional Research Service, 2019). Family and community instability is part of the story of youth homelessness, but it obscures the ways youth are embedded in natural support networks even when they are "on their own."

Natural supports are meaningful, informal relationships, including extended and chosen family, mentors, and neighbors. Youth facing homelessness often have these natural supports in their lives, whom they rely on for help (Dang et al., 2014; de la Haye et al., 2012; Nesmith & Christophersen, 2014). Further, we know that these supportive connections can have a positive impact on youth health and well-being (Dang et al., 2014; Oliver & Cheff, 2014; Stewart & Townley, 2020). Informal social and material support may be key for youth, who are less likely than adults to seek help from formal services; this is especially relevant for youth identifying as LGBTQ+, who may anticipate facing bias or harassment in some formal service settings (Samuels et al., 2018). However, research has only recently explored natural supports as a viable source of housing (Curry et al., 2021).

Instability and risk do mark some couch hopping experiences (Hail-Jares et al., 2021, Curry et al., 2017). At the same time, some informal hosting relationships are safe and supportive (Curry et al., 2021). In that light, we propose that informal hosting arrangements can also be a form of mutual aid and community housing resilience, playing a critical role in the prevention of unsheltered youth homelessness. By looking at the costs of hosting in this context, we hope to start a larger conversation about the resources needed to stabilize hosting arrangements and bolster meaningful permanent connections.

## Material Barriers to Mutual Aid

Mutual aid grew from an evolutionary theory of cooperation into a cornerstone of radical politics and community resilience, gaining new life during the COVID-19 pandemic (Bell, 2021; Spade, 2020). It is well-established that low-income Black, Indigenous, and other communities of color (BIPOC) have rich traditions of resource sharing and intergenerational caregiving (Jarrett et al., 2010; Lockery, 1991; Stack, 1975). For these marginalized groups, mutual aid can help mitigate the impacts of structural inequality.

Although mutual aid is a key survival strategy among marginalized groups, household financial precarity can also make resource sharing more of a hardship. Several studies across the United Kingdom have established that areas with high unemployment or low household income perform less unpaid mutual aid than in areas that are more well-off. Further, community members reported that they would participate more in mutual aid given additional money or resources (White, 2011; Williams & Windebank, 2000). Welfare policy was also found to impact individuals' willingness to help others, given the restrictions on income and resource sharing beneficiaries face (White, 2011).

Financial and benefits barriers may be relevant to mutual aid in general, but we still know relatively little about their impacts on shared housing in particular. Doubling up among adults and families, including within multigenerational households, is characterized in the literature as an effective and increasingly common response to financial difficulty and housing instability (Generations United, 2021; Pilkauskas et al., 2014). But there is also some evidence that increased food costs and other expenses can lead to stress on host families and their guests (Mykyta & Pilkauskas, 2016). A recent study found that almost a quarter of multigenerational households had a combined annual income of less than 50,000 dollars, a finding that underlines the financial precarity of many doubled up households (Generations United, 2021).

Households relying on public assistance and those in rented housing may also be materially impacted by hosting due to restrictions on government benefits and on leases. The Section 8 Housing Choice Voucher ("Section 8") program by default restricts benefits to one family, defined by relation or guardianship (HUD, 2019, 5–35, 5–36). Tenants in general often face restrictions on long-term unrelated guests, either due to state occupancy laws or landlord preferences (see, e.g., Tenant Resource Center, 2015). Section 8, low-income housing, Medicare, and food assistance are means-tested and based on household composition. Thus, depending on the youth's age and relation to their host, any contribution the youth makes toward rent or income the youth earns could impact household benefits eligibility. These housing and benefits restrictions could significantly limit the ability of households to openly host youth.

Current literature on mutual aid and doubling up among adult-headed households are a critical foundation, but we still know very little about the unique circumstances of youth who are staying with informal hosts and the material impacts of these arrangements. The present research seeks to fill this gap.

## Research Questions

The present study sought to understand the material challenges that informal hosts and youth face. We hoped to learn how hosts and youth coped with these difficulties and where they felt there were opportunities for external support. We asked:

What are the material risks and challenges of informal hosting arrangements?
What are the strategies and strengths that hosts and youth rely on to manage material challenges?
How might these arrangements be further stabilized or supported, from the perspective of youth and hosts?

# Methods

The research team conducted in-depth interviews and surveys with nine youth staying in informal hosting arrangements and 10 adults who were hosting a young person informally. Interviews were recorded, transcribed, and then analyzed using NVivo 11 Pro qualitative coding software. The Institutional Review Board of University of St. Thomas approved procedures for original data collection.

## Sampling and Recruitment

The research team recruited participants in urban, suburban, and rural areas of a Midwestern state. Youth were recruited through flyers at four drop-in centers for youth facing housing instability and one food shelf. Originally, we hoped to recruit hosts through youth participating in the study. However, youth were reluctant to provide contact information for their hosts, likely to avoid any request or conflict that might put their housing at risk. Ultimately, we were able to interview two youth/host pairs. We initially recruited three hosts, all White women, because they either volunteered at a drop-in center or sought help there for a youth they were hosting. To reach a more diverse population, we posted flyers and asked staff for referrals at two food shelves, a GED program, and an African American community outreach group. One team member reached out through personal connections to an employee of a tribal nation.

Youth were eligible to participate if they had stayed in an informal hosting arrangement for at least 3 weeks. They were only eligible if their host was at least 10 years older than them and they were not romantically or sexually involved with their host. Hosts were recruited using parallel inclusion criteria. These criteria were designed to screen for more stable arrangements, in that they were not contingent on romantic or sexual exchange and involved hosts who may be more interpersonally and financially mature than same-aged peers. Regardless of household composition, we interviewed at most one host and one youth from each household.

## Data Collection and Analysis

Interviewers first obtained written informed assent, for youth under 18, or written informed consent, for participants 18 and older. Youth participants completed a survey on demographic characteristics, parenting status, educational attainment, their family's educational background, reason(s) for leaving home, and the demographic characteristics of their host. Hosts also completed a survey on demographic characteristics, number of people living in their home, parenting status, current employment, educational attainment, and how long they had been hosting a young person in their home.

Participants were then engaged in a semi-structured interview. The interview protocol was informed by the lived experience of three research team members with experience in host homes, formal and informal, and prior research on host home best practices (White, 2017). Participants were asked to describe the start of the hosting arrangement; shared interests and identity; daily routines; support received by the youth and host; expectations and agreements about the arrangement; and the expected stability and duration of the arrangement, including the future of their relationship. Hosts and youth received a $20 cash gift card in exchange for their participation.

Interviews were audio recorded and transcribed. Three researchers, including two people with experience as hosts of youth facing homelessness, developed an initial codebook based on open coding of four transcripts from both youth and hosts. This team finalized the codebook and tested it on two additional transcripts. Three researchers then coded the 19 transcripts with the assistance of NVivo 11 Pro qualitative software for data management. Each of these stages involved audit trails and biweekly team meetings to ensure consistency and agreement in coding. One of the lead researchers also reviewed all coding. After coding was complete, the research team met weekly to engage in thematic analysis. For the present study, we analyzed coded text discussing hosts' financial situation; burdens, risks, and rewards of hosting (with a focus on risks and burdens); and needed support.

## Study Sample

Eleven hosts and 10 youth participated in the study, but one host and one youth were excluded from analysis due to disqualifying information reported during the interview or survey. Half of the 10 hosts included in the sample identified as White, one as American Indian, three as Black/African American, and one as multiracial. Hosts' ages ranged from 34 to 62, with an average age of 48.4. Most hosts were female ($n$ = 8) and heterosexual ($n$ = 9). Two hosts had a bachelor's degree or higher, five had associates degrees or a vocational certificate, two had a GED, and one indicated that they were pursuing higher education. Though they were not directly asked to disclose their financial situation, five hosts reported facing financial hardship and two additional hosts reported relying on public assistance. The three White women initially recruited reported being either well-off, in a white-collar job, or a small business owner.

Three of the nine youth participants were White, three Black/African American, and three multiracial. Youth ranged in age from 17 to 23. Six of the youth were heterosexual, two bisexual and one pansexual. Three of the youth were male, five female and one gender non-conforming. Of the five youth who explicitly discussed their hosts' financial circumstances, three reported financial stress within the household.

# Findings

Financial stress and housing risks were serious concerns for many participants. Hosts drew on personal resources, government benefits, and formal services to maintain stability in the hosting arrangement, but many identified a need for further financial support. All hosts and youth are referred to by pseudonyms.

## Material and Financial Challenges

Many of the hosts in our study were facing financial hardship and even housing precarity. Though these were often pre-existing stresses, some low-income hosts reported that taking in a

young person exacerbated the material challenges they faced. Hosts who were renters reported challenges related to lease restrictions and housing assistance program rules which, in some cases, put their housing at risk.

## Financial Costs of Hosting

For some hosts, having another person in the house was a significant financial burden. The costs of hosting, when discussed, were usually related to increased food and utilities bills. Julia, who hosted many youth over the years, explained, "Maybe we can do very well if it was just [me and my husband]," but with the costs of informal hosting, "I've been down to $2.50 in my account before. . .even like this last Christmas." Jason, who was hosting two young couples, echoed this: "I've had months where I haven't paid bills only because - so [the youth] would have food." For one host, Kyla, the material and financial strain of hosting contributed to a total rupture in the hosting arrangement. She described how at first, she did not ask for any rent: "I don't want you [the youth] to pay me. I want you to save your money." But as time went on, she came to resent the financial strain of the hosting arrangement. Eventually, these material challenges and interpersonal conflict led Kyla to ask the youth to leave. In each of these cases, hosts took responsibility for the material needs of the youth they were hosting and faced financial stress as a result.

A few of the youth also talked about their hosts' financial stress and its impacts on the hosting arrangement. One youth, Winston said: "[My host] picks up as many hours as she can because besides. . . when I was living there, besides me, she was the only person working." He later reported that when he lost his job and couldn't pay rent, he was no longer able to stay with his host and returned to living on the street. Another youth, Misty, described her host's precarious situation:

> She's stressed out. Everything's getting shut off. She's scared we're going to lose the house . . . And [conflict is] just an everyday thing until we get a job . . . until the bills are paid.

For Misty's host, increased utility and hosting costs compounded with income loss, putting the whole household at risk of homelessness. From Misty's perspective, this was also the source of interpersonal tension, further destabilizing the hosting arrangement.

## Risks to Housing

Many of the hosts we talked to were renters. Because some leases place restrictions on guests, longer-term hosting meant the whole household was at risk of eviction. This risk was realized for Robin and her host, Jason, who was housing four young people in a one-bedroom apartment. Robin described:

> The office downstairs found out that [Jason] had people living with him and it was either the week before Christmas or a couple of days before Christmas, we got a letter underneath the door saying, 'Either it's them out or you're evicted.'

Another renter, Geralyn, reflected: "[It] would be great if we were homeowners and then we wouldn't have to worry about [getting kicked out]. Because . . . home ownership is so far from where we're at today, we just kinda got to sneak around." Her story highlights the relative precarity of renters who host.

For renters relying on Housing Choice Vouchers (also referred to as "Section 8") or other public housing benefits, informal hosting could put both their current and future housing at risk. If the housing authority found out that there was even one additional "unauthorized" person staying in the unit, the renter could lose their benefits. When asked where she would go to ask for help related to hosting, Denice responded:

> I have no idea where I could get the support without being honest that I'm on Section 8 and that I can't have him there living with me due to Section 8 and because my management won't let me have him there.

Not only did hosting put Denice's housing and housing assistance at risk, but fear of being found out prevented her from asking for help.

# Strategies for Resolving Material Challenges and Needed Support

Hosts and youth used personal resources to address material challenges, while also drawing on formal programs like public assistance and food shelves. Hosts facing lease or housing assistance restrictions operated under the radar of property management to make hosting work. These strategies helped sustain hosting arrangements, but material challenges and the stress that came with them remained.

## Making Ends Meet

Hosts and youth relied on both individual resources and formal programs to make ends meet. Hosts who were already facing financial strain often went to great lengths to cover household expenses, with the added utility and household costs of hosting. Denice reported donating plasma every month and said that her "days are usually just filled with working." She reflected, "I have to take care of the youth sitting on my couch. Somebody has to buy the food." She and a few other hosts shared that the $20 gift card they would receive for study participation was a significant incentive.

Youth contributions and self-sufficiency also played a role in addressing household financial stress. Winston held a job and paid rent to his financially stressed host as part of the hosting arrangement: "[My cousin] talked to his grandma and the arrangement was I had to pay $500. . .it was either pay $250 for rent and buy my own groceries or pay $500." Most youths' material contributions to the household took non-monetary forms. One youth, Annie, noted: "I guess I've just had enough common sense to know when something needs to be done or something needs to be picked up or whatever, to help her. Or if I need to get groceries." As a result, she says, her host has not needed outside help. From a host's perspective, Geralyn described her nephew's contributions in a similar way: "[My] nephew . . . [is] always bringing stuff in . . . 'We need some dishwashing liquid. Here, I've got some.' So I don't have to ask him for anything." For Kyla, youth self-sufficiency was an expectation of the housing arrangement: "I tell them, you know, I'll give you a couple of

weeks to save your money and get on your feet. You take care of you and I'll take care of me. . .which means you foot your own bill, and I'll foot mine." Both youth and hosts saw youth contributions to the household and financial self-sufficiency outside of rent as strategies that eased the financial strain of hosting.

Food assistance programs and food shelves were critical for households facing financial insecurity. Jason shared, "The only place that I'm really getting help is the food bank . . . because each of us can go there once a month." Denice similarly emphasized, "I also utilize my food shelf to feed us all." Some youth used food shelves to stabilize hosting arrangements. Kalisha described, "I was getting food stamps and if I was staying with somebody, I'd be like, 'Well, I can put some food in the fridge and we'll be okay for the month.'" With her current host, Kalisha agreed to go to the food shelf with him "and get a bunch of food for the house." For eligible youth and hosts, food shelves mitigated the impact of hosting on household food costs.

Some hosts and youth relied on other services and benefits to cover costs. As previously mentioned, at least two hosts were enrolled in housing assistance. One host, Kyla, received utilities support from a local nonprofit. Jason reported that Robin, a youth staying with him, used her Social Security benefits to help with household costs. Robin and many of the other youth received clothing, hygiene supplies, meals, and gift cards from drop-in centers and other social service agencies. However, it was not clear whether the costs associated with these basic needs would otherwise be borne by hosts.

## Managing Housing Risks

Hosts who faced risks to their housing had to strategically navigate rules and regulations to make the hosting arrangement work. Geralyn, who has government subsidized housing, had to juggle the restrictions of her housing subsidy with her nephew's needs. Because she was not supposed to have a guest stay beyond 2 weeks without adding them to the lease, she said:

> [We] try to do it where he's here maybe 13 days out of the month and then he'll go sleep elsewhere and then come back just so we don't get in trouble. . . . And I just, you know, keep it low like the neighbors, . . . they see him but they don't know that he lives here.

The youth's late night work schedule also helped them avoid detection. Geralyn was not alone in this strategy. Denice also mentioned hiding the hosting arrangement from the property management company, and as described above, Jason failed to avoid discovery. When Jason was found out by the property management company, he helped Robin find an opening at an emergency shelter. Though Jason no longer provided housing for Robin, he continued to give her a place to stay during the day and walked her to the shelter each night.

These situations highlight the difficult bind that hosts in rental housing faced. They had to work around or secretly violate lease agreements, and some lived in fear of losing subsidies that were crucial to their own housing. The constant risk of detection, eviction, and loss of benefits undermined the stability of what might otherwise be supportive long-term housing for youth at risk of homelessness.

## Needs for Financial Support

The hosts who were struggling to make ends meet pointed to the need for direct financial support to cover rent, utilities, food, and other costs related to hosting a youth. Denice emphasized, "I don't ask for anything myself. I need help paying the electric bill, the gas bill, the rent. . .like I said, a couple of hundred dollars a month would help me as far as the bills go. . ." Similarly, Jason reported, "My bills are behind but I'll get them paid. . . . Financial aid would be great." Some youth similarly felt that financial support could make a difference for their hosts. As discussed earlier, Misty described her host's precarious housing situation and their conflict around household finances, both of which made her unsure about the future of the hosting arrangement. When asked what would stabilize her hosting arrangement, she replied, "Bills and food. That's pretty much it." Renee was staying with hosts who were relatively financially stable, but who were paying $600 a

month to help cover college enrollment. She felt that financial assistance would be a meaningful way to relieve that burden on her hosts.

Several hosts pointed out the difference between the amount spent on formal housing services and how little is available to informal hosts. Julia, when describing the financial precarity she and her husband faced, noted: "When you take in children like that [informally], you don't get any assistance." This stood in contrast to her experience taking in children through the child welfare system, which provided the household with direct financial support. Similarly, Geralyn recounted:

> I lived at a family shelter and . . . they [the county] pay thousands of dollars a week for a family of four to stay there. . . . I think for a month it was like $6,000, you know. So rather than pay that amount, you know, why not pay people to house their family, that will put the entire household in a better financial situation.

Geralyn described a dream of formalizing the hosting arrangement with her nephew: "[We] get along so well that we could. . . rent a place together. . . . Where he is on the lease and he feels like this is my place too." That hoped-for stability was shadowed by the felony charge on her nephew's record, which she knew would lead to repeated (and expensive) rejected apartment background checks. The state resources that could make a difference—in her case, for homeownership or rental application fees—remain out of reach for many informal hosts.

## Discussion

Couch hopping is a common form of housing instability among youth and young adults in the U.S., encompassing a wide range of arrangements and experiences (Morton et al., 2018; Samuels et al., 2019). We know that at least some couch hopping is safe, supportive, and potentially long term (Curry et al., 2021). However, sharing a home always comes with compromises, conflict, and costs. For young people facing homelessness, successfully managing those challenges means the difference between potentially long-term housing stability and hopping to another couch, or the street.

Youth and hosts in this study reported a range of material challenges related to hosting, including increased food costs and higher utility bills. Some renter hosts and recipients of housing assistance faced threats to their own housing due to the guest policy on their lease or the terms of public housing assistance. In more severe cases, these challenges contributed to the temporary or long-term disruption of the informal hosting arrangement. These findings are consistent with previous studies of mutual aid in general, which found that the lack of financial capital and restrictions on public benefits limited individuals' ability to provide informal support (White, 2011; Williams & Windebank, 2000). However, most hosts and youth in this study were able to at least partially resolve material challenges by drawing on youths' contributions to the household, public benefits, and formal services like food shelves. Further, despite the destabilizing impacts of these material challenges, we emphasize that having money and owning a home do not make a host inherently better or more caring. Previous research has highlighted that regardless of household financial situations, hosts and youth can share a meaningful connection with one another (Curry et al., 2021). But our findings make clear that financial realities can impact a caring adult's ability to provide stable housing.

Household financial difficulty should also be interpreted within the context of systemic racism and economic disenfranchisement. Many (but not all) of the financially insecure hosts in our sample were people of color, and two thirds of the youth we talked to were Black or multiracial, mirroring national data (Morton et al., 2018). That these youths' natural supports sometimes faced financial and housing instability reflects community precarity; these ripple effects have been traced back to intentional government-led segregation, racialized risks of eviction, disproportionality in child welfare removals, exclusion of Black families from mortgage access and home ownership, and patterns of incarceration that limit economic and housing opportunity (Desmond, 2016; Dettlaff & Boyd, 2021; Faber, 2020; Taylor, 2019; US Census Bureau, 2021). Exclusion, displacement, and

enforced disconnection inevitably erode community capacity for mutual aid. Putting BIPOC hosts'

struggles in this context allows us to look beyond individual actions as the source of instability.

Many of the hosts we talked to specifically identified that direct material aid would make a

difference, particularly when they themselves were facing economic hardship. This aligns with

previous research on the positive impacts of financial support on kinship guardianship

arrangements (Hill, 2009; Shlonsky, 2009; Testa, 2005). However, findings suggest that formal

services, with the exception of food assistance programs, are not currently reaching or resourcing

informal hosts. As one host noted, unlike formal foster care providers, informal hosts are not

directly resourced through government safety net programs. None of these hosting arrangements

were part of a formal host home program; some host home programs help youth staying with their

natural supports or "chosen family hosts," but most match youth with volunteer hosts they don't

know. Similarly, rapid rehousing programs for youth generally do not consider staying informally

with natural supports as a housing option. Stipends, utilities support, and rental assistance for

hosts, or direct cash transfers to youth, could all potentially help stabilize hosting arrangements.

The field should evaluate whether and how to incorporate these informal hosting arrangements

into existing program structures.

Lease and housing assistance restrictions on non-relative long-term guests played a role in

destabilizing both host and youth housing. Given that preventing housing instability is a primary

goal of these programs, local and federal housing authorities should re-evaluate these residency

restrictions with informal hosts in mind. Future policy analysis and research should also examine

potential legal protections for all renters who informally host.

## Limitations

This study is a preliminary look at the material challenges of informal hosting, but we

caution against broad generalization of findings. We captured perspectives from rural, urban, and

suburban areas in a Midwestern state, but the challenges impacting informal hosts may vary depending on local socioeconomic and housing contexts. Hosts and youth may face other important challenges beyond financial ones, but these are not within the scope of this study. The findings reported here are most relevant to intergenerational and non-romantic hosting arrangements, though financial challenges may impact other kinds of informal hosts. Most of the hosting in our sample involved chosen rather than biological families, so this study is unable to speak to differences between these types of relationships. We were only able to interview two host and youth pairs; however, comparing perspectives within a hosting arrangement was not a primary goal of this research. Extensions of this study could explore informal hosting in other regional contexts, examine non-material barriers to stability, look at arrangements involving different host and youth relationships, or compare youth and host perspectives on material challenges.

## Conclusion

Youth facing homelessness often have individuals in their lives who they can turn to for help and, sometimes, a safe place to stay. In this report, we highlighted the costs of informal hosting, the financial and material impacts of hosting, and the strategies hosts and youth use to mitigate instability. The stories of the youth and hosts we talked to highlight the resourcefulness they employ to help resolve material challenges, and the lack of formal support for these arrangements.

The stability of a hosting arrangement is not just about a youth's relationship with their host. It can also be impacted by systemic racism and intergenerational cycles of poverty, which shape life chances and choices for many communities. Though this research lifts up youth and hosts' resourcefulness, we shouldn't lose sight of the circumstances that made it necessary: policies enacted by the U.S. government that undermine BIPOC community wealth, opportunity, and autonomy, and that continue to underestimate and under-resource the natural support networks that are key to community resilience. The stories of the youth and informal hosts in our study shed

light on how these underlying forces can impact shared households, and the role that outside

resources could play in addressing the costs of caring.

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# Creating home in community: Reframing and resourcing informal shared housing with chosen family and kin as part of the solution to youth homelessness

Mallory VanMeeter

Youth and young adults facing homelessness[2] may be "on their own," but they also often have mentors, kin, chosen family, or other valued relationships in their lives (Dang et al., 2014; De la Haye et al., 2012; Gaetz et al., 2016). For all youth, the presence of these positive informal relationships—also known as natural supports[3]—is critical to well-being and successful transitions to adulthood (Bowers et al., 2015; Van Dam et al., 2018). But for youth facing homelessness, natural supports can form a housing safety net by giving youth a place to stay when living with a parent or guardian, or independently, are not viable options.

We know that youth facing homelessness do rely on informal shared housing.[4] In the U.S., over half of young adults ages 18 to 25 and one quarter of unaccompanied minors facing homelessness couch surf without other stable housing over the course of a year (Morton et al., 2018). Not all those situations are safe or comfortable, and it is critical that all youth in informal shared housing have access to youth homeless services and educational supports (Beekman et al., 2021; Bill Wilson Center, 2017; Holtschneider, 2021). That being said, there is emerging evidence

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[2] This report uses the term "youth facing homelessness" to refer to young people ages 13 to 25 who are not accompanied by a parent or guardian and lack a regular, stable nighttime residence. This includes youth who couch surf, couch hop, and double up, following the broadest federal definition of homelessness used by the U.S. Department of Education (The Public Health and Welfare Part B: Education for Homeless Children and Youths, 2020), and the many youth who experience homelessness while pregnant or parenting (Dworsky et al., 2018).

[3] The term "natural support" was first coined by disability studies scholars to describe the role that informal relationships can play in assisting individuals with disabilities and their families (Kiernan et al., 1993). It has since been adopted in some work on youth homelessness (Borato et al., 2020; Sage-Passant, 2019).

[4] "Informal shared housing" refers to accommodations where a youth is a guest and is neither a dependent or spouse of their host nor listed on a lease. This includes shorter term situations that are sometimes called couch hopping, couch surfing, or doubling up.

that youth sometimes stay with supportive, caring adults (Curry et al., 2021). These informal hosts can play a role in promoting youth wellbeing, housing stability, and other core outcomes.

However, informal shared housing with natural supports-when safe and comfortable- is under-recognized and under-resourced. Most homeless services are not designed to stabilize youth in short-term informal shared housing, while youth in longer-term arrangements rarely qualify for homeless services and aren't considered in discussions of homelessness prevention (Curry et al., 2017). Informal hosts have to navigate increased household costs, relational challenges, lease guest policies, and benefit restrictions-all without formal support (VanMeeter et al., 2023). In some cases, informal hosts choose to put their own housing or financial stability at risk in order to provide youth with a safe place to stay.

The gap in support for informal hosts is also a racial justice issue. For one, youth of color are both more likely to face housing instability and more likely to couch hop than their peers (Morton et al., 2018; Petry et al., 2022). In addition, because of systematic exclusion from home ownership and economic opportunity, households of color are more likely to be renters, low-income, and recipients of public benefits (Creamer, 2020; Kuebler, 2013; Yun et al., 2022; Desmond, 2016; Taylor, 2019; Townsley et al., 2021; Broady et al., 2021). These are all factors that can make it harder to provide stability in informal shared housing.

Nationally, we have committed to making youth homelessness rare, brief, and nonrecurring (USICH, 2018; Chapin Hall, n.d.). To reach that goal, we need to think more broadly about prevention. Building on research evidence and examples from the field, this report reframes safe informal shared housing with natural supports as a community-based, scaleable form of housing for youth facing homelessness.

At the same time, we recognize that inequities in housing, employment, and service access impact informal hosts' ability to provide youth with stable housing. By putting these challenges in

context and highlighting the power of connection, we hope to spark a wider conversation about how policy and public systems can strengthen the community of care youth need to thrive.

## Informal shared housing and definitions of homelessness

In this report, we focus on informal shared housing where youth feel safe and supported. However, like any kind of housing, informal shared housing can end up being short-term, long-term, and anywhere in between. As a result, youth in informal shared housing with natural supports are sometimes eligible for homeless services—depending on the relevant federal definition of homelessness, the number of moves they've made recently, and the specific circumstances of their housing. For example, a youth who is staying with one informal host for months or years may not qualify as homeless under any federal definition of homelessness (Curry et al., 2017). Some long-term informal hosts and guests could benefit from homelessness prevention services, but these programs tend to focus on youth living in their home of origin, with limited attention to youth staying with kin or chosen family.[5] In another situation, a youth who stays with an informal host for a few weeks or nights, moving between different households or other accommodations, would likely be eligible for homeless services under the U. S. Department of Education and Runaway and Homeless Youth Act (RHYA) definitions. Under the HUD definition, the youth would be eligible only in certain narrow circumstances (Curry et al., 2017). Some host home programs, especially those funded through RHYA, help stabilize safe and supportive informal shared housing. However, funding for and awareness of this approach is limited.

We support ongoing efforts to institute a more inclusive federal definition of youth homelessness, so that all youth and young adults who are displaced can access the supports they need to achieve their goals (Annie E. Casey Foundation, 2023; SchoolHouse Connection, 2023). For

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[5] The U.S. lnteragency Council on Homelessness (USICH), for example, describes youth homelessness prevention as "family interventions that can address and reduce family conflict and ensure youth remain connected to or reunify with their families, when safe and appropriate" (2015, p. 4).

some youth, this could mean investing in positive informal shared housing as a path toward stability.

# Interdependence in early adulthood

*Youth facing homelessness often have caring adults in their lives. How can we strengthen their informal communities of support?*

In the U.S., self-reliance and independence are values that shape how we measure successful progress toward adulthood (Arnett, 2001; Arnett, 2003; Seltzer et al., 2012). But for most youth and young adults, interdependence is a fact of life. It is normative for youth under 18 to be dependents, but most youth 18 to 25 still rely on parents or guardians for support. In 2021, more than one half (58%) of young adults ages 18 to 24 lived with a parent or guardian (U.S. Census Bureau, 2021). We also know that in 2018, 79% of 18- to 34-year-olds received financial assistance from a parent or guardian, and over one-third of that help was for housing costs (Merrill Lynch & Age Wave, 2020).

Supportive relationships pave the way toward stability and lifelong well-being for all young people. This is no less the case for youth facing homelessness. Studies have found that for youth facing homelessness, social support from family, chosen family, and other natural supports can reduce the negative health impacts of stressful life events, improve social emotional resilience, and, critically, pave the way toward housing stability (Unger et al., 1998; Dang et al., 2014; Milburn et al., 2009; Mallett et al, 2009; Mayock et al., 2011; Shelton, 2016; Harper et al., 2015). At the same time, many youth facing homelessness have experienced family conflict, the death of a caregiver, or separation due to involvement in the child welfare or juvenile justice systems (Samuels et al., 2019; Morton et al., 2018). Disconnection from family and disrupted relationships are central to the stories youth carry with them.

Given this reality, programs sometimes start from the assumption that youth facing homelessness need to make it on their own, especially as they approach age 18. Transitional living

programs aim to foster independent living skills and rapid rehousing programs focus on helping youth overcome barriers to securing and maintaining a lease (Family and Youth Services Bureau, 2021; HUD Exchange, n.d.). Street outreach programs are tasked with building youth relationships with outreach staff "to move youth into stable housing and prepare them for independence" (Family and Youth Services Bureau, 2020). Equipping youth with the skills and resources they need to achieve their goals is crucial. Yet too often, youth's family, chosen family, and larger community are left on the sidelines.[6] This sets up a double standard: youth facing homelessness are expected to exit programs and achieve independence, while their more stably housed peers fall back on a network of family and natural supports throughout early adulthood.

Also, despite significant disconnection, youth facing homelessness often already have or actively seek out relationships with family, chosen family, and other natural supports. Most youth facing homelessness can identify someone—often family or chosen family—who could provide financial or social support (Dang et al., 2014; De la Haye et al., 2012; Gaetz et al., 2016). In a Canadian study of youth facing homelessness, over 70% of youth surveyed stayed in touch with at least one family member and over three quarters wanted to improve family relationships (Gaetz et al., 2016). In the Voices of Youth Count interviews, many youth described prioritizing relationships over residential stability, including leaving formal housing services to seek closer connection to friends, family, and chosen family (Samuels et al., 2021).

## The family and natural supports approach

We all depend on other people in big and small ways-family, neighbors, friends, and strangers. However, our ability to help each other out can be constrained by time and resources, which are in turn shaped by our access to employment, education, and housing. Further, racism in

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[6] Notably, youth homeless services and prevention programs for minors, including Basic Center Programs funded through FYSB, often prioritize family connection and reunification (FYSB, 2020). These programs do have an opportunity to more systematically integrate chosen family, kin, and natural supports in definitions of family.

policy and public systems means these opportunities are not equally distributed. So, how can we design policies, programs, and public systems with interdependence in mind?

The Canadian youth homeless service system and the shift in the U.S. child welfare system toward kinship care are two important reference points. In each of these cases, public systems have made significant changes to prioritize youth connection to family and natural supports. The Canadian Observatory on Homelessness (COH) and their partners across Canada have been trailblazers, applying a family and natural supports lens to their youth homelessness prevention and early intervention work. Briefly, the family and natural supports approach means identifying, resourcing, strengthening, and celebrating youths' positive informal connections. Table 1 below is excerpted from a report by The Change Collective (2019), a coalition of Canadian organizations, describing key distinguishing features of the natural supports approach from a practice perspective.

Table 1: What's Different About a Natural Supports Approach?[7]

| Status quo approach | Natural supports approach |
|---|---|
| Our first instinct is to meet every need with a professional support. | We actively seek out and draw on resources and assets within the youth's support network. |
| We attend to basic physical needs first (food, shelter, clothing), and consider relational/social emotional needs later. | We treat the need for connection with the same urgency as physical needs (and we don't assume we can meet that need ourselves). |
| We protect the youth by limiting their exposure to those who could hurt them. | We recognize the limits of our power and know that youth will often maintain a connection with people [who] we do not consider positive or healthy. Instead of forbidding contact, we build youth capacity to set boundaries and keep themselves safe. |
| We focus solely on the youth-their needs, their perspectives, their goals. | We work with youth in the context of their natural supports, seeking to strengthen the capacity of those within [their] network to support the needs and goals of the youth. |

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[7] From The Change Collective, 2019

The COH has published evaluations of programs across Canada confirming that services can play a role in strengthening youth's connections to family and natural supports (Sage-Passant, 2019; Main & Ledene, 2019; Ward, 2019). Youth Reconnect, a family and natural supports focused prevention program, reported positive impacts on youth relationships with family and an associated reduction in the number of youth accessing emergency and formal housing services (Caplan et al., 2020; Borato & Ecker, 2021). Across the Making the Shift youth homelessness demonstration programs, which are informed by the family and natural supports framework, 70% of participants reported improved family relations (Borato et al., n.d.).

The U.S. child welfare system has also increasingly shifted toward family and natural supports through formal and informal kinship care, where youth live with relatives or other trusted adults rather than in congregate care or a foster home with people they don't know. The positive impacts of this change are significant: youth in formal kinship care benefit from improved well-being, permanency, and cultural connectedness compared to peers in congregate and foster care (Epstein, 2017). Kinship navigation services and financial support programs have been found to have positive impacts on youth permanency (Ehrle & Geen, 2002; Ringel et al., 2017; Schmidt & Treinen, 2017; Wheeler & Vol let, 2017). Recognizing that family and natural supports can play a critical role in prevention, the recent Family First Prevention Services Act extended access to kinship care (FamilyFirstAct.org, n.d.).

This body of work on interdependence suggests that informal supports have an important role to play in promoting youth well-being and stability. Given this, public systems should prioritize social connectedness with the same urgency as housing, to ensure youth have healthy relationships with people they can turn to for advice, help, and—when needed—housing. That also means paying attention to and addressing the family- and community-level challenges that get in the way of a strong informal safety net.

In short, we need to start thinking about the formal service array as just one part of our approach to preventing and addressing youth homelessness. Regardless of where youth facing homelessness choose to live, we need to design programs and supports that help youth form strong, informal support networks. Shifts in Canadian youth homelessness efforts and the U.S. child welfare system show that this transformation is possible.

# Informal shared housing as a low cost, community-based option

*Some youth stay with people they trust, and even when the arrangement is short-term, it can be safe and positive. How can we help stabilize informal shared housing with natural supports, so these arrangements can last longer when needed?*

The U.S. is in the midst of an ongoing affordable housing crisis (Aurand et al., 2022). In 2019, almost half of renters and just over a quarter of homeowners were burdened by housing costs, spending 30% or more of their income on housing (Martinez & Mather, 2022). Eligible families wait two and a half years on average to access Section 8 Housing Choice Vouchers;  nationally, 4.4 million families are on waiting lists for public housing or voucher programs (Acosta & Gartland, 2021; Public and Affordable Housing Research Corporation, 2016).

In this context, informal shared housing is one widely available affordable housing option, for people of all ages. Guests can generally secure housing more easily and cheaply through informal networks than through the private rental market. This is especially the case for guests who have poor credit, little or no rental history, issues with a background check, prior evictions, language barriers, or limited cash for a security deposit. Informal shared housing is also a way to avoid staying in other less desirable or safe situations like emergency shelter, staying in a vehicle, or going without shelter. The low barriers to informal shared housing are especially important for youth, who have limited or no access to the private rental market (SchoolHouse Connection, 2022). Some studies have also found that youth underutilize or express hesitance about formal housing services,

particularly when youth- and LGBTQ-specific options aren't available (Samuels et al., 2018; Côté & Blais, 2019; Prock & Kennedy, 2020). Informal shared housing, when it is safe and supportive, offers a low-cost, community-based housing option.

Research on adult-headed households has confirmed that informal shared housing can have social and economic benefits for both hosts and guests. Informal shared housing can spread out child rearing and elder care responsibilities, which might otherwise prevent caregivers from pursuing education or employment (Generations United, 2021; Montes & Halterman, 2011; Brady, 2016). Guests sometimes contribute financially, such as helping to pay for rent or other household costs. These economic and caregiving considerations were the most cited reasons for sharing housing in one survey of multigenerational households (Generations United, 2021). Other research has similarly found that informal shared housing, multigenerational or otherwise, can reduce financial hardship for both hosts and guests (Pilkauskas et al., 2014; Mykyta & Pilkauskas, 2016).

Informal shared housing can also be a first-choice option. For some communities, multigenerational housing aligns with cultural values and social expectations. In these families, informal shared housing may be preferred over independent or single-family living, regardless of financial circumstances (Chen et al., 2015). Some studies suggest that the western "nuclear family" contributes to isolation and consumes more resources than shared housing. Some of these authors propose multigenerational and multifamily living as a more sustainable and socially integrated option for all (Dove, 2020; Graham Niederhouse & Graham, 2013; Shin, 2012).

In contrast, very little research has been done on the potential benefits of informal shared housing for guests ages 13 to 25. One study looked at longer-term, non-romantic, and intergenerational informal shared housing and found that these arrangements were largely safe and supportive. Many hosts and youth in that study also described the relationships as familial (Curry et al., 2022). Several studies of foster care alumni have found that many actively seek out informal shared housing within their kin network as part of an effort to reconnect with family. When that

isn't possible, they rely on friends and romantic partners for places to stay (Perez & Romo, 2011; Shirk & Strangler, 2004).

Informal shared housing may be particularly important for Black and LBGTQ+ youth, who are both more likely to couch hop (Petry et al., 2022) and face greater barriers in formal housing programs than their peers. Some studies have found that Black youth face longer waits to access housing programs (Morton et al., 2019) and are more likely to exit rapid rehousing programs (Hsu et al., 2021) than non- Black peers. LGBTQ+ youth are more likely to report facing stigma- and discrimination-related barriers to accessing homeless services (Coolhart & Brown, 2017). And for unmarried pregnant or parenting youth, who are twice as likely as their peers to face homelessness (Dworsky et al., 2018), informal shared housing could help ease childcare responsibilities and costs.

## Challenges in shared housing and opportunities for support

Despite the potential benefits, informal shared housing can also come with risks, instability, and costs. Research to date on youth in informal shared housing has demonstrated these downsides, largely in short-term arrangements (Beekman et al., 2021; Hail-Jares et al., 2021; Holtschneider, 2021; McLoughlin, 2013; Thielking et al., 2015). One study of couch-hopping youth in short-term arrangements found that 70% were facing "very high" levels of psychological distress, and that multiple couch hopping stays over the course of a month was associated with higher levels of stress (Hail-Jares et al., 2021). An Australian study of youth in short-term couch surfing situations highlighted the dislocation and lack of housing security youth face (McLoughlin, 2013)

When youth describe informal shared housing arrangements as unsafe or unsupportive, it is critical they get help securing other housing. But when the host is a natural support and the arrangement is safe, we can instead frame challenges and barriers as opportunities to work toward stability.

## Interpersonal Barriers

Interpersonal difficulty can impact both informal hosts and guests. One study of doubled up adult-headed households found that guests sometimes lacked privacy, independence, or adequate living space (Skobba & Goetz, 2014). Another study found that individuals in multigenerational households were more likely to report stress in their relationships when guests faced behavioral health challenges (Wagstaff & Gale, 2019).

Informal shared housing can be precarious because of its informality. Because there is no lease or sublease agreement, hosts can ask a guest to leave at any time. Hosts have the final say in how long guests stay and the terms of their housing, including asking for rent or other household contributions. This flexibility can benefit hosts, but it leaves guests without formal protections. One study of adult-headed households found that long-term guests were often expected to contribute financially or otherwise to the household, which was a barrier for very low-income guests (Skobba & Goetz, 2014). This power imbalance can impact guests' ability to set boundaries, resolve disagreements, and plan for the future (Harvey, 2020; Harvey et al., 2021; Thielking et al., 2015).

Social services can play a role in preventing and mediating the relational challenges youth and informal hosts face. Family strengthening and reconnection programs have shown promise in helping youth navigate and strengthen relationships – mostly with parents and guardians (Harper et al., 2015; Pergamit et al., 2016; Ward, 2019; Winland et al., 2011). These prevention and early intervention services could expand their scope to include youth staying with kin, chosen family, and other intergenerational natural supports.

Host home programs help formalize and support shared housing arrangements, but most only work with hosts youth don't already know (VanMeeter, 2020). Given that youth often know a potential host, more programs should explore a kinship or chosen family hosting approach.  Some host home programs using this approach are funded through the Runaway and Homeless Youth Act

(RHYA), as Basic Center Programs.[8] Adequate funding for youth homeless services through RHYA and building awareness of kinship or chosen family hosting are important steps toward scaling up the model.

## Financial and structural barriers

Informal hosting generally comes with increased food and utility costs, which may strain the household budget. Leases often restrict guest stays to a couple of weeks and prevent renters from setting up a sublease. These restrictions force renters to operate under the radar if they want to informally host (VanMeeter et al., 2023).

Public housing and other public benefits programs also penalize informal hosting. The federal Housing Choice Voucher program does not allow occupants outside of registered family members (Stricker, 2012; Housing and Urban Development, 2006a; Housing and Urban Development, 2006b). In some cases, informal hosts may be in violation of these rules or miss the deadline to formally add a youth to their household. If found out, public housing agencies can permanently revoke hosts' benefits. Some benefits programs, like the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, may include hosted youth as part of the household when determining eligibility (USDA Food and Nutrition Service, 2021).[9] If a hosted youth has income or the host gets outside financial help for hosting from a formal program, the host could hit a "benefits cliff"—reducing or losing their benefits.

These financial and structural barriers don't affect all informal hosts equally. Because of historic and ongoing exclusion from home ownership and economic opportunity, Black, Indigenous, and other households of color are more likely to live in rented housing and to rely on public benefits (Creamer, 2020; Kuebler, 2013; Yun et al., 2022; Desmond, 2016; Taylor, 2019; Townsley et al., 2021;

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[8] See, for example: Valley Youth House, 2020.
[9] Medicaid only counts co-resident non-dependent youth as part of the household if they are 21 or younger, have lived with their host for more than half the year, and are related to their host-such as a nephew, niece, grandchild, or sibling (Healthcare.gov, n.d.; In the Loop, n.d.).

Broady et al., 2021). Youth of color are more likely to be unstably housed (Morton et al., 2018), and Black and other non-Hispanic youth of color are more likely to couch hop (Petry et al., 2022). In other words, communities of color are informally sharing their housing, but are also more likely to face financial and housing instability as a result.

Policymakers, public agencies, and social services all have a role to play in mitigating instability. One resource from CloseKnit (2022) provides an overview of structural changes necessary to address the barriers facing hosts who rent or receive public housing and other benefits. One key policy change is "good neighbor" renter protections that give renter hosts a buffer period against eviction. This would make it easier for renters to bring informal hosting arrangements above board. Public agencies should also explore building exceptions into public benefits policies for informal hosts of youth who would otherwise be unhoused.

From the service side, concrete supports could address the financial barriers to hosting. Rapid rehousing and direct cash transfer programs have shown promise in helping youth overcome financial barriers to stable housing. These program models could intentionally integrate informal or formal shared housing with natural supports as a stable housing option.

## Where do we go from here?

Informal shared housing is an important part of the story of youth homelessness in the U.S. This report highlighted a body of research that casts new light on informal shared housing and youth's natural support network. Not all informal shared housing is safe. But when it is, youth at risk of or experiencing housing instability can benefit from living with people they know and trust. In that context, informal shared housing could be reimagined as an opportunity for investment, to both prevent and mitigate instability and strengthen youths' permanent connections.

We hope that this new framework inspires service approaches and public system investments that place a caring community at the heart of solutions to youth homelessness. There is

a lot more to learn about the role of informal shared housing in youth experiences of homelessness, but there are steps we can take now to move the field forward.

## Celebrate and center community care

- The stories we tell and the language we use matters. At every level, from providers to policy makers, we should elevate successful paths to adulthood that include interdependence. These narratives can destigmatize informal shared housing and other kinds of mutual aid.

- The four federal outcomes for addressing youth homelessness shape how programs are designed and evaluated. Federal agencies should implement a definition of permanent and positive connection that explicitly centers family, chosen family and kin, and intergenerational natural supports.[10]

## Design services to invest in natural supports

- The family and natural supports approach calls on youth homeless services to reimagine themselves as allies to youth's natural supports, working collaboratively with youth and the people they care about.

- Youth facing homelessness should have the option of living with an adult they know and trust. To that end, youth homeless services should integrate informal shared housing with natural supports into existing program models like host homes,[11] rapid rehousing, and direct cash transfer plus supportive services.

- Youth staying with an informal host long term are often not eligible for homeless services until the arrangement has started to fall apart. USICH should promote homelessness prevention models that include youth in long-term informal shared housing, so that youth and informal hosts can access resources before a crisis happens.

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[10] For further discussion of federal definitions of "permanent connection", see the policy brief associated with this report (VanMeeter, 2023).
[11] Read the practice brief for more detail on integrating a family and natural supports framework into the host home model (VanMeeter & White, 2023).

# Remove structural barriers to stability for informal hosts[12]

- Informal hosts who rent their housing may choose to offer youth hospitality, even when it puts them in violation of guest policies on their lease. Policy makers should explore options for protecting renters' right to informally host, like "Good Neighbor" laws that give renter hosts a buffer against eviction.

- Public housing benefit recipients face significant risks when they informally host youth, including losing their housing and permanently losing benefits. The U.S. Department of Housing and Urban Development, in partnership with local public housing agencies, should revise household composition restrictions for public housing beneficiaries with informal hosting in mind, including expanding legal definitions of family.

- Programs that aim to support informal hosts often provide financial help to cover increased utilities and food costs. Youth may also be employed while a member of the household. These changes to household income and composition can affect eligibility for benefits programs like TANF and SNAP. Public agencies should address the household income benefits cliffs (Berger Gonzales et al., 2022) and add flexibility to household composition notification requirements, both of which currently disincentivize hosts from bringing arrangements above board.

Youth often come through the doors of a social service agency alone. But behind them, there is a wider support network of mentors, cheerleaders, allies, neighbors, chosen family, kin and others. These natural supports can have a positive impact on a youth's ability to thrive. It's time for all policies and programs aimed at addressing youth homelessness to recognize how communities are already caring for these youth. When the households that informally and safely house youth are seen as potential allies in youth homelessness prevention, we can pursue policy changes, supports, and services to help them provide youth with a more stable launch pad to adulthood.

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[12] Policy recommendations are drawn from the CloseKnit (2022) analysis of policy and administrative levers for addressing barriers to informal hosting.

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# When housing safety nets fall through: The social, material, and structural factors that undermine stability for youth in safe informal shared housing

Mallory VanMeeter

## Abstract

Many youth under age 25 stay in informal shared housing, where they are not on a lease and are not the dependent or spouse of their host. This includes couch hopping, doubling up, and longer term situations like informal kinship care and young adults living with a parent or relative. This study looks at informal shared housing as a community-based housing safety net that can be undermined by a lack of *care infrastructure*—the support and resources it would take for hosts to provide youth with a more stable place to stay. Drawing on secondary qualitative analysis of 202 interviews with unstably housed youth across five communities in the U.S., I explore the circumstances that led youth to exit safe informal shared housing and the critical conditions that set the stage for instability. Interpersonal conflict and internalized social or normative discomfort were the most common direct cause of instability. A smaller share of youth in the study left informal shared housing because of their hosts' precarious financial or housing situation, or the threat of child welfare or criminal legal system intervention. These direct causes of instability were mediated by multilevel critical conditions, including youth age, mental and behavioral health challenges, and household financial circumstances. Informed by these findings and prior policy and practice examples, I propose potential avenues for investment and inquiry that could help rebuild community-level housing resilience.

# Introduction

Bob is a young man who grew up in Washington state. He lived with his family in doubled up housing with relatives until high school, when his mother and stepfather leased an apartment in Spokane. Shortly after turning 18, Bob decided to move out, along with his brother: "[My] stepfather was unable to work … and I had no income coming in … [It would] make it easier on my parents, if—I thought, in my mind, if I wasn't around."

Bob and his brother camped for several months in a forested area nearby. His parents later moved to Walla Walla to live with Bob's uncle, and Bob and his brother followed. He decided not to stay with them, though, because he felt his uncle treated him like "his own personal maid." Bob continued sleeping rough with his brother instead, until another family member reached out:

> "[My] cousin went out of her way to find us one day and said we were able to stay the- crash at her place for like a week. … (big sigh) It was nice to at least sleep on a couch… [One week is] the longest [her landlord] allows overnight stayers to stay. And we weren't going to stay there longer and get her kicked out, and put her in the same position that we're in."

So, Bob went back to living on the streets while looking for stable employment. The week of the interview, though, he was staying temporarily with a friend who "enjoys the company." Despite this, Bob worried about his friend's hospitality wearing thin: "I'm probably gonna be leaving here from his place soon, because I don't want to overstay my stay."

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Family, kin, and other natural supports[13] are primary providers of housing for youth and young adults ages 25 and under (ChildStats, n.d.; U.S. Census Bureau, 2021). Some of that housing is informal—youth have limited legal protections against being pushed out of the home, because they aren't on a lease and aren't the dependent or spouse of the leaseholder or property owner. Informal shared housing can be a key resource for youth facing homelessness, as Bob's experiences

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[13] The term "natural support" was first used in the field of disability studies to describe the role that informal (rather than paid or professional) relationships can play in assisting individuals with disabilities and their families (Kiernan et al., 1993). It has since been adopted in some advocacy and research on youth homelessness (Borato et al., 2020; Sage-Passant, 2019). I use the term in this paper to refer to youths' informal relationships of support.

demonstrate. At the same time, Bob's story is also one of a housing safety net worn thin. His parents

and brother didn't have their own housing; his cousin wanted to help but faced lease restrictions.

Bob didn't feel able to set boundaries with his uncle and worried about overstaying his welcome at a

friend's. Though living with family or a friend wasn't Bob's long-term goal, with different

circumstances or supports, these relationships could have provided crucial support and been a step

toward stability.

      The idea that informal shared housing could be a viable option for youth is gaining some

traction. The U.S. Interagency Council on Homelessness (USICH) recently called for studies

examining "what actions can affirm chosen family and stabilize informal hosting" for youth at risk of

homelessness (USICH, 2024, p. 12). The present research begins to answer that question by

describing youth exits from safe informal shared housing[14] and the multi-level critical conditions

that set the stage for instability.

      First, I provide an overview of prior work on shared housing and link it to the issue of youth

homelessness. Previous studies of informal shared housing have focused only on shorter-term

arrangements, only non-relative and non-romantic hosts, only multigenerational households, or

only on informal kinship care. I argue that independent of the youth's relationship with their host or

the duration of the arrangement, youth lack formal housing protections and may benefit from

outside support. Taken as a whole, these studies suggest that shared housing can come with

benefits (e.g. affordable housing, child care, and positive social connections) as well as risks or costs

(e.g. increased household expenses, housing restrictions, and conflict or harm). Next, I argue that

instability in safe informal shared housing can be understood as a failure of care infrastructure: the

structural, social, and material conditions necessary for care (like sharing housing) to be

sustainable (Binet et al., 2023). I also link absences in care infrastructure to systemic racism, tracing

how intergenerational inequality can drive both youth homelessness and the erosion of youths'

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[14] In this study, "safe informal shared housing" refers to arrangements where youth did not report observing, being subject to, or perpetrating physical, sexual, or emotional violence or direct threats of violence.

community housing safety nets. Within this frame, the onus of addressing instability shifts from individual youth and families to the wider community, policy, and public systems. Finally, within that conceptual framework, I provide an overview of prior findings on individual, interpersonal, financial, housing, and structural challenges that might impact stability for youth in informal shared housing.

Building on that conceptual framework and prior literature, I explore exits from informal shared housing in 202 in-depth interviews with youth facing homelessness across the U.S. I apply the social ecological framework proposed by Samuels et al. (2021), describing the interconnected individual, interpersonal, and structural conditions that made otherwise safe and supportive informal shared housing untenable. I found that youth left these arrangements because of social norms, interpersonal conflict, financial stress, hosts' housing restrictions or instability, and fear or impacts of intervention by the child welfare or criminal legal systems. These direct causes of instability were also mediated by multilevel critical conditions, including youth age, mental and behavioral health challenges, and household financial circumstances.

All shared housing can come with costs, conflict, and compromise. But for the youth in this study, managing these challenges meant the difference between being sheltered or scrambling for another place to stay. This study seeks to take seriously the social, financial, and housing challenges that can come with informal shared housing, while also affirming the positive potential of informal housing providers. In describing the roots of instability in informal shared housing, I hope to inspire new investments in care infrastructure—interventions, policies, resources, and narratives that affirm and bolster community housing resilience.

# Background

## What is informal shared housing?

Informal shared housing bridges two well-established concepts— "informal housing" and "shared housing"—to characterize a diverse array of accommodations on the fringes of the housing market.[15] In this study, I include housing arrangements where at least one resident doesn't have legal protections against being asked to leave, because they aren't on a lease and aren't the dependent or spouse of the leaseholder or property owner. This definition encompasses some relatively normative housing situations, like couch surfing while traveling or staying temporarily with family over the holidays. It also captures more marginal arrangements like under-the-table subletting, adult children living with parents or relatives, couch hopping, and doubling up. Informal shared housing also includes informal kinship care, where minors live with non-parent family members and other adult natural supports outside of the child welfare system.

This definition diverges from previous literature on shared housing and informal shared housing, which generally exclude arrangements where co-residents are romantically or familially related (Heath et al., 2017; Clark et al., 2018). Similarly, previous studies of unstably housed youth in informal shared housing have focused on shorter-term arrangements, often termed couch surfing, couch hopping, or doubling up (Hail-Jares et al., 2020; McLoughlin, 2013). However, regardless of the hosting relationship or duration of the arrangement, informality fundamentally conditions guests' experiences of housing security. Leaseholders and property owners have positive legal rights protecting against trespassing (O'Connell, 2022), and in some rented housing, leaseholders are obligated to limit guests' access to the property (Stricker, 2012; Dixson-Kruijf, 2022). In contrast, guests may be asked to leave at any time, for any reason—an absence of

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[15] There is increasing interest in housing informality in the global North, but there is limited attention to rented accommodations and shared housing (Durst & Wegman, 2017). Similarly, shared housing is becoming a topic of interest in the U.S., but there is as of yet limited attention to informality in these arrangements (Clark et al., 2018). The present study puts these concepts in conversation.

protections, which Durst & Wegmann (2017) term "informality-as-disregulation."[16] On this basis, I consider a broader set of housing arrangements than previously studied.

## Informal shared housing and youth homelessness

Informal shared housing is a significant feature of youth homelessness in the U.S.[17] One national estimate found that over the course of a year, 8.5% of all youth ages 18 to 25 and at least 2.3% of all youth under 18 couch hop without a stable nighttime residence (Morton et al., 2018a). In U.S. Department of Education (DOE) data from the 2020-2021 school year, 84% of unaccompanied unstably housed students were living in doubled up households (National Center for Homeless Education, 2022, p.11). Informal shared housing may be the first place youth turn to for help—in one study, youth (especially minors) who couch hopped the previous night were much more likely to be experiencing homelessness for the first time, compared to youth who had stayed in a shelter (Petry et al., 2022). Informal kinship care is also likely widespread; Generations United (2021a) estimated that for every youth in formal kinship foster care, there are 18 youth staying informally with kinship caregivers. Some populations are more likely to rely on informal shared housing than others. Couch hopping or doubling up appears more common among youth of color (Petry et al., 2022), youth in rural communities (Morton et al., 2018b), and gender and sexual minority youth (Hail-Jares, 2023; Rhoades et al., 2022; Petry et al., 2022)—populations of particular concern in policy and practice. Similarly, kinship caregivers are disproportionately people of color (Annie E. Casey Foundation, 2012; Generations United, 2021a).

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[16] Guests who have the property owner's permission to live in a home in exchange for money or services without a lease in place have limited protections under at-will tenancy law. However, the strength and nature of these protections vary significantly from place to place (Minnesota Legal Services Coalition, 2019; Olliver, 2023).

[17] Broadly, prior studies on youth in informal shared housing have focused on situations falling under the U.S. Department of Education's definition of homelessness, excluding some longer-term arrangements and informal kinship care. As such, the scale of informal shared housing involving youth who could benefit from outside support remains unclear.

Prior studies of unstably housed youth in informal shared housing have primarily focused on shorter-term arrangements, sometimes termed couch hopping or couch surfing. One study of couch hopping youth found that 70% were facing "very high" levels of psychological distress, and that multiple couch hopping stays over the course of a month was associated with higher levels of stress (Hail-Jares et al., 2020). In general, this body of research indicates that while couch hopping, youth face social and emotional discomfort, negative mental health impacts, and other risks (Hail-Jares et al. 2020; Holtschneider, 2021; McLoughlin, 2013). These findings indicate that youth in short-term informal shared housing need support—a critical point, given that the U.S. Department of Housing and Urban Development definition of homelessness still excludes most youth in informal shared housing (Curry et al, 2017). As advocates have long argued, youth who double up or couch hop are undercounted and underserved because of these statutory exclusions (Beekman et al., 2021; Bill Wilson Center, 2017; Curry et al., 2017; Holtschneider, 2021).

At the same time, risk is not the full story of informal shared housing. With the right resources or support, *safe* informal shared housing could be a longer-term option. However, there are few youth homeless services designed to help stabilize youth in informal shared housing. Also, youth in safe longer-term informal shared housing aren't generally eligible for youth homeless services at all. These longer-term arrangements are rarely the focus of prevention programs like family strengthening and preservation, which often start from the assumption that youth are living with a parent.[18] The present study looks at instability in informal shared housing as a spectrum, and does not differentiate between arrangements based on statutory definitions of homelessness. This allows for a more holistic conversation about the resources, supports, and policy changes that could prevent and mitigate instability—supporting youth where many of them already are.

This asset-based approach is informed by previous research establishing that youth have and prioritize connections to family and natural supports (Samuels, et al. 2021; Gaetz et al., 2016;

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[18] See, for example: National Alliance to End Homelessness, 2016

Perez & Romo, 2011), some of whom host youth informally (Curry et al., 2022). These relationships can also have a positive impact on wellbeing, resilience, and housing outcomes for youth facing homelessness (Dang et al., 2014; De la Haye et al., 2012; Mayock et al., 2011; Milburn et al., 2009; Unger et al., 1998). Further, studies of kinship care (formal or informal) have found positive impacts on youths' residential permanency, educational outcomes, cultural continuity, and wellbeing compared to youth in foster or congregate care (Washington et al., 2021).

Informal shared housing is also a response to a population-level affordable housing crisis in the U.S. In 2022, half of renters were cost burdened, paying more than 30% of their household income on housing costs (Joint Center for Housing Studies of Harvard, 2024). Current public housing resources are insufficient to the need; three fourths of eligible households receive no public rental assistance and the vast majority (93%) of households who do get on a waitlist have to wait a year or more to receive a housing choice voucher (Acosta & Gartland, 2021). In this context, it is unsurprising that over half of young adults 18 to 25 were living with a parent or guardian in 2021 (U.S. Census Bureau, 2021). Shared housing, multigenerational or otherwise, can be an effective strategy for reducing financial stress (Pilkauskas et al., 2014; Mykyta & Pilkauskas, 2016; Generations United, 2021b). It can also serve as a buffer against other less desirable or safe forms of housing, like emergency shelter, staying in a vehicle, or going without shelter. These economic benefits are relevant to youth, who have limited or no access to the formal housing market (SchoolHouse Connection, 2022).

## Linking instability with gaps in care infrastructure

The central tension in this study is the simultaneous instability (and risks) involved in informal shared housing and its positive potential as an affordable, relationally grounded housing option for youth. I argue that we can partially reconcile this tension by imagining otherwise. That is, what would make it possible for every youth to have a strong informal housing safety net and

support system, when they needed it? The concept of "care infrastructure" provides a theoretical framework for exploring this question.

Care refers to the varied and often informal practices that sustain daily life and social bonds, like child rearing, resource sharing, and care for the ill or elderly—what some theorists term "social reproduction" (Fraser, 2016). It also includes the affective processes of "caring about" or "caring for": recognizing a need for care and taking up responsibility for providing it (Fisher and Tronto, 1990). Feminist theory and empirical studies have long made the case that care is fundamental to public, economic, and political life, but is perennially devalued and invisibilized (Sevenhuijsen, 2003; Fisher and Tronto, 1990; Fraser, 2016). Nancy Fraser (2016) argues that this contradiction has led to a contemporary "crisis of care." U.S. social welfare programs have been gutted, replaced with workfare and costly privatized care systems (e.g. childcare centers and home health aides). And as Sarkisian and Gerstel (2012) argue, social policy continues to be organized around the hegemonic nuclear family model, obscuring the critical role that extended family and kin play in managing otherwise unsustainable work and care obligations.

Care infrastructure is an intervention in this crisis of care. As a concept, it describes the physical, material, and social structures that influence our capacity to provide and receive care (Binet et al., 2023). The concept has largely been mobilized to critique the current organization of public resources and space, teasing out the ways that the status quo undermines and overlooks care. For example, Power and Mee (2020) argue that housing and the housing system itself should be understood as part of care infrastructure. They write that this move can "make visible, re-vision and re-value the caring possibilities and constraints of housing" and raises "political questions about the ways that care is imagined and patterned through housing systems" (486). I propose that this mobilization of "care infrastructure" is relevant to other work on the fraught intersection of public and private systems of care. Kim et al. (2023) argue that illegibility of diverse family forms in policy, public systems, and social services leaves households to fall through the cracks. Other studies

have made the case that these gaps in the system actively disrupt the care practices that are more common in already marginalized communities (Juteau et al., 2023; Kurwa, 2020). These critiques illuminate how public systems and social policy can create infrastructures that are hostile to care.

Scholars have made the case for applying a macrosystemic, social ecological lens in research on youth homelessness (Kidd, 2012; Samuels et al., 2021). However, care infrastructure has yet to enter this conversation. I present it here as a useful way to contextualize the significant body of research that has articulated absence or disruption of care (e.g. family conflict, child welfare removal, or estrangement) as risk factors for or consequences of youth homelessness (Samuels et al., 2019; Tyler & Schmitz, 2013). Given the disproportionate risks of homelessness among low-income youth and youth of color (Morton et al., 2018a), if we stop at these individual and familial struggles, we risk reinforcing deficit-based narratives about low-income families and families of color. We also miss opportunities to identify community investments and structural transformations that could reduce racial disproportionality in youth homelessness.

As Fraser (2016) proposes in her text on the crisis of care, there is a real urgency to imagine "social arrangements that could enable people of every class, gender, sexuality and colour to combine social-reproductive activities with safe, interesting and well-remunerated work" (p. 116). Reaching that vision will require understanding why we aren't there yet. This is where the present study intervenes. By exploring instability in terms of gaps in care infrastructure, I hope to help build an evidence base to inform our imagination—Why are youth leaving or being pushed out of safe, informal housing? And what would it take to make that housing a more viable option?

## Social ecologies of instability

We currently have a partial understanding of the circumstances that directly cause breakdown or set the stage for instability. As a baseline, I look to prior research on the challenges facing adults in informal shared housing and youth in formal shared housing (e.g. coleased

apartments or cohousing). I also situate these challenges within a social ecological framework, following Samuels et al. (2021): outlining the individual, interpersonal, and structural factors that might contribute to instability.

## Individual and interpersonal challenges

Shared living, formal or informal, comes with the potential for significant relational challenges. Studies on both youth and adults have found that in shared housing of all kinds, household members report general social discomfort, difficulty navigating boundaries and use of shared space, and negotiating household rules (Bush & Shinn, 2017; Clark et al., 2018; Hail-Jares et al., 2020; Holtschneider, 2021; McLoughlin, 2013). Conflict could pose an existential threat to shared housing arrangements, especially in the absence of mediation structures or protections for guests; as Dean Spade (2020) observed in an essay on mutual aid, "[We] are mostly unprepared to engage with conflict in generative ways and instead tend to avoid it until it explodes or relationships disappear."

Mutual aid and informal shared housing in particular are also sometimes at odds with internalized social norms about (in)dependence, leading to emotional or social discomfort. In the HOPE HOME study, older adults temporarily staying with friends or family struggled with shame and fears of being a burden on their hosts; subsequent participatory analysis revealed that men may be more impacted by these norms (Handley et al., 2022; Knight et al., 2021). Social norms related to being self-reliant or a provider for one's family have also been found to impact guests' experience in informal shared housing and willingness to accept help (Harvey, 2022; Seltzer et al., 2012).

Contextual factors may also influence conflict in informal shared housing. Mental health and substance use challenges have been found to contribute to household tension and erode key supportive relationships (Curry et al., 2020; Keene et al., 2022). The nature of the relationship between the youth and other members of the household may also mediate experience and impacts of informal shared housing. One U.S. study found that accompanied children in doubled up homes

with grandparents or older siblings fared better than those living with non-relative adults, though the authors did not differentiate fictive kin that might be considered a natural support (Harvey, 2020). A UK study of diverse formal shared housing arrangements found that the nature and quality of relationships were critical to sustainability (Heath et al., 2017). In line with this, another UK study found that young people living with strangers in formal shared housing expressed concern over safety and faced mental health risks (Wilkinson & Ortega-Alcazar, 2019).

### Financial, housing, and structural challenges

Households that informally share housing often do so because of economic and housing stress on the part of the guest, host, or both (Generations United, 2021b). Though sharing housing can mitigate these stresses (Generations United, 2021b; Mykyta & Pilkauskas, 2016; Pilkauskas et al., 2014), a number of studies have found that informal hosts' financial and housing challenges can persist (Keene et al., 2022; Pittman, 2023; VanMeeter et al., 2023). Sharing housing informally has been found to be particularly high risk for renters and those receiving public housing benefits (Keene et al., 2022; VanMeeter et al., 2023; Cai et al., 2023). These findings are in line with Kurwa's argument (2020) that the current implementation of the Section 8 Housing Choice Voucher "turns personal bonds into eviction liabilities —continuing the precedent of public aid eroding social capital in low income (often racially marginalized) communities. An analysis of public safety net programs similarly found gaps in support and eligibility for family structures other than two-parent households (Kim et al., 2023). Pittman (2023) found Black grandmothers caring for grandchildren relied on under-the-table work to make ends meet, which they hid from caseworkers for fear of losing benefits eligibility. These findings are especially concerning given that diverse family structures are more common among the low-income households these programs target (Juteau et al., 2023). Given the significant rate of system involvement among young people facing homelessness (Morton et al., 2017), a focus on these potential barriers is warranted.

These systemic and financial barriers to stability are not equally distributed. Youth of color, particularly Black and Indigenous youth, are much more likely to face homelessness than their white peers (Morton et al., 2018a). In turn, many of the households youth turn to for help are in communities of color that have been systematically excluded from economic and housing opportunity, contributing to lower rates of home ownership, higher rates of evictions, and less intergenerational wealth than white communities (Broady et al., 2021; Graetz, et al., 2023; Kuebler, 2013; Townsley et al., 2021). Families of color are also disproportionately impacted by surveillance and intervention of the child welfare and criminal justice systems (Blumstein, 2014; Detlaff & Boyd, 2021). Despite these challenging circumstances, families of color continue to engage in mutual aid (Spade, 2020; Stack, 1975). Addressing the barriers to instability informal shared housing, then, could play a role in addressing racial disproportionality in youth homelessness.

## Methods

This descriptive study was designed to identify the events that lead youth to exit safe informal shared housing. I also sought to understand how contextual factors shaped stability in these arrangements. Specifically, I asked:

1. What did youth describe as the direct cause(s) of exit from safe informal shared housing?

2. What multilevel contextual factors were associated with the breakdown of safe informal shared housing, across cases?

To answer these questions, I analyzed two hundred and five interviews with youth facing homelessness from a national study conducted in 2016 and 2017.[19] In addition to thematic analysis of youth's experiences in informal shared housing, I also recorded categorical data on each period of informal shared housing youth described. This secondary analysis was issued an exemption from review by the University of Chicago Social and Behavioral Sciences IRB.

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[19] For an overview of the initiative as a whole and its research components, see Morton et al. (2018c).

## Primary data collection

The Voices of Youth Count (VoYC) was a multi-component research initiative on youth homelessness in the United States. Of the twenty-two counties participating in other areas of the project, five were selected for in-depth interviews (IDIs): Cook County, IL; Philadelphia County, PA; San Diego County, CA; Travis County, TX; and Walla Walla County, WA. Selection criteria included variation in terms of urbanicity, geography, local homeless service infrastructure, demographic characteristics, and other unique local factors. In each county, the VoYC IDI team partnered with a youth-serving organization and recruited a team of local interviewers and transcribers. Qualitative data collection occurred between July 2016 and March 2017.

To be eligible for the study, participants had to be between the ages of 13 and 35 and had to be experiencing homelessness or housing instability at the time of the interview, under the Department of Education's definition of homelessness (Public Health and Welfare Part B: Education for Homeless Children and Youths, 2020).[20] Local research teams recruited participants through flyering, referral from service providers, street outreach, word of mouth, and snowball sampling. All participants gave assent (if under 18) or consent to be interviewed. Interviews were semi-structured and used a narrative approach (Morton et al., 2018c). Each interview began with the question, "If your experience of housing instability was a story, where would that story begin?" The interviewer then prompted youth to narrate their housing experiences up through the time of the interview, including details on employment, family, friends and partners, education, formal and informal support, and health and wellbeing. Interviews were audio recorded and transcribed. The interviewer and interviewee also took notes on a housing timeline worksheet, which allowed for freeform documentation of their story. Finally, youth completed a digital survey on demographic information and adverse experiences, which was linked to the interview data via their pseudonym.

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[20] This included unsheltered homelessness, staying in places not meant for permanent habitation, staying in hotels or motels, couch hopping, and being imminently at risk of homelessness.

Participants received a $25 Visa gift card, regardless of whether they completed the full interview. Interviewers also offered a palm card with information on housing, food, transportation, and other services. The team did not collect any personally identifiable information. In this paper and all original data, we refer to participants by a pseudonym they chose. The original research protocol was approved by the University of Chicago Social and Behavioral Sciences IRB, including a waiver of parental consent for the participation of minors.

Ultimately, the team conducted in-depth interviews with 215 young people. Of this full sample, 203 participants discussed staying in informal shared housing as a young adult or unaccompanied youth. Appendix A provides more demographic information on the full sample. Most youth (86%) were aged 18 to 25, and the sample was majority youth of color and majority LGBTQ+ identified. These latter characteristics of the sample mirror national statistics on demographic characteristics in the youth homeless population (Morton et al., 2018a).

## Secondary data analysis

The original Voices of Youth Count research team integrated a critical realist epistemology (Bhaskar, 2008; Fitzpatrick, 2005) and used an extended case model approach to analysis (Burawoy, 1998). The use of these methods and methodological frameworks involve thinking across scales to make meaning of qualitative data. This allows researchers to develop theories about how interpersonal, community-level, and systemic factors shape individual experience (Samuels et al., 2021). Critical realism also centers value-informed inquiry. This means designing studies that take systemic inequalities and marginalization seriously, while also analyzing participants' situated meaning making in those contexts (Bhaskar, 2008). I applied these methodological frameworks to the specific case of unaccompanied youth in informal shared housing by structuring analysis and findings within a social ecological framework. I contextualized individual youth stories of instability

in informal shared housing by looking at patterns across cases and explicitly framing challenges in terms of racial and economic inequality.

Within the 203 transcripts where youth described staying in informal shared housing, I identified passages discussing an informal shared housing arrangement and the period immediately preceding or following it. After reading each full interview transcript, I did reflective memoing on the role of informal shared housing in the context of the participant's larger story of housing instability. I drafted a set of provisional codes based on my research questions and prior research (Saldaña, 2013), like "[Informal shared housing] exit" and "[Informal shared housing] material conditions". I then open coded relevant passages from fifteen interviews, three randomly selected from each of the five sites. This initial sample size was determined by theoretical saturation (Saldaña, 2013; Leech & Onwuegbuzie, 2011). I condensed codes into broader categories through axial coding (Strauss & Corbin, 1990), and combined or grouped them with the prior provisional codes. Together, this formed the supplemental codebook (Appendix A). I then applied this codebook to previously segmented passages from all 203 interviews.

Analysis for this paper focused on the set of codes on exits from informal shared housing. I reviewed coded passages, including intersections of multiple causes of exits, to draw out key themes. For example, the theme "Host makes demands of youth's money that the youth can't or doesn't want to offer, or pressures them about getting a job" emerged from some of the text coded at "[Informal shared housing] exit–Financial or material." For each of these causes of instability, I recorded the youth who were impacted, the host(s) they were staying with, and exemplary quotes.

During the coding process, I documented categorical, descriptive information about each of the periods of informal shared housing that participants described.[21] I also recorded a binary value for each potential cause of exit identified through qualitative open coding (e.g. relational challenges,

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[21] I captured the following categorical data when available: youth age at the time of the stay; whether or not the period of informal shared housing was a group of undifferentiated arrangements; whether the length of stay was more or less than one month; the identity primary host in relation to the youth; whether it was a return stay; and the cause(s) youth cited for exiting the arrangement, if any.

opportunity-driven exits, or financial or material challenges). I matched these data with the

demographic and adversity experience survey data associated with each youth. Some of the periods

I captured collapse more than one informal shared housing arrangement, because of a lack of

differentiation in the interview data (ie. "I was bouncing around to different friends' houses for a

while"). As a result, I was not able to capture what share of total arrangements were impacted by

each cause of exit. Instead, I looked at what share of youth had one or more arrangements impacted

by each cause of exit.

These quantitative data were used to complement thematic analysis. They allowed me to

provide summative information about the average number of informal shared housing periods per

youth. I was also able to explore the percent of youth in the sample that were impacted by each

cause of exit and the percent of periods of informal shared housing where youth did not report a

cause of exit. Finally, I cross tabulated the cause of exit with other factors, like youth age and host

identity, to point toward directions for further analysis of the qualitative data.

In this study, I focused on situations where the youth and host could plausibly benefit if the

arrangement were to continue. For this reason, analysis did not focus on situations where youth left

informal shared housing to pursue an opportunity they valued (e.g. the youth started college or

chose to move in with a romantic partner) or where the end of the arrangement was necessary for

logistical reasons unrelated to financial or housing strain (e.g. their host moved out of the area). I

also excluded passages on informal shared housing which were coded as involving abuse, violence,

or threats of abuse or violence. This is because I am interested in identifying opportunities to

stabilize informal shared housing, on the premise that housing stability and social support in

informal shared housing could benefit youth. This would likely not be the case when youth are

exposed to violence, abuse, or threats in an informal shared housing arrangement. Any formal

efforts to stabilize these arrangements would also involve significant legal and ethical concerns.

# Findings

Across their stories of housing instability, youth reported on average four to five periods of informal shared housing, all of which had either ended or become unstable. Of the youth who stayed in informal shared housing, all but one (n=202) described one or more arrangements that did not explicitly involve exposure to violence, abuse, or threats of violence or abuse.

In the findings below, I first report the individual and interpersonal circumstances that directly led to youth exits from safe informal shared housing. Next, I describe the direct causes of instability that operated at the environmental or systemic level—household financial hardship and housing instability, as well as situations where intervention (or threats of intervention) by public systems pushed youth out of informal shared housing. Across these findings, I also explore the underlying individual, interpersonal, and environmental or systemic contexts that acted as critical conditions of instability, setting the stage for breakdown.

## Social tension and interpersonal conflict

As a whole, internal social tension and active interpersonal conflict was the most widely experienced cause of instability in informal shared housing among youth in this study. Just under 70% of youth in the sample (n=137) reported leaving one or more safe informal shared housing arrangements in part because of these relational challenges, and most of those participants (n=91) did so more than once. Contextual factors like youth age, mental and behavioral health challenges, their relationship with their hosts, and their hosts' financial and housing circumstances were associated with the instability caused by individual and interpersonal challenges.

Normative tension and feelings of being a burden

*[Houseguests] are just like fish – they start to smell when they've been there for a week. … I just kind of sensed it and left. … I like to be able to come back.*

Zach, Walla Walla County

As the quote above reflects, youth sometimes decided to leave informal shared housing based on internalized social rules about being a good guest. Queen Slob, a white young woman, went so far as to codify "rules of couch surfing":

> "[Stay] one place two nights in a row, go to the next place, go to the next place. Never try to stay somewhere a week. Like, 'cuz people are gonna sick of you bein' on their couch. It's just normal. It's couch surfing etiquette or whatever."

These logics positioned informal shared housing as a norm transgression that was tolerated by hosts, but only for a short time. Youth left informal shared housing strategically, before the anticipated escalation to outright conflict, which allowed them to keep relationships (and housing options) intact. Notably, though, over two-fourths of these situations were with non-relative and non-romantic hosts: friends, friends' families, and acquaintances. This suggests that youth felt family and romantic partners had different expectations about sharing housing.

When they stayed with friends' families, minor youth faced developmentally specific normative pressure related to living away from their parent or guardian's home. Some youth mitigated this social tension by hiding their situation from their hosts, never staying in one place long enough to arouse suspicion. For example, Shirley Temple, a Latina young woman, described the fallout when her friend's mom noticed how often she was staying over:

> "She would be like, 'Oh mija don't you gotta go home?'  Like, and I'd be like, 'Oh no it's okay, my mom like, she's not trippin.'  But, she'd be like, 'No mija vete tu casa' you know like, go home, like you can't be here all the time like that."

Friends' families had varying levels of comfort with allowing minor youth to live with them informally. Youth reported that both they and their hosts were concerned about getting in trouble or getting the youth's parents in trouble. The source of this threat was often unclear; however, as I will

discuss later on, child welfare intervention was a common concern. However, when youth had deep connections to a friend's family, especially when the family was aware of the youth's home circumstances, informal shared housing tended to be more "above board" and less impacted by normative pressures.

Social norms around independence and dependence also influenced youth decisions to leave informal shared housing. Youth were often keenly aware of the burdens and costs of informal hosting, and self-conscious about relying on their host. For example, Karen, a multiracial young woman, was conflicted about her time with a friend's parents:

> "I treated all of them as if they were my family. … [When] I decided to leave it was just like, I just felt like I'd been there for a little too long … I always helped them clean and stuff, but it's like, I couldn't get a job, so it's like I couldn't help them like, pay the rent or like, pay for like me sleeping there or anything, so I just felt bad."

Karen would have been able to stay longer, but she decided to leave and Rosa Mendez, a Latina young woman,  only stayed with her boyfriends' mom off and on while she was pregnant, to protect her hosts' housing: "[His mom] didn't want us to go. … [We] were worried that she was gonna get caught up, like she was gonna lose her housing because of us, 'cause she was on Section 8." In both these cases, the hosts youth stayed with were amenable to them staying longer and youth had positive experiences in the home. But by electing to leave, Rosa Mendez and Karen mitigated the housing and financial risks they felt responsible for—in turn relieving themselves of feelings of shame around being a burden.

Expectations and norms around independence were mediated by youth age and in some cases were triggered by developmental milestones (ie. graduation, getting married, or turning 18). One white young man, Batman, described feeling conflicted about leaving his parents' home and becoming unstably housed once he turned 18: "I feel like it was a stupid choice [to leave my parents' house], but … I feel like I need to do it on my own." In a few cases, hosts themselves pushed youth out because of these social norms related to independence. Sean Combs, a young Black man, spent

his last year of high school living with his pastor. After leaving for college, he asked to come home

for holiday breaks, but the tone of support had shifted:

> "[My pastor] essentially kicked me out, that's what he told me, uh, because he wanted me to be independent. … [Cause] usually foster care youth, they have the sense of dependence, so he wanted to uh, remove that mentality. … I felt as if he was very logical, uh, because I should have the sense of independence, although he took his son in on his college break, but in my case, um, it was different."

Sean Combs shared his pastor's perspective on the value of independence. Like other youth in the

study, he was able to rationalize the end of an informal shared housing arrangement by asserting

that making it on his own was a rite of passage during early adulthood. But as Sean Combs

observed, his hosts' son was being held to a different standard.

### Interpersonal conflict and relational breakdown

*[Living] with somebody every day, you're going to get tired of them. … [You] don't necessarily mean to, but y'all gonna end up bumping heads and that's what we did.*

Zamir

Interpersonal conflict in informal shared housing was a driver of instability for many youth

in this study. Much of that conflict had to do with the realities of living in a household with other

people—expectations around household chores, financial or material contributions to the

household, having guests over, substance use, privacy, and use of shared spaces. These expectations

were rarely communicated clearly or in advance, and youth had limited power to push back or set

their own boundaries. These circumstances set youth up for instability: over twenty percent of the

youth in the study (n=45) left at least one informal shared housing arrangement because of conflict

over boundaries, rules, and expectations. As Brandon, a young white man, described, "[Pretty] much

whoever's name is on the contract of that house, they have the say so of kicking you out. … It's

pretty much a power game."

For example, Jess, a young gender non-conforming person, was shocked when their

coworker and host wanted to run a background check on them shortly after moving in. They

reflected, "I don't care how good your intentions are, like I feel really disrespected by it and it's just something that I'm not, like, gonna budge on." Jess was given a week to move out. Paris, a Black young woman, struggled to navigate expectations while staying with extended family: "[My] auntie had got mad because I didn't wash the dishes when I got out of school. … [She] was like 'You gotta go because, I see you don't like to clean up!'" She then moved in with her grandma, but decided to leave after her grandma snapped at her about waking up late for school. She reflected, "[If] my family would've came to me like, in a respectful way … like all of this would've been avoided if they would've just at least thought about what they say."

Personal disagreements and relational discord not directly related to informal shared housing also triggered youth exits. Twenty eight youth (14% of the sample) left informal shared housing with romantic partners or partners' families because of a breakup or relationship trouble.[22] Almost 20% of youth (n=40) reported leaving at least one arrangement because of non-romantic relational breakdown or personal disagreements. In about three fourths of these arrangements, youth were staying with relatives or chosen family. Youth cited issues like "family drama" or "not getting along" with one or more members of the household as the cause of fights. For example, Antonio, a young Black man, lived with his mom and sisters after turning 18 until a seemingly small conflict spiraled into something bigger: "[My mom, sister and I] got into [it], it was something very petty … like me and my mother have had issues for like- they're like- an hour is like not enough to cover it!" Finally, some youth (n=15) reported leaving informal shared housing to avoid household conflict they weren't directly involved in. Scarlet, a white young woman, described one such situation: "[We] were staying at a friend's house for like four or five months. And then they're arguing, which is too much for both of us, so we had to leave there."

Financial and housing stress impacted many youth and hosts in this study. Even when these challenges didn't directly lead to youth exits from informal shared housing, they sometimes

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[22] This does not include situations involving intimate partner violence.

escalated tensions in the home. Sheena, a young Black woman, stayed with her god mom off and on. One of those times, Sheena left because of a big argument with her god mom. When the interviewer asked for more detail, she explained:

> "[My god mom] also had like, her brother and the rest of her kids come down around that time, and we were barely like, making it as it is … [We] already had a bunch of kids in the house, now we have your brother, plus, you know, these- our friends are always coming over. … [It's] just a- a packed house."

The crowding and household financial precarity amped up tensions, making conflict more likely and more intense. Other times, youth left because of arguments over management or perceived mismanagement limited household resources were being mismanaged. Frank Castle, a young Black man, stayed with a friend's parent for four months. He explained why he decided to leave: "I never got to eat a thing. It was just, it was like, they all just smashed everything they didn't think to like, respect and save me a plate, and it was my money that was bein' used."

Substance use and co-occurring mental health challenges contributed to conflict, both as a direct cause of instability and a critical condition leading to conflict. When a youth was suspected of or found using an illicit substance against the wishes of their host, this was often grounds for kicking them out. In a couple of cases, youth who wanted to avoid drugs left informal shared housing because another member of the household was using. This was true for Jose, a young Latino father, who stayed with his sister while waiting for a spot in a family shelter: "[There] was just a lot of drugs there, and I- and I'm trying to stay clean … I know if- and I know if I stayed there then I'm gonna be tempted to smoke, and smoke, and then you know, not be in my kid's life." Ultimately, he decided to leave and stay on the streets until the spot at the shelter opened up. Other times, the effects or aftereffects of substance use exacerbated interpersonal conflict. For example, Lindsey, a multiracial Latina young woman, stopped using substances once she moved in with her dad and stepmom as an adult. However, the mental health side effects of detoxing led to conflict: "Me and [my stepmom] butted heads a lot and like, I don't feel like she was able to stop and think like, 'Oh

hey. She's getting off of drugs, this is going to be fucking rocky.'" Lindsey reported that these
conflicts led her dad to push her out of the house.

## Environmental and systemic drivers of instability

Many of the people youth turned to for housing were themselves struggling with financial
and housing difficulties. In some cases, youth exits from informal shared housing were a direct
result of these conditions—lease restrictions, eviction, foreclosure, lack of space, or health impacts
from low housing quality. Informal shared housing also moved between being hyper-visible and
invisible in the eyes of social services, public housing, child welfare, and criminal legal systems.
Public system intervention generally served to destabilize rather than support informal shared
housing.

### Housing and financial precarity made informal shared housing unsustainable

*I told [my friend], I'm just like, 'I can't stay here without paying rent. So, I will leave.' And he agreed. I
packed my stuff*.

<div align="right">Dr. Anonymous</div>

Youth often stayed in households facing some level of financial precarity. In this context, it is
unsurprising that youth were sometimes asked to contribute financially or otherwise to the
household, to help make ends meet or cover the costs associated with hosting (ie. utilities, food, or
other incidental costs). For twenty-seven youth in the study, these financial pressures directly led to
instability. Youth left arrangements when they felt those expectations were overwhelming or unfair,
or when hosts pushed them out because of unmet expectations. Some youth agreed to leave when
they could no longer contribute to rent payments or household costs, like Dr. Anonymous in the
quote above. Similarly, Rafael, a Black young man, was resigned to the fact that stable informal
shared housing was out of reach because of his limited resources: "I don't have no money to give
nobody, so I know … that everywhere costs … So [hosts are] like, 'He's here with no money, he's

living free. What is he doing? Get out the house.'" In contrast, Dominique, a Black young woman, was

frustrated by her hosts' demands: "I done left plenty of times because … [hosts would ask], 'What

you bringing to the table? Like you can't live here [if] you're not working.'" These financial

challenges impacted arrangements with all kinds of hosts, with the exception of romantic partners.

Though minor youth did sometimes leave because their host was unable or unwilling to continue

covering increased household costs, they were rarely pressured to contribute money or get a job.

In some cases, youths' hosts were one or two steps away from housing instability

themselves. For example, Juan, a multiracial young man, lived informally with friends who he

described as "not stable" in their own housing. Because of this, he didn't see them as a long-term

housing option and ended up hopping from place to place. Eighteen participants had to leave at

least one informal shared housing arrangement because their host unexpectedly lost their housing.

Rafael, a Black young man, stayed with his uncle—a renter—until disaster struck: "[My uncle] got

evicted out of his home and he's living with someone [else now]. … You know, temporarily. … That's

the reason why I'm not with him." Rafael also made it clear that if his uncle had his own place, he

would choose to stay there again.

Renters faced particular precarity when hosting youth informally. Twelve youth described

situations where they left informal shared housing because of their host's lease restrictions. Some

youth left preemptively, like Sasha, a Black young woman:

> "[My grandma] didn't want me on the street, the only thing with her is that her landlord only
> had two people on the lease, and I guess it would have been some type of problem if I was
> just staying there. … [She] just kept saying about her landlord and she just wanted me out
> all the time like on the balcony and stuff and it was just getting annoying."

Her host was caught between a desire to help and the stress of potentially losing her own housing.

Because of that tension, Sasha ended up leaving once she was able to get into a formal housing

program. Other youth were forced to leave after a property owner found out they were staying in a

rental without being on the lease. In one extreme example, Judge Joe Brown, a white young man,

was forced out because he tried to be added to the lease. When the property owner ran a

background check, they discovered a prior drug-related legal issue and decided to call the police to remove Judge Joe Brown from the premises.

Housing quality issues and crowding led sixteen youth to leave informal shared housing arrangements. Shay, a Black young woman, stayed with her best friend for a summer and helped take care of her friend's kids. The apartment was so run down, though, that the whole household ended up displaced: "[After] a while [my friend's] slumlord started getting real lackadaisical with fixing things in the place. Uh they had a bed bug problem so she decided to move out and move back to her grandmother's." Jenna, a Black young person, stayed in crowded informal shared housing multiple times across their story. Jenna left these situations largely because of physical discomfort: "[I left because] I was … sleeping on the couch and the floor and I was pregnant and I'm like, I can't stay here too long because they don't have enough room." Sometimes, youth elected to leave to make space for others they saw as more vulnerable. Malajah, a multiracial young woman, explained why she left her mom's house, where she was staying as an adult: "My niece and nephew … stay there and it's not enough space, so I moved out. I'm older, I can do things like that, ya know?"

## Public systems failed to support and sometimes penalized youth in informal shared housing

*When you first apply [to the housing program] you have to write a statement of, what is your living circumstance or whatever, and when I had said, "I'm couch surfing," he said … like you have to be physically homeless. I think that's why I left [my mentor's house].*

Denise

Social services and public systems rarely served to stabilize informal shared housing.[23] Youth were sometimes in contact with social services, though—about 40% of youth (n=82) entered a formal housing program like a shelter or transitional living program (TLP) after leaving informal shared housing. For example, Marie, a Black young woman, reconnected with her child welfare case

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[23] Only one youth in the study, Hope, reported participating in a formal program which specifically provided support for informal shared housing. Although not explicitly named by the interviewee, the program was likely the extended Kinship Guardianship Assistance Payment Program for relatives who house and support former dependents (CA Department of Social Services, n.d.).

worker while she was living with acquaintances. She says her case worker then moved her into a TLP, where she could stay until she left extended foster care. In two stories, program eligibility requirements pushed youth to leave safe informal shared housing. Denise, the Latina young woman quoted above, is one example. Another youth, Karma, reported a similar situation with a college scholarship program she applied for while staying with friends. Program staff told her she had to be unsheltered or in a formal housing program to be eligible, and referred her to a transitional living program. She had reservations, but ultimately went through with it: "I don't like sharing a room with people. … But I knew if I wanted to get into college, I knew this was something that I had to do."

A few participants stayed informally with friends or family members who were in a housing program or relied on a Section 8 Housing Choice Voucher. Six participants reported that housing program restrictions forced them out of informal shared housing, temporarily or for good. José, a young Latino man, was only able to stay with his brother periodically because of housing program restrictions: "[My brother] only asked me to leave when his … case manager, or, or like, people from you know, the [program were] close to the house." Jiraiya, a young Black man, lived stably with his sister until she got a housing voucher: "[You] know how Section 8 it is, they can't really have nobody else in the house that's not on the Section 8."

Some public systems played a more active role in destabilizing informal shared housing. The threat of intervention by child welfare or criminal legal systems was often enough to push youth to leave. In Travis County and Walla Walla County, status offense laws criminalized minor youth who were away from home or truant, and sometimes penalized households that harbored them. In response, minor youth flew under the radar and reported that hosts were wary of allowing longer-term stays. The threat of child welfare involvement was also a concern for many minor youth. Naomi, a Black young woman, left her mom's house after a bad argument and stayed with a friend's family for around six months. She described her decision to leave:

"[My friend's] parents was ok with [me staying there], but I kept, like, trying to tell them, like, the situation [with my mom], what was going on. But every time I would tell them, they would mention [the Department of Children and Family Services], so I really wouldn't-wasn't really trying to put my mom in that situation, so I moved out of their house."

She then went into a period of shorter-term couch hopping before moving in with her aunt. Karen, a multiracial young woman, left a friend's parents' house because she was worried about putting her hosts at risk of child welfare involvement: "CPS found out that I was living with [my friend's parents] … [My friend's] mom didn't want [her kids] to be taken away from her, so she called me, and I was like, 'Oh, I understand, like, I don't want you guys to be separated…' So it's like, that day, I just left."

Active child welfare intervention also served to destabilize informal shared housing for some parenting youth. Four young mothers left informal shared housing after being subject to child welfare investigation or child removal. Baby Blue, a Black young mother, was staying with her own mom as a young adult. When DHS came by for an investigation unexpectedly, she got worried: "[Everything] was horrible because we wasn't – we didn't know that somebody had called DHS at all. … [Once] they left, I got scared, so I just never returned back." For two other young moms, hosts or other members of the household reported them to child protective services; both youth left those arrangements to avoid losing custody. In a couple of cases, child welfare staff pushed young parents whose children had already been removed to leave informal shared housing as a precondition for getting custody of their children. This was true for Aubrie, a white young woman:

"I was at my mom's until CPS told me that I wasn't allowed to stay there [because my daughter was there]. … I started house-hopping from friend to friend, and CPS was like, 'If you want to get your baby back, you have to be somewhere we know.' So they took me and put me at [an emergency shelter]."

Child welfare requirements didn't allow Aubrie to stay with her mom, her preferred and more stable housing option, because she wasn't supposed to live with her own daughter. But the system also punished her for staying in shorter-term arrangements, pushing her into a shelter where she didn't want to be.

# Discussion

This study examined youth perspectives on why safe informal shared housing arrangements fell apart and cross-case factors that influenced instability. I made use of a large national dataset of longitudinal, retrospective interviews, which provided a comprehensive perspective on youth exits from safe informal shared housing in the context of their experience of housing instability. This study is also one of the first to define informal shared housing by its lack of formal protections for guests, or informality-as-disregulation (Durst & Wegmann, 2017). In doing so, I was able to tell a larger story about diverse housing arrangements linked by their marginality. Finally, I framed the challenging circumstances that led youth to exit informal shared housing as gaps in care infrastructure. This move shifts the responsibility for addressing instability to public systems and services and brings systemic inequality and racism into focus as a backdrop for instability. The unequal distribution of resources, opportunities, and state surveillance—often organized along racial lines—impacts both youth and the people they turn to for help.

From the perspective of youth in this study, interpersonal conflict and social tensions were the predominant drivers of instability. As previous studies on formal shared housing observed, communication, boundaries, personality differences, use of space, expectations, and active disagreements all present thorny challenges (Clark et al., 2018). However, youth in this study were rarely in a position to negotiate or set their own boundaries. When relational challenges became unbearable, youth were the ones to get kicked out or leave. Previous studies indicated that informal shared housing was sometimes stigmatized or seen as a threat to guests' self-image (Harvey, 2022; Knight et al., 2021; Seltzer et al., 2012). Those themes emerged here, too—with the nuance that the hosting relationship and youth age made a difference. Being a long-term guest seemed less acceptable to youth while they were staying with nonrelative and non-romantic hosts. Youth also left informal shared housing when they felt like a burden on their host. These feelings were sometimes linked to social norms valuing independence and self-reliance, particularly for young

adults. In short, the social discomfort and conflict that previous studies identified as challenges in informal shared housing can and does lead to breakdown (Bush & Shinn, 2017; Clark et al., 2018; Generations United, 2021a; Hail-Jares et al., 2020; McLoughlin, 2013).

The people youth turned to for housing were often facing financial and housing precarity themselves. In a few cases, this precarity escalated into evictions, foreclosures, or ultimatums—either kick out the youth, or get kicked out. More often, though, arrangements ended before a crisis hit. Youth also left arrangements in part because of anxiety or conflict over hosts' expectations around employment or contributing to the household. These expectations appeared to mount once youth turned 18. Financial precarity and crowding also magnified interpersonal conflict and normative pressure, regardless of youth age. These findings add to the evidence base linking household resources scarcity with risk of instability (Keene et al., 2022; VanMeeter et al., 2023), while adding a more nuanced and contextual understanding of social pressures related to money.

Compared to relational and financial difficulty, public systems and services were a smaller part of youth exits from informal shared housing. This is in itself a loud absence; informal shared housing was, in a sense, illegible. In two extreme cases, youth had to exit informal shared housing to become eligible for youth homeless services. More often, social services simply helped youth leave safe arrangements and move into formal housing. These findings support efforts to expand federal definitions of homelessness to include more youth in informal shared housing (Annie E. Casey Foundation, 2023; Curry et al., 2017; SchoolHouse Connection, 2023), while also challenging us to design services that might stabilize youth in safe informal shared housing. Meanwhile, to the child welfare, public housing, and juvenile justice systems, informal shared housing was hyper-visible and policed. System-impacted youth, informal shared housing was unacceptable—incompatible with custody requirements, risky for minor youth, and a violation of public housing and housing program rules. This finding extends Kurwa's (2020) argument about public housing; public systems, broadly, turned youths' supportive connections into liabilities.

# Implications for policy and practice

Informal shared housing recently entered the national conversation about preventing and addressing youth homelessness (USICH, 2024). However, public systems, programs, and renter protections are not currently designed to accommodate or support informal shared housing arrangements. This lack of care infrastructure leaves youth and hosts to navigate challenging relational dynamics, housing challenges, and financial stresses on their own. However, we are in a position to integrate shared housing into our national framework for ending youth homelessness. Youth are already staying with people who they know as a housing option. These natural supports should be core allies in our efforts to support youth at risk of or experiencing homelessness. Below, I highlight potential directions for policy and practice, extending from this study's findings and previous examples from the field.

## Policy and public systems

**Integrate family and natural supports into policy aimed at addressing youth homelessness**

Family and natural supports currently play a limited role in federal policy aimed at addressing youth homelessness. The Runaway and Homeless Youth Act (2016), one of the primary policy documents impacting youth homeless services, is almost entirely focused on youth divorced from their family and community context. This absence shapes the national conversation on youth homelessness, limiting our ability to imagine family and natural supports as part of the solution. Informal shared housing is even more marginal, even in broader conversations about housing policy. Ongoing efforts to improve housing affordability through local and state policy should consider the unique needs of doubled up households.[24] Findings from this study also indicate a need for renter protections to mitigate the housing risks of hosting and create a buffer against eviction.[25]

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[24] One notable precedent is Generations United (2019), which has been pushing for growing housing stock adapted to the needs of multigenerational households and grandfamilies.

[25] California AB 188 (Dwelling units: persons at risk of homelessness), a pilot measure to facilitate formalization of shared housing in rented accommodations, is one example.

**Limit the destabilizing impact of public systems on youth in informal shared housing and their hosts**

As I argued above, stability was undermined for some youth because public systems failed to account for or accommodate informal shared housing. This was true of child welfare and juvenile justice systems, whether through assumed or active intervention. Thus, abolitionist efforts to shrink or supplant the child welfare, juvenile justice, and criminal justice systems would likely have positive ripple effects on stability in informal shared housing. It was also true of social safety net programs, like housing benefits. Section 8 Housing Choice Voucher programs and other public benefits programs should be structured to accommodate diverse and changing family structures, removing penalties for mutual aid.

Practice and social services

**Center family and natural supports**

This study contributes to an ongoing narrative shift in how we design, fund, implement, and evaluate social services aimed at preventing and addressing youth housing instability—recentering on community, family, and other natural supports as the primary providers of long-term connection and care. The Change Collective (2018), a Canada-based coalition of youth-serving organizations, clearly articulated this shift: service providers move from a "focus solely on the youth" toward working with "youth in the context of their natural supports, seeking to strengthen the capacity of those within the network to support the needs and goals of the youth" (13). Canadian evaluations have documented promising impacts of investment in family and natural supports (Main & Ledene, 2019; Sage-Passant, 2019; Ward, 2019). In the U.S., permanent connection is one of the four federal outcomes for addressing youth homelessness (USICH, 2018). Social services have an opportunity to take on this family and natural supports framework as part of their efforts to help youth build those permanent connections.

**Integrate safe shared housing into existing service models**

Findings from this study about the direct causes of instability make it easier to imagine what role youth services could play in fostering safe, stable informal shared housing. As proposed by the Change Collective (2018) practice framework, strengthening connection to family and natural supports can and should be central to youth services. Case management could include a focus on interdependence and strengthening youths' natural supports, reducing stigma about asking for and receiving help. Service providers could help youth and other members of the household establish shared housing expectations, manage conflict, and develop effective communication strategies.[26] They could provide respite housing for a "cooling off" period, when conflict becomes overwhelming. Staff could help formalize arrangements through a lease or sublease. They could also coordinate with rental property owners to mitigate housing instability for both youth and their hosts. Services could provide stipends to youth, hosts, or both, to help cover the costs of hosting or prevent eviction. These approaches are already part of family strengthening and reconnection, eviction prevention, flexible funding, master leasing, formal kinship care, and other existing service models. But youth in informal shared housing will continue to fall through the gaps if we don't intentionally design programs with these relationships in mind.

**Tailor supports to the youth, household, and community context**

This study also indicates that contextual factors and critical conditions shape the risk of instability in informal shared housing. In Table 1, I map how individual, interpersonal, and structural or environmental contexts were related to particular causes of instability. Given these patterns, providers may be able to tailor supports and services based on youth characteristics, who the youth is staying with or may stay with, household financial circumstances, and local context. For example, programs working with minor youth may need to act as a link between youth, hosts, and

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[26] See, for example, CloseKnit's (2022) shared expectations agreement for youth and hosts.

potentially youth's parent(s) or guardian(s) to address concerns about child welfare involvement

and mitigate stigma related to youth being "away from home".

Table 1: How multilevel contextual factors shaped exits from safe informal shared housing

| | Contextual factor | Link to instability |
|---|---|---|
| **Individual** | Youth age | |
| | Under 18 | Stigma related to youth being "away from home" |
| | | Fear of child welfare involvement |
| | | Risk of juvenile justice involvement (see Local status offense law) |
| | Perceived as "young adult" | Greater expectations of financial or material contribution |
| | | Normative pressure about being (in)dependent |
| | Youth parenting status | Risk of child welfare involvement or active child welfare intervention |
| | Behavioral health and co-occurring mental health challenges (youth and others) | Heightened risk of conflict or relational breakdown |
| **Interpersonal** | Relationship between youth and leaseholder or property owner | |
| | Romantic partner or romantic partner's family | Relational history contributes to personal disagreements, breakdown |
| | | Housing ends when the relationship ends |
| | | Fewer expectations of financial or material contribution |
| | Relative or chosen family | Relational history contributes to personal disagreements, breakdown |
| | | *Less* stigma/normative pressure about staying in informal shared housing long-term |

| | Non-relative, non-romantic hosts | *More* stigma/normative pressure about staying in informal shared housing long-term |
|---|---|---|
| Environmental & systemic | Financial precarity & crowding | Internal stress and discomfort about burdening hosts |
| | | Heightened risk of conflict or relational breakdown |
| | Local status offense law | Criminalization of minor youth while away from home or truant, and sometimes households that harbor them |

## Limitations and gaps for future research

This study was conducted in 2016 and 2017, and reflects youth experiences leading up to the time of the interviews. Retrospective studies are always impacted by the effects of time on experience. Further, some contextual factors—like the subprime mortgage crisis—are less relevant to youth stories today. Impacts of the COVID-19 pandemic and the growing housing affordability crisis are also not reflected in these data. Regardless, I argue that many of the themes from this study are still relevant today.

Participants did not report a specific cause of exit in one third of the periods of informal shared housing they described. For a few youth, this was because they were still in the informal shared housing at the time of the interview. In other cases, it is not clear why youth omitted this information. It could be related to willingness to share, difficulty remembering past events, an assumption that the cause of exit was obvious, interviewer cueing, or some other factor. Given the size and diversity of the sample, it is unlikely that a common cause of instability was missed. However, the prevalence of each cause of exit in this study should not be understood as definitive or generalizable.

Some key perspectives and information are worth further investigation. The youth in this study had partial knowledge of the circumstances impacting other members of the household. In

particular, youth were unlikely to have in-depth knowledge of the financial and housing circumstances of their hosts. Given this limitation, it would be valuable to pursue a longitudinal, ethnographic study of informal shared housing and to integrate host perspectives. Youth in longer-term informal shared housing who never experienced homelessness were also not included in this study. Further research on that population could help inform investments in youth homelessness prevention. Finally, this study focused on exits from safe and supportive informal shared housing. It would be useful to understand the full range of informal shared housing, including situations involving adversity, and how they fit into youth housing trajectories.

## Conclusion

Family and natural supports are already the primary provider of housing to youth and young adults. But even when informal shared housing is safe and supportive, costs, conflict, and discomfort can lead to instability. These challenges are also part of a larger story about community-level struggles with housing affordability, crowding, health inequity, poverty, employment opportunity, and incarceration—all with disproportionate impacts on youth and households of color. Public systems and social services are missing chances to help youth and informal hosts stabilize and, if appropriate, formalize shared housing. And in some cases, public systems and services are actively working against stability. In short, youth facing homelessness have community-based housing safety nets, but those safety nets are often precariously thin.

These informal housing providers could be a more intentional part of our national strategy to prevent and address youth homelessness. This shift will likely take systemic investments in the conditions necessary for care, spanning policy, system, and program transformations. This approach does not contradict ongoing efforts to advocate for affordable housing, youth-driven cash transfer programs, expanded federal definitions of youth homelessness, or rapid rehousing for youth. Rather, it pushes us to consider youth needs in the context of their families, chosen families, mentors, and

other natural supports. Social services and public systems can't and shouldn't try to replace

supportive, meaningful, informal relationships. Instead, we can design formal resources as care

infrastructure: reinforcements that affirm and foster the resilient communities of support youth

need to thrive.

# Appendix A: Participant characteristics

| (N=215) | # | % |
|---|---|---|
| **Age (in years)** | | |
| 13 to 17 | 31 | 14.4 |
| 18 to 21 | 112 | 52.1 |
| 22 to 25 | 72 | 33.5 |
| **Race/ethnicity** | | |
| White | 50 | 23.2 |
| Black/African American | 67 | 31.2 |
| Latin@ | 30 | 14.0 |
| American Indian or Alaskan Native | 6 | 2.8 |
| Asian | 1 | .5 |
| Multiracial | 44 | 20.5 |
| Other | 4 | 1.8 |
| Don't know | 1 | .5 |
| Refused | 7 | 3.2 |
| Missing data | 5 | 2.3 |
| **Gender identity** | | |
| Female | 87 | 40.5 |
| Male | 112 | 52.1 |
| Transgender M-F | 8 | 3.7 |
| Transgender F-M | 4 | 1.8 |
| Genderqueer/nonconforming | 2 | .9 |
| Other | 1 | .5 |
| Refused | 0 | 0.0 |
| Missing data | 1 | .5 |

| (N=215) | # | % |
|---|---|---|
| **Sexual orientation** | | |
| 100% heterosexual | 125 | 58.1 |
| Mostly heterosexual | 16 | 7.4 |
| Bisexual | 24 | 11.2 |
| Mostly gay/lesbian | 8 | 3.7 |
| 100% gay/lesbian | 21 | 9.8 |
| Not sexually attracted to either males or females | 1 | .5 |
| Other | 6 | 2.8 |
| Don't know | 5 | 2.3 |
| Refused | 5 | 2.3 |
| Missing data | 4 | 1.9 |
| **Parent of at least one child** | | |
| Yes | 49 | 22.8 |
| No | 157 | 73.0 |
| Don't know | 1 | .4 |
| Refused | 4 | 1.9 |
| Missing data | 4 | 1.9 |
| **Are you or your partner currently pregnant?** | | |
| Yes | 18 | 8.4 |
| No | 180 | 83.7 |
| Don't know | 6 | 2.8 |
| Refused | 6 | 2.8 |
| Missing data | 5 | 2.3 |

# Appendix B: Supplemental Codebook

| Name | Description |
| --- | --- |
| Host description | For general descriptions of the primary householder(s) in an informal shared housing (ISH) arrangement. The description may be positive, negative, or neutral in nature. Do not code mentions of the host if there are no details about or youth perspectives on the person included in the passage. |
| ISH barriers or facilitators | |
|     Distance or location | Code when youth mention people they have a connection to, but can't or choose not to stay with because they are too far away or in a location which isn't convenient. |
|     Financial or material | Code when youth describe someone they know, in particular or in aggregate (ie. friends or family), who they wouldn't be able to or choose to stay with because of financial or material barriers. This could include prospective hosts' expectation that the youth pay rent, lack of space, inadequate housing quality, or lease restrictions. |
|     Relational | Use for passages describing relational barriers to entering into an ISH arrangement, either one person in particular or a group (ie. family, friends) in general. This could include youth citing ongoing disagreements, lack of trust, mental or behavioral health issues, and being out of touch or not close. |
|     Social norms and biases | Use for youth's characterizations of individually held social norms that prevent them from staying in a specific ISH arrangement, or ISH in general. This includes norms and beliefs of the youth or a prospective host. Could include individualism, avoiding being a burden, and discriminatory beliefs. |
| ISH entry | |
|     Aging into ISH | Code for situations where a youth is staying with a parent or guardian when they turn 18, and then by definition are in ISH. |
|     Asking for help | Code for descriptions of how youth reach out to potential hosts for a place to stay. This could include broad asks on social media or targeted asks to relatives or friends. For situations where youth describe going to stay with someone they know without having to ask, code at ISH entry/Open door. |

| | |
|---|---|
| Following or sent to ISH | Code for situations where youth enter an informal shared housing arrangement because they were sent there (by parents, guardians, or other authorities), or were choosing to follow someone else there (like a significant other, parent, or guardian). |
| Open door or invitation | Code passages where youth describe going to stay with someone without having to ask specifically. This also includes situations where informal hosts reach out to the youth and let them know they are willing to host. If it is unclear how the entry occurred, code at ISH entry (parent node) only. |
| Through connections | Use for descriptions of finding a host through a mutual connection, when that third person isn't moving into the ISH with the youth. This could be when a youth finds a host through a friend, a relative, or another natural support. |
| Traveling for ISH | Use for passages describing youth travelling specifically to move in with an informal host. This move could take place under pressure, or voluntarily. |
| ISH exit | |
| Abuse violence threats | Use for when youth exit ISH because of physical, emotional, or sexual violence, abuse, or threats. This can include coercion, exploitation, discrimination, and verbal or physical threats. Youth can be a target and/or a perpetrator. The situation may involve anyone in the household, including other guests or visitors. |
| Financial or material | Code for situations where youth exit ISH because of financial or material challenges. This could include youth's inability to contribute materially or fiancially to the household, changes to household financial or housing stability, Use for general statements by youth about feeling like a burden on their hosts, or being told they are a burden, as a factor contributing to leaving ISH. Also use for household evictions, foreclosure, and threats of eviction or other loss of housing leading to youth exit. |
| Involuntary exits | Use for description of exits from ISH which the youth has no control over. This includes being locked out, being incarcerated or jailed, and involuntarily being committed to behavioral or mental health inpatient care. For household eviction, code at ISH exit/Financial or material. |

| | |
|---|---|
| Opportunity relationship driven | Use for situations where youth exit ISH primarily to pursue some kind of emergent opportunity. This opportunity could be a housing program, independent housing, formal shared housing (including formalizing an existing arrangement), school, work, a romantic or other personal relationship, or another priority (including moving to provide care for others) as defined by the youth. |
| Planned or logistical | Code for situations where youth leaves ISH because of a pre-established deadline or logistical considerations. This could be an arbitrary deadline agreed upon in advance, a host moving out of town, a deadline based on the return of a roommate or coresident (change in housing capacity), or other plans. |
| Relational | For situations where the youth leaves an ISH arrangement because of relational challenges. This could include situations where youth or other household members break rules or test agreed-upon boundaries, tensions between youth and other household members escalate beyond what youth or hosts choose to tolerate. Use when youth mention sentiments like not wanting to "wear out their welcome." For situations which involve abuse, violence, or threats, code at ISH exit/Abuse violence threats. |
| ISH material conditions | For descriptions of the financial, physical, or structural conditions in an informal shared housing arrangement. |
| Finances | For passages which describe the financial circumstances of any member of an informal shared household, including the youth. This could include descriptions of income, or lack thereof, from any source including public benefits. Code descriptions of contributions to the household, both in money and in-kind contribution. |
| Leasing conditions | Code for descriptions of the rules relevant to a hosts' lease, including encounters with the property owner or management company. |
| Location | Code for youth characterizations of the location of the informal shared housing. This could include proximity to family, resources, school, work, and public transit. It could also include characterizations of safety and general opportunity. |

| Physical comfort and housing quality | Code for youth descriptions of their physical comfort or discomfort in an informal shared housing arrangement. This could include descriptions of the housing quality, like presence or lack of basic utilities, pests, mold or rot, locks, and structural stability. Code descriptions of the area or location to ISH Material conditions/Location. |
|---|---|
| Space and occupancy | Code descriptions of the physical capacity of informal shared housing, including the number of residents, and general perspetive on crowding. Code when youth describe changes in the occupancy of the household, and when the capacity changes. |
| ISH social dynamics | For youth descriptions of the interpersonal circumstances of an informal shared housing arrangement. |
| Behavioral or mental health | For discussions of the behavioral health or mental health of anyone in an informal shared housing arrangement, including the youth. This includes substance use and misuse in the household. |
| Boundaries rules expectations | For descriptions of (not) setting up, communicating, testing, and breaking boundaries and rules in an informal shared housing arrangement, between youth and other members of the household. Any party could be the one to establish or violate the boundary or rule. |
| Care and support | For descriptions of positive social interaction between youth and other members of an informal shared household. This could include tangible care, like offering food or money, or intangible support like affirmation or spending quality time together. For general positive descriptions of members of the household, code at ISH social dynamics/Host description instead. |
| Conflict and tension | For explicit interpersonal conflict and feelings of general tension. DO NOT code physical, emotional, or sexual violence or threats of violence here -- those should be coded at ISH social dynamics/Threat or harm. |
| Threat or harm | For descriptions of physical, emotional, or sexual threats or harm occurring within the informal shared household. Any member of the household, including the youth, may be the target or the perpetrator. This code covers coercion, exploitation, rape, violence, discriminatory behavior, and abuse. |
| Key quote | |
| Patterns of ISH | |

| | |
|---|---|
| Back and forth | For when youth describes moving between accommodations, including at least one ISH arrangement, without one being the primary housing. This could include cycling, where youth move between a small number of arrangements repeatedly, as well as hopping from one place to the next without repeats - and combinations of the two. Only code when one or more of these are short term (less than 1 month). |
| Early in trajectory | Code passages that describe ISH when it happens early in the story of housing instability, either the first or second instance or type of accomodation described by the youth. |
| ISH to housing program | |
| ISH to literal homelessness | For situations where youth transition from ISH to the street, a car, or other structures not meant for human habitation. |
| ISH to stable housing | Code when youth exit ISH to stable housing. Does not include institutional housing (hospital, inpatient, incarceration) |
| Respite | For situations where the youth is primarily staying in one type of housing but periodically staying for short periods in an informal shared housing arrangement. The primary accommodation may also be ISH. The respite arrangement may be longer if it is in response to cold weather. |
| Reflections on ISH | Code for passages where youth reflect on ISH as a category of housing, including defining it. |
| Impacts | Youth reflections on the impacts of living in ISH, positive or negative, on other aspects of their life. This could be education, employment, relationships, or other factors. This may be indirect, like comparing motivation or mental health while in ISH to other periods while not in ISH. |

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