

Informal Shelter Providers: Low Income Households Sheltering the Homeless

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Despite the important role they play in preventing homelessness, those who shelter people who can not afford housing of their own have been neglected by researchers. This study examines the characteristics of these low income informal shelter providers. While informal shelter providers were similar to a comparison group of low income households that did not shelter others, there were also significant differences between the two groups. Informal shelter providers were more much more likely to live in single family dwellings, they were more likely to be long-term residents of the community, they were more likely to have experienced homelessness themselves, and they devoted a disproportionate share of their incomes to housing.

INTRODUCTION

As more and more attention has been focused on the homeless, it has become increasingly clear that most people unable to afford housing of their own are not living in shelters or outdoors. Most live with friends or relatives (Applebaum, 1990a; Erickson & Wilhelm, 1986; Hope & Young, 1986; Robbins, 1984; Schecter, 1984). Surprisingly, almost nothing is known about those who house the doubled-up homeless. We have been unable to locate any studies of these "informal shelter providers." What little is known about them has appeared incidentally in studies focusing on the homeless, rather than those who shelter them.

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The available information about these informal shelter providers primarily concerns attempts to estimate their numbers. Starr (1985) reported that in New York, more than 30% of the apartments in public housing were illegally occupied by second families that had no other place to go. Similarly, one Chicago study found that fully half of the 100,000 general assistance recipients sheltered friends or relatives (Wright, 1989). Schecter (1984) estimated that between 1978 and 1983 the number of families living with friends and relatives because they have nowhere else to stay increased from 1.3 million to 2.6 million. Finally, Wright's (1989) estimate of the number of persons homeless on any given night in the U.S. (500,000) and his estimate of 50 people doubled-up because they cannot afford housing for every three people living in the streets or in shelters (Wright, 1989, pp. 20-22), suggests informal shelter providers in the U.S. on any given night could be over 8 million.

These findings clearly indicate that informal sheltering is the primary factor that keeps many people off our streets. A clearer understanding of these arrangements is needed if we are to nourish and preserve this important link in the prevention of homelessness. The goal of this report is to present some preliminary descriptive findings concerning these informal shelter providers.

DEFINITIONS

Research on the homeless and those who help them has been plagued by a lack of consistent definitions. Some have defined homelessness very narrowly as people living in shelters or on the streets at a particular point in time (Applebaum, 1984; Caton, 1990; Rossi, 1989; Wright, 1989). This narrow definition is quite misleading because it does not reflect two realities of homelessness in America. First, homelessness in the U.S. is often episodic and of short duration. Many people who are homeless find or are placed in a new home within a few weeks of losing their original home, and some are homeless more than once in a single year (Wright, 1989). Therefore, counting people who are homeless only on a given night will seriously underestimate the number of people who are homeless at some point during the year, perhaps by a factor of from two to four (Wright, 1989). Second, as indicated above, most people who lose their homes do not live outdoors or in shelters. Failure to include these people in estimates of the homeless population can lead to seriously underestimating the magnitude of our low income housing problems (Applebaum, 1984; Erickson & Wilhelm, 1986; Robbins, 1984; Star, 1985).

Some researchers have attempted to deal with these definitional problems by suggesting a third category of persons. For example, Wright (1989,

p. 20) distinguishes between the “literally homeless” — people who have no place to go on a given night, and the “marginally housed” — those who are at risk of becoming literally homeless (many of whom are sheltered by friends and relatives). Similarly, Rossi (1989) distinguishes between the literally homeless and the “precariously housed,” most of whom are housed by friends and relatives (1989, pp. 11-12). This approach resolves some of the issues concerning definitions of homelessness. However, it is not particularly useful for our purposes because some “marginally housed” and “precariously housed” are not doubled-up.

Operational Definitions

Resolving the definitional debates concerning the homeless is beyond the scope of this paper, and these more sophisticated definitions are not necessary for our present purposes. Our focus is the people who shelter their friends and relatives because it is the provision of this shelter that prevents these “at risk” or “marginally housed” or “precariously housed” people from becoming “literally homeless.”

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

Because the doubled-up homeless are not living in a shelter or living rough, this population often goes unnoticed by policy analysts, social service practitioners, and programs designed to assist the homeless (Applebaum, 1984; 1990a; Hope & Young, 1986). Hope and Young (1986) found that the path from a home to the streets is usually a two or three step process. Since the 1970s many low income people who have lost their homes have been forced to double up with friends and relatives because low rent housing is increasingly more difficult to find. However, these arrangements are often unstable because the crowding and difficulties involved in sharing a home tend to generate a great deal of tension. As a result, many people living in shelters or living rough initially doubled-up

with friends or relatives (Gioglio, 1989; Hope & Young, 1986). Therefore, studies that narrowly define the homeless as those living outdoors or in shelters are doubly misleading. First, they seriously underestimate the number of people who find themselves unable to afford housing, and, in doing so, they focus our attention only on the last step of a complex process. Second, they help perpetuate myths and stereotypes about the homeless. Stereotypic homeless individuals such as substance abusers, the mentally ill, recent migrants to the community, single males and the like are much more likely to use shelters than are other homeless persons (Caton, 1990). As a consequence of this lack of useful definitions, we have been forced to develop our own operational definitions and we have coined several new terms.

The Homeless. With these findings in mind, we used a different definition of homelessness for this report. We have defined the homeless as those who answered “yes” to the question, “At any time during the past year were you unable to afford housing of your own,” and who indicated that they lived with a relative, a friend, in a shelter, in a vehicle or outdoors. Similar definitions have been suggested by others (Applebaum, 1990a; Hope & Young, 1986; Kunz, 1989).

The Doubled-Up Homeless. We defined the doubled-up homeless as all respondents who reported living with either a friend or relative because they could not afford housing of their own. While doubling up can be very unstable, not all of the doubled-up homeless end up in shelters. Some may constitute a separate population who never appear in shelter studies. Unfortunately, we have been unable to locate any studies of the doubled-up homeless; as a result, we do not know what proportion of the doubled-up homeless eventually end up living in shelters or living rough.

Current Informal Shelter Providers and Past Informal Shelter Providers. Since most homeless persons live with family or friends, the bulk of the providers of housing for the homeless are private individuals and households. We have labeled these individuals and households “informal shelter providers.” Because homelessness is episodic, sheltering others is also a short-term phenomenon (Hope & Young, 1986; Wright, 1989). As the following report will show, most people who shelter others do so for short periods of time. Therefore, the proportion of people who were sheltering others on the day they completed our survey was small, but the proportion of people who have ever sheltered others is large. Accordingly, our sample is divided into two groups (1) “current providers” — those who were sheltering the homeless at the time they completed our survey, and (2) “past providers” — those who had sheltered the homeless at some time during the past. This report primarily concerns current informal shelter providers

because the data concerning the households of past informal shelter providers might not pertain to their households at the time they were sheltering homeless persons.

A Typology of Informal Sheltering Arrangements

Informal shelter providers may share a variety of arrangements with the homeless person they shelter. Some may receive financial contributions from the people they shelter, and the size of that contribution may range from token amounts to complete sharing of the costs of running a home. Other arrangements may involve the sharing of household chores, the provision of companionship and other non-financial contributions, and some may involve a combination of financial and non-financial considerations. Informal sheltering arrangements may also vary in terms of the relationships between the homeless person and the shelter provider. Some shelter providers may house relatives, others may house friends, and some may be strangers with no ties to those they shelter. We have operationalized these arrangements as follows:

Financial Contributions. Our data did not allow us to identify how much of the total costs of running the household were contributed because our survey only asked about housing and energy costs (rent or house payment, and costs of lighting and heating the home). We did not ask about the costs of feeding the family, household supplies, maintenance, the costs of water and garbage pick-up, and the like. We did ask the informal shelter provider to indicate how much the person they sheltered provided each month, and we also asked the informal shelter provider to indicate the amounts of their rent/house payment, and energy costs. Accordingly, we determined each adult's "share" of housing costs by dividing the combined rent and energy costs by the number of adults in the household. We then categorized the informal shelters in terms of whether the person they sheltered provided nothing, some (less than three quarters of their "share") or a full share (100% or more of their housing costs share). Selection of break points to categorize financial contributions was necessarily arbitrary. We used the 75% cut-off because we reasoned that a person providing 75% of the costs for rent and energy could actually be contributing as little as half of their total share of all costs if food, household supplies, other utilities and the like were included. Of course, since not all costs were included in our calculations, this measure inflates the percentage of those identified as paying their full share.

Non-Financial Contributions. These contributions were assessed with a follow-up question which asked, "how else does this person(s) contribute?" The alternatives were babysitting, help with chores, companionship

and other. The few who indicated "other" described contributions such as "repairing things around the house"/"fixing things," "food." buying household necessities such as shampoo, and providing "love and friendship." We grouped these responses into four categories: "household responsibilities" (help with chores and babysitting); "companionship", "other" and "nothing" (none selected).

Relationship. We also asked respondents to indicate their relationship to the person they housed. Table I (in the discussion of findings below) identifies three relationships — relative, friend, and "other." Our respondents described relationships they checked as "other" as a stepchild, boyfriend, girlfriend or mate of a relative also being housed; or "mate" (a response alternative), "boyfriend," "girlfriend".

Some might object to our inclusion of those who reported housing mates and those who reported housing a person who provided 100% or more of their share of housing costs in our sample. However, we prefer not to second guess our respondents. Our survey asked them to respond "*only if you were sharing a home with a person or persons who cannot afford a home of their own*" (emphasis in the survey). Most of our respondents did not provide details about the history of their relationships with the people they housed, but those who did, including several who described the individual as a "mate" indicated that they found the person "living on the streets," "living in a car I bought from him," and the like. Similarly, most of those who fell into our category of providing their "full share" of housing costs contributed less than \$200.00 — an amount that is probably too low to secure adequate shelter without help.

THE RESEARCH DESIGN

One reason so little is known about the doubled-up homeless and the people who shelter them is that they are extremely difficult to identify and locate for study. Unlike the homeless who use shelters and soup kitchens, the doubled-up homeless and their informal shelter providers are scattered throughout the community. Furthermore, some informal shelter providers may actively avoid being identified because sheltering others may violate the terms of their lease or jeopardize their eligibility for public assistance (Starr, 1985). Because of these difficulties, we did not conduct a census of doubled-up homeless or informal providers, and, since we had no way of estimating or identifying their population, we could not sample them directly. Rather, we attempted to discover an "at-risk" population likely to include both the doubled-up homeless and informal providers that could be conveniently surveyed in a few locations in a single community, Spokane, Washington. Our solution to these formidable problems has been

to administer surveys to clients of the Spokane Neighborhood Centers a private, nonprofit social service agency that administers a wide variety of programs for assisting the needy, including a food bank, financial assistance, job referrals, weatherization, and, most importantly for our purposes, an energy assistance program.

The Instrument. The data were gathered through the use of a 47-item survey administered to Neighborhood Centers clients while they were waiting to apply for energy assistance. The survey covered four general areas. First, the respondents were asked to describe and evaluate their homes. Second, they were asked to describe the people who live in their homes. Third, the respondents were asked to answer questions concerning household income and to describe the costs of their home. Finally, informal shelter providers were asked to provide information about the people they were sheltering and their relationships with them.

The Population and the Sample. The energy assistance program administers most of the government and privately funded programs for energy assistance available for residents of Spokane, Washington. In 1990 they provided energy assistance for 29,516 residents. The population of the City of Spokane was 177,196 in 1990, and the population of the SMSA (Spokane County) was 361,364. Spokane is located in Eastern Washington, and it is in the shadow of the Rocky Mountains. As a consequence, winters are harsh and long with an average snowfall of over 4 feet and a heating season that lasts from October through April. The harsh winter makes energy both essential for survival and costly. As a consequence, we are confident that our respondents are typical of those in greatest need. However, our approach does limit our sample to low income families. Middle and upper income families housing homeless persons would not be likely to require energy assistance. The available literature concerning the doubled-up homeless suggests that the majority of informal shelter providers are low income households (Hope & Young, 1986; Star, 1985; Wright, 1989). As a consequence, we are confident that our sampling method does not seriously underrepresent informal shelter providers.

Undergraduate sociology students distributed the surveys and assisted respondents with them whenever possible, but, due to scheduling conflicts, they could not be present at all times. As a consequence, blank surveys were made available in the waiting areas of each site. A sign with an appeal for volunteers, directions for completing the survey, and a box for completed surveys were prominently displayed. From late January through the end of March, 1989, 469 surveys were completed. An additional 470 surveys were collected during the same time period in 1990. Only the 1990 survey included questions for current informal providers. Our sample represents

approximately 9% of the 5305 households receiving energy assistance during that time period in 1990.

Of the 470 households in our sample, 82 (17.4% of the sample) were current shelter providers, and 193 had never sheltered others. There were 191 past shelter providers (they were not sheltering anyone when the survey was completed, but they had done so in the past), and four did not answer the question. Thus, a surprisingly large proportion of the sample (273 or 58%) reported housing homeless persons at some point in time. In 1989, we found about the same proportion (54.4%) reported housing homeless persons at some point during the year. The disparity between the number of current shelter providers and the number of past shelter providers is not surprising. As previously indicated, homelessness in the United States is often episodic and short in duration. If we assume most homeless people living with friends or relatives do so for 6 months or less, then we would expect only a fraction of those who shelter others during the year to be doing so during the 9 weeks we collected data. The 82 respondents who reported sheltering others at the time they completed the survey represent 30% of the 273 respondents who had ever sheltered others. This report primarily concerns these 82 current informal shelter providers.

We identified past shelter providers by asking them if they had *ever* sheltered person who did not have a home. As a result, some informal shelter providers may have been referring to people they sheltered many months or years ago. Since most of our survey questions concerned the respondents' living conditions at the time they filled out the survey, it would be misleading to describe the living conditions of past providers. We have no way of determining whether or not their living conditions have changed since they last sheltered someone. As a consequence, we have excluded past shelter providers from most of our analysis.

FINDINGS

Table I illustrates our typology of informal sheltering arrangements and indicates the percentages of our respondents' sheltering arrangements that fell into each category. In most cases, the person sheltered contributed some money to the household. Only 40% of friends and 44% of relatives sheltered provided no financial contributions. Friends were somewhat less likely than relatives to make nonfinancial contributions, but the differences were very small. Only 16% of those sheltering friends and 11% of those sheltering relatives reported that the people they housed failed to provide some non-financial contribution; sharing in household responsibilities (doing chores and babysitting) were the most frequently cited contributions.

As Table I indicates, even with our liberal definition of what constitutes a “share” of household expenses, few provided their full share of housing costs. Only 30% of those housing relatives and 26% of those housing friends reported the person they sheltered provided a full share of the housing costs. On the other hand, when both financial and non-financial contributions are examined, almost all respondents report receiving some kind of contribution.

Our data suggest informal shelter providers play a key role in preventing homelessness. The 82 current informal shelter providers in our sample reported sheltering a total of 156 persons, an average of almost two homeless persons per household. Furthermore, they shelter all segments of the homeless community. Adult males were the largest single category of people sheltered by informal providers (71 sheltered). Informal providers also shelter many “new homeless” (women and children). Over one-fourth (41) of those sheltered were adult women; more than a fourth (44) were children, with teenagers representing the largest age group (18) among the children; and 17 reported sheltering at least one adult and one or more children.

Most of our respondents did not provide details about the history of their relationships with the people they housed, but those who did, including several who described the individual as a “mate” indicated that they found the person “living on the streets,” “living in a car I bought from him,” and the like. Similarly, most (77%) of our respondents reported that the person they housed was contributing \$200 or less, including over half (13) of the 24 persons we classified as paying 100% of their share. Clearly, most, if not all, could not afford to maintain a home of their own.

A comparison of the data from informal shelter providers with data from those who reported being homeless during the previous year revealed a rather puzzling difference that our data do not allow us to resolve. The data from both groups revealed that men were more likely to report being homeless than women, but this gender difference was much smaller among those who had been homeless at some point during the year than among those currently being housed by informal shelter providers. Thirty-two percent of the men ($n = 162$) and 28% of the women ($n = 253$) reported being homeless at some point during the year but 46% of those sheltered by informal shelter providers were men and only 26% were women. There are several possible explanations for this difference. Perhaps men remain homeless for longer periods than women and, as a consequence, a greater proportion are likely to be living in informal shelters at any given point in time. Women with children may be more likely to qualify for public assistance than single men, and the presence of children may also make long-term doubling up more difficult. Because we collected data for only 9 weeks, people who

were homeless for only a short period of time were much less likely to appear in our sample. Among those housed by informal shelter providers (the only group of doubled-up homeless for which we have data concerning length of homelessness) men do appear to be more likely to remain homeless for longer periods. More than half (51.5%, $n = 34$) of informal shelter providers housing only adult men reported that the homeless person had been living with them for more than 6 months, but only a third (35%, $n = 17$) of those housing only adult women reported that the homeless person had been living with them more than 6 months.

It is also possible that men are more likely than women to be homeless more than once a year. If men were more likely to have repeated episodes of homelessness, they would also have a greater chance of appearing in our sample. Unfortunately, our data do not allow us to resolve this question because we do not know how many times our respondents were homeless during the past year.

Informal shelter providers are more likely to shelter friends than relatives. Only 28% of the 82 current providers reported sheltering relatives, but 66% reported sheltering friends. However, this finding is somewhat misleading because so many more homeless persons housed by the informal shelter providers were men. Of the 38 men who reported doubling up at some point during the past year, 40% reported living with relatives and 60% reported living with friends. Of the 57 homeless women who reported doubling up during the past year, 65% reported living with relatives, and only 35% reported living with friends $\chi^2 (1, n = 95) = 4.97, p < .05$.

Finally, our data suggest that a large number of the doubled-up homeless may never appear in studies of the sheltered homeless. Only 6 (7.3%) indicated that the people they sheltered had previously lived in shelters for the homeless. This finding is supported by the data from respondents who reported being homeless during the previous year. Of the 136 people who were homeless at some point during the year, only 12% reported living in a shelter. Clearly, generalizations made from studies of the sheltered homeless should be applied very cautiously, if at all, to the doubled-up homeless and the people who shelter them.

Demographic Characteristics and the Decision to House the Homeless

As Table II indicates, the demographic characteristics of current shelter providers differ somewhat from those who have never sheltered others. Since doubling up requires social networks, we would expect that a larger proportion of informal shelter providers would be long-term residents of the city. As expected, informal shelter providers were somewhat more likely

Table I. Informal Sheltering Arrangements^a

Contribution to household	Relationship		
	Friend (<i>n</i> = 49)	Relative (<i>n</i> = 28)	Other (<i>n</i> = 5)
Financial			
None	40%	44%	0%
Some	30%	30%	75% ^b
Full share	30%	26%	25% ^b
Non-financial			
Household responsibilities	65%	75%	100%
Companionship	39%	46%	20%
Other	16%	11%	0%
Nothing	16%	11%	0%
No contributions	4%	0%	0%

^a Percentages reporting non financial contributes total more than 100% because many reported receiving more than one kind.

^b One case was missing financial contribution data.

than those who had not sheltered the homeless to have resided in the community more than 3 years, $\chi^2(1, n = 274) = 4.36, p < .05$. The sample of current shelter providers' households also had slightly higher percentages of households with at least one full time worker, at least one minority member, and they were much more likely to have an adult male present (but this difference is partly a reflection of the tendency of informal shelter providers to house homeless men).

Financial resources do not seem to be related to the decision to provide housing for others. As Table II indicates, the household incomes of informal shelter providers were remarkably similar to the incomes of those who have never sheltered others. As a result, many current providers must spend a larger percentage of their incomes for housing than nonproviders. For example, 65.1% of current providers reported spending at least 60% of their household income for housing, but only 50.3% of those who never sheltered others did so, $\chi^2(1, n = 243) = 4.68, p < .05$. It appears that sheltering others is associated with spending a disproportionate share of family income for housing.

As Table III indicates, the mean housing costs (rent or house payment, average monthly energy costs and combined rent and energy costs) of informal providers are higher and their homes are larger. However, these findings are somewhat misleading because informal shelter providers are

Table II. Household Characteristics: Informal Shelter Providers and Those Who Have Never Sheltered the Homeless

	Informal shelter (<i>n</i> = 82)	Never sheltered (<i>n</i> = 193)
Residing in Community for three or more years	76.8%	63.0% ^a
Households with one or more minority members	26.1%	21.3%
Households with one or more full-time workers	25.6%	37.3%
Monthly income below \$450.00	40.0%	40.5%
Monthly income below \$650.00	53.8%	53.2%
Monthly income below \$850.00	75.1%	75.7%
Monthly income below \$1300.00	90.1%	94.8%

^a $\chi^2 = 4.36$ (1, *n* = 274), *p* < .05. No other differences were significant at *p* < .05.

more likely to live in single family dwellings. A comparison of housing costs (rent, energy costs and combined rent and energy costs) controlling for type of housing revealed only trivial differences between informal shelter providers and nonproviders; the largest difference (combined rent and energy costs of apartment dwellers) was only \$4.04. All other differences in average monthly costs were smaller.

Single Family Dwellings and the Decision to House the Homeless

Informal shelter providers devote more of their income for housing because they are much more likely to live in houses and less likely to live in apartments than are those who have never sheltered others, χ^2 (2, *n* = 271) = 10.53, *p* < .01. (About the same proportion of both groups live in other kinds of housing such as mobile homes and duplexes.) Furthermore (as Table IV indicates), the homes of informal shelter providers are somewhat more likely to be owner occupied. These data suggest the presence of a suitable home may influence the decision to shelter others. Houses provide more room and greater flexibility than apartments, and are, therefore, more suitable for housing more than one family. Also, people who live in their own home have much more freedom of choice concerning their living arrangements than renters. It appears that the extent of informal sheltering in a community may depend on the availability of low cost single family dwellings. Spokane still has a large number of low rent houses (247 or 52.6% of the 466 respondents who

Table III. Comparison of the Homes of Informal Shelter Providers and the Homes of Those Who Have Never Sheltered the Homeless

	Current informal shelter	Never sheltered	<i>df</i>	<i>t</i>
Average number in household	3.5	2.8	234	3.11**
Average number of rooms	6.1	5.2	260	2.52*
Average number of bedrooms	2.6	2.2	259	2.30*
Average rent	\$257.00	\$237.00	251	1.27
Average energy cost	\$121.00	\$114.00	213	.62
Average total housing cost	\$373.00	\$334.00	236	1.82
Average housing cost/person	\$128.00	\$145.00	216	-.95

* $p < .05$.** $p < .01$.

answered the question reported living in houses, and, among those who had been homeless at some point during the year [$n = 171$], fully 51% reported living in houses). However, if rising real estate values make it more difficult for low income families to own or rent houses, we may see a decline in the availability of informal shelters.

Unfortunately, our data do not allow us to determine whether residence in a single family dwelling is a consequence of sheltering others, or if it usually precedes the decision to shelter others. Given the relatively short stay of homeless families in informal shelters (45 or 55% reported sheltering the homeless for less than 6 months and 66 or 80% reported sheltering the homeless for less than a year) we suspect that most informal shelter providers rented or bought their homes before deciding to shelter others. However, regardless of the direction of causality, it appears that single family dwellings play a crucial role as a resource for informal sheltering.

As Table V indicates, about a fourth of the informal shelter providers reported receiving income from employment, and almost half reported income from public assistance. Furthermore, the income sources of informal shelter providers differ very little from those who have never sheltered others. About the same percentages of informal shelter providers and those who have never sheltered others report receiving income from social security, workman's compensation and pensions. Current shelter providers were somewhat less likely to report receiving income from public assistance and a little more likely to report income from employment, but these differences were not statistically significant.

Table IV. Percentage of Respondents in Various Types of Homes:
Current Informal Shelters vs. Never Sheltered

Type of home	Current informal shelter (<i>n</i> = 82)	Never sheltered (<i>n</i> = 189)
House	63.4%	42.3% ^a
Apartment	23.2%	40.2% ^b
Other	13.4%	17.5%
Owner occupied home	30.1%	19.1%

^a $\chi^2 = 9.35$ (1), $p = .002$.

^b $\chi^2 = 6.57$ (1), $p = .01$.

Homelessness Among Informal Shelter Providers

One of the most striking characteristics of informal shelter providers were their own housing experiences. Both informal shelter providers and nonproviders reported high levels of homelessness, and current informal shelter providers were somewhat more likely than nonproviders to have been homeless. Thirty-one (38%) of the current informal shelter providers reported being homeless themselves at some time in the past, whereas 49 (28%) of the nonproviders reported being homeless, χ^2 (1, $n = 275$) = 3.72, $p = .054$. These results have several important implications. First, they underscore the precarious nature of informal shelter arrangements. Many shelter providers appear to have unstable housing arrangements themselves, and therefore, they are unlikely to be able to provide stable long-term housing for the people they are sheltering. Second, these findings suggest that informal sheltering is not necessarily a case of the "haves" providing help for the "have-nots." While this description may be accurate for some (especially some home owners), many shelter providers are probably not much better off in regard to access to housing than the people they are sheltering. The precariousness of the living arrangements of previously homeless shelter providers underscores the instability of informal sheltering and its vulnerability to economic distress in the low income population. Table VI describes the amount of homelessness and living arrangements of shelter providers and nonproviders.

The data in Table VI also reveal that the majority (70%) of informal providers who were previously homeless were also sheltered by friends and relatives. This finding supports other reports concerning the social networks among the poor. Many investigations of the poor have reported that they develop informal support systems to help each other cope with crises

Table V. Sources of Household Income Reported: Current Informal Shelter Providers vs. Never Sheltered^a

Income source	Current informal shelter (n = 82)	Never sheltered (n = 165)
Employment	24.4%	21.8%
Public assistance	40.2%	44.2%
Social security	11.0%	12.7%
Workman's compensation	1.2%	1.2%
Disability	8.5%	4.8%
Pension	2.4%	1.2%
Other	12.2%	13.9%

^a None of the differences were significant at $p < .05$.

Table VI. Previous Homelessness: Current Informal Shelter Providers vs. Never Sheltered

Living arrangement	Current informal shelter (n = 82)	Never sheltered (n = 193)
Percent homeless ^a	40.2%	28.4%
Living arrangements of homeless ^b		
Lived with a relative	27.3%	39.6%
Lived with a friend	42.4%	39.6%
Lived in a shelter	9.1%	11.3%
Lived in a vehicle	3.8%	
Lived outdoors	21.2%	5.7%

^a $\chi^2 = 3.72$ (1). $p = .054$.

^b None of the differences were significant at $p < .05$.

(Allen, 1978; Billingsly, 1982; Hays & Mindel, 1973; Stack, 1974). These relationships appear to involve a great deal of reciprocity with those who help others receiving, in turn, whatever kind of help they need when they experience a crisis of their own (Stack, 1974). However, the data also suggest that some researchers' conclusions that these reciprocal arrangements are not always effective because networks are too small, have too few resources or are sometimes unavailable (Auslander & Litwin, 1988; Fischer, 1982) may have some merit. Over a fifth of the informal providers who were themselves homeless reported living outdoors. Apparently, some of these current providers could not get help from their friends and relatives when they needed it.

CONCLUSIONS

Our data suggest that informal shelter providers play a key role in housing the homeless population. If homeless individuals did not have friends and relatives to house them, they would be forced to either turn to our already hard pressed public shelters or to live in the streets, vehicles, shanties and the like. However, the informal shelter system also appears to be very fragile. Informal shelter providers devote a disproportionate share of their income to housing, and many have a history of homelessness themselves. The unstable housing situation of many informal shelter providers, coupled with the inevitable tensions that accompany sharing their homes with people who are not members of their immediate family may account for the high percentage of sheltered homeless persons who identify loss of a doubled-up living situation as a reason for their homelessness (Gioglio, 1989).

As rents and home prices continue to increase, we may have to devote more resources and effort to nurturing and preserving the invisible but extensive system of informal shelters. To a large extent, informal sheltering has operated without any direct support from the community, but changes in our economy and housing market may require community support if it is to continue at the same level. A crucial need in this regard is to develop ways to keep single family homes in the low income housing pool. Our data clearly document the importance of the single family dwelling as a resource for informal sheltering. As rents and property taxes increase, low income people living in single family residences are going to experience greater and greater difficulty keeping their homes unless ways are found to help them. Efforts to make it easier for people depending on public assistance, AFDC, and other forms of assistance to the needy to share a home without risking reductions in their allotments or penalties for violating the law may also be required. The alternative to preserving these informal arrangements may be more people living in our streets, more and more crowded shelters, and more evidence of the misery of homelessness in our daily lives.

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