Filling the Gaps in an Inadequate Housing Safety Net: The Experiences of Informal Housing Providers and Implications for Their Housing Security, Health, and Well-Being

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Abstract

The authors examine the experiences of informal housing providers, defined as those who provide housing and shelter to family, friends, and acquaintances in the context of a severe affordable rental housing crisis. Forty-five semistructured interviews were conducted with informal housing providers in and around New Haven, Connecticut, in 2021. The data describe the critical role informal housing providers play in addressing gaps in the housing safety net. Interviews also show the ways informal housing provision can strain already vulnerable households and threaten providers’ own housing security, with implications for their health and well-being. As such, the data illustrate how widespread unmet housing needs can reverberate across networks and communities. Given the multiple ways structural racism has constrained housing access for nonwhite Americans, this burden of housing provision is also likely to be unequal, with implications for population health equity.

Keywords

housing; social networks; racism; health equity

The United States is experiencing a severe shortage of affordable rental housing. There is no state in this country where a full-time minimum-wage job is sufficient to affordably rent a one-bedroom apartment (National Low Income Housing Coalition 2020). In many areas, nearly two full-time jobs are needed. Furthermore, rental subsidies such as vouchers and public housing are in short supply, with fewer than one in four eligible households receiving assistance and waiting lists averaging more than two years nationally (Acosta & Gartland, 2021). Although this housing shortage predates the coronavirus disease 2019 (COVID-19)
pandemic, it has been significantly exacerbated by economic impacts of this public health crisis (Benfer et al. 2021).

This unmet need for affordable housing has contributed to high rental cost burdens, evictions, and homelessness (Desmond 2018) and placed additional strain on emergency shelter systems (National Alliance to End Homelessness 2021). This lack of housing has also increased reliance on informal forms of housing and shelter. A growing literature describes the informal housing practices, such as room sharing (Durst and Wegmann 2017), squatting (Herbert 2018), subleasing, and shared-room tenancies (Nasreen and Ruming 2021), that provide alternative sources of housing for those who are excluded from formal markets. Social networks are also long recognized as an important part of this informal housing and shelter system, particularly for those individuals who are experiencing homelessness (Desmond 2012; Stack 1974; Vacha and Marin 1993). Indeed, most individuals who are unable to afford housing or experience eviction do not stay in shelters or on the street (Pilkauskas, Garfinkel, and McLanahan 2014; Vacha and Marin 1993). In 2019, 3.7 million Americans were sharing housing for economic reasons, compared with only 0.5 million individuals who were living in emergency shelters or unsheltered settings (National Alliance to End Homelessness 2021). Not only are shelter spaces in short supply, but they often have eligibility restrictions and rules that make them inaccessible to many individuals who are experiencing homelessness (Tsemberis, Gulcur, and Nakae 2004; Rosenberg et al. 2021). Furthermore, these shelter spaces are often stigmatizing, crowded, and unsafe, making them places of last resort (Rosenberg et al. 2021). Given these barriers to shelter use, friends, family members, romantic partners, and other network members often provide temporary and longer term shelter for members of their communities. These informal housing providers play an important, and often hidden, role in the housing safety net.

Despite their prominent role in the housing landscape, the experiences of informal housing providers are largely absent from the existing housing literature. Some research has examined the health and well-being impacts of doubled-up housing arrangements, defined as shared housing among unrelated and unpartnered adults (Ahrentzen 2003; Harvey 2020; Harvey, Dunifon, and Pilkauskas, 2021; Pilkauskas et al. 2014). However, in general, this research does not differentiate between the impacts on those who provide housing and those who need a place to stay (hereafter referred to as guests), and less is known about how these shared housing arrangements affect informal housing providers themselves. Some qualitative work has begun to explore this. For example, Harvey (2022) examined how the roles of host and guest shape the experiences, benefits, and consequences of shared housing for low-income mothers. Other qualitative work suggests that shared housing arrangements can place strain on both hosts and guests. For example, Skobba and Goetz (2015) found that shared housing often results in close and constant interaction, sacrifices of privacy and autonomy, and lifestyle changes, all of which can strain and erode social relationships.

Although most existing studies have focused on the receipt of housing among those with unmet housing needs or shared housing arrangements (doubling up), findings from one local study, in Spokane, Washington, assessed the prevalence and nature of housing provision among low-income households (Vacha and Marin 1993). In a sample of low-income...
Spokane residents who received energy assistance, more than half reported providing housing to homeless individuals at some point in their adult lives. To our knowledge no studies have documented informal housing provision in other geographic areas or in the last few decades, a time period when affordable housing has become increasingly scarce.

Together, these initial studies suggest a need to better understand how the experiences of providing housing affect the housing security, health, and overall well-being of housing providers themselves. There are many ways that the experience of providing housing can affect housing providers’ health and economic well-being. For example, shared housing arrangements may increase social support and the opportunity to pool resources. However, providing housing to those without a place to stay may also increase crowding, household expenses, and housing stress and decrease control over one’s home environment. Providing housing for others may also increase the risk for eviction and housing insecurity. Like other forms of informal housing, informal housing provision is often not condoned by state and landlord regulations. In particular, recipients of subsidized housing are often prohibited from sheltering individuals who are not on their lease (Kurwa 2020; Keene et al. 2018).

There is also a need to explore informal housing provision specifically as a manifestation of the affordable housing crisis. There are many reasons individuals may choose to live together, including cultural preferences, caregiving needs, and social support (Harvey, 2022). However, existing literature points to informal housing provision as an increasingly prevalent economic strategy employed to mitigate a lack of affordable housing options and gaps in the emergency shelter safety net (Harvey et al. 2021; Seefeldt and Sandstrom 2015). This context of economic strain may shape experiences of informal housing provision and exacerbate their consequences for health and well-being.

Furthermore, the burden of informal housing provision is likely to fall unequally on communities of color who are more likely to be excluded from housing opportunities because of multiple and intersecting forms of structural racism (Fullilove and Wallace 2011; Rothstein 2017; Swope and Hernandez 2019). Because of the cumulative impact of discriminatory housing policies and practices, Black Americans are more likely than non-Hispanic white Americans to experience rental cost burdens (Joint Center for Housing Studies 2022), evictions (Hepburn, Louis, and Desmond 2020), and homelessness (Fusaro, Levy, and Shaefer, 2018). Additionally, the impacts of discriminatory housing policy are compounded by other forms of structural racism. In particular, a racially discriminatory criminal legal system that incarcerates Black Americans at significantly higher rates than white Americans creates significant housing barriers that arise from economic constraints, stigma, landlord screening, and policies that officially exclude those with criminal records from subsidized housing (Curtis, Garlington, and Schottenfeld 2013; Geller and Curtis 2011; Herbert, Morenoff, and Harding 2015; Purtle et al. 2020; Keene et al. 2018). Additionally, women, in particular women of color, are disproportionately likely to serve as informal housing providers when men are excluded from housing opportunities because of both criminal legal and housing policy–related barriers (Blankeship et al. 2021).

In this article, we draw on qualitative interview data collected with informal housing providers (n = 45) to examine their experiences of informal housing provision, the gaps...
they fill in the current housing safety net, and the implications of providing housing for their own housing security, health, and well-being. Whereas prior research on housing and health has focused on how individuals’ own housing affects their health (Swope and Hernandez 2019), in our analysis we aim to understand what it means to have access to housing in a context where housing is not only scarce but systematically scarce for some segments of the population (Blankenship et al. 2021). This new perspective can expand existing conceptual models of housing, health, and well-being that view housing as an individual or household resource, to consider community-level processes through which housing availability contributes to population health and socioeconomic inequality. Furthermore, by examining the lived experiences of informal housing providers, our analysis can inform policy and programmatic changes that expand access to affordable housing, thus reducing the need for provision. Our analysis can also inform strategies that mitigate the adverse consequences of provision for providers’ housing security, health, and overall well-being.

**Methods**

**Overview**

This analysis draws on 45 qualitative interviews conducted with informal housing providers in and around New Haven, Connecticut. The majority of participants were recruited from an existing longitudinal cohort of low-income New Haven residents and an additional subset were recruited through referrals provided by these participants (snowball sampling). Data were collected via semistructured virtual interviews and analyzed using an iterative and inductive approach (Corbin and Strauss 2014). The broader goals of the study were to (1) characterize the experiences of informal housing providers, (2) identify mechanisms that connect informal housing provision to health and well-being, and (3) consider the implications of informal housing provision for health equity. Study procedures were reviewed and approved by the Yale University institutional review board.

**Sample Recruitment.**—The majority of participants (n = 40) were recruited from an existing longitudinal cohort of low-income New Haven residents called the Justice Housing and Health Study (JustHouHS; n = 400), a study whose aim was to examine how mass incarceration, housing instability, and housing policies intersect to shape race and gender inequalities in health. In JustHouHS, six waves of survey data were collected between 2017 and 2021, including questions on a range of topics related to housing, criminal legal involvement, and health. JustHouHS participants were recruited using a combination of flyers, outreach, and snowball sampling. Eligibility criteria were (1) age > 18 years, (2) residency in New Haven, (3) absence of household members already enrolled in the study, and (4) qualification as low-income by identifying as homeless, residing in a low-income census tract, receiving housing or food assistance, or receiving Medicaid. The JustHouHS sample was also stratified to include 200 individuals released from prison or jail in the preceding year.

For this particular study, we defined an informal housing provider as an individual who provided housing to someone other than a child younger than 18 years. We asked potential
participants if they had “provided housing to someone who did not have somewhere else to go.” We follow prior work (Vacha and Marin 1993) that included former and current romantic partners in the eligibility criteria to capture cohabitation that may be driven by economic needs and may persist even after a relationship has ended. We further limited eligibility to individuals who (1) were homeowners or leaseholders, (2) were older than 18 years, and (3) had provided housing for at least seven days. To recruit individuals meeting these criteria, in October 2020, study staff members reached out via phone, text, or e-mail to JustHouHS participants who responded affirmatively to the question “In the last six months, have you provided housing to someone who did not have somewhere to go?” A total of 23 participants were enrolled in response to these e-mails. Staff members also sent e-mails to the entire JustHouHS sample with information about the study, resulting in an additional 17 participants. Finally, an additional 5 participants were referred by friends or family members of the original study cohort, resulting in a final sample size of 45. Prior to enrollment, staff members reviewed the risks and benefits of participation over the phone and participants provided oral consent.

Data Collection.—The first or second author conducted all 45 interviews between November 2020 and July 2021. These semistructured interviews relied on an interview guide that included broad and open-ended questions with follow-up probes. This format helped ensure that certain topics of interest were covered, but also allowed the participant to tell their own stories. The initial guide included the following broad topics: housing history, current housing experiences, the decision to provide housing, and specific considerations related to COVID-19. Ongoing review of interview transcripts throughout the data collection process allowed us to adapt the guide to include emergent topics.

Given the constraints of the COVID-19 pandemic, all interviews were conducted via Zoom. This format maximized safety and convenience but did have drawbacks including, in a few cases, lack of privacy to talk openly about participants’ guests and the inability to follow nonverbal cues as would occur in a face-to-face interview. Interviewers had prior experience with Zoom interviews and were able to mitigate some of these challenges, for example, working with participants to find times that maximized privacy and discussing the Zoom interview process with participants (e.g., noting the potential for awkward pauses). In all but five cases, participants were familiar with study staff because of long-term participation in JustHouHS, and this rapport also seemed to facilitate more effective virtual interviewing.

Analysis.—Throughout the eight months of data collection, we met regularly to review and discuss the transcripts, memos, and emerging concepts and themes. Upon completion of the interviews, the research team (all authors) worked to develop a comprehensive codebook that captured the contexts, experiences, and consequences (both negative and positive) of informal housing provision. The team iteratively refined the codebook by collectively applying it to a small sample of transcripts and meeting to discuss the clarity, overlap, and gaps in the coding structure. Once the codebook was finalized, a team of three coders (the second, third, and fourth authors) applied codes to all of the interviews using NVivo software. At first all coders coded the same transcript to ensure consistency. Once consistency was obtained (after 12 interviews), we divided the transcripts across the coders.
Throughout the coding process, we used annotations to raise coding questions. These were discussed and reconciled in weekly coding meetings. The analysis for this article involved review of both coded excerpts and full transcripts.

**Sample Characteristics.**—We conducted a short demographic survey at the end of each interview. Of the 45 participants, 25 (56 percent) identified as female and 20 (44 percent) identified as male. The majority (87 percent) of the cohort identified as Black, and 13 percent identified as white. Additionally, 4 percent of the sample identified as Hispanic or Latinx. Participants ranged in age from 27 to 71 years, with a median age of 49 years. More than half (62 percent) of the cohort reported receiving rental assistance (e.g., rental vouchers, public housing, supportive housing), and no participants were homeowners. Additionally, 39 (87 percent) participants reported that they themselves had stayed with someone else to avoid being homeless at some point in their lives. Although we did not collect data on income, all but 5 of the participants were part of the original cohort, and their survey data indicate very low incomes or exclusive reliance on public benefits. Participants reported a variety of relationships to their guests: 10 reported that their guests were former or current romantic partners, 2 reported that their guests were adult children and grandchildren, and 10 hosted other family members (nephews, cousins, parents, uncles, and grandchildren). Finally, 23 described their guests as friend or acquaintances. These nonfamilial relationships ranged from close friendships to very casual acquaintances. Finally, more than half of participants reported that their guests had histories of incarceration. To protect participants’ confidentiality, we do not include participants’ demographic information when presenting findings. Participants selected their own pseudonyms which we use in the sections below.

**Results**

**Overview**

In the following sections we describe experiences and impacts of informal housing provision from the perspective of providers. Although the interviews took place during the COVID-19 pandemic, in this analysis, we focus on broader themes related to provision that are not specific to the pandemic context. First, we describe the important role that providers played in addressing unmet housing needs in their communities. Second, we describe the experiences of provision and the associated strains it could place on resources, time, labor, and autonomy, while acknowledging that in some cases provider experiences were positive and mutually beneficial. Third, we discuss the ways that provision could create housing risks, threatening providers’ own housing security. Finally, we discuss processes through which provision may affect providers’ own health and well-being, thus exemplifying one way that the unequal burden of the affordable housing crisis can reverberate across networks and communities to affect population health equity.

**Filling a Gap in the Housing Safety Net**

Participants described that in providing housing, they were meeting a need that was otherwise unavailable. In many cases, they provided housing to guests who literally had nowhere else to go. In fact, when asked why they decided to provide housing, multiple participants seemed perplexed by the question, noting that there really was no decision...
to be made. There was no alternative. For example, in response to a request to walk the interviewer through the decision of providing housing to a long-term and close friend, Kenya responded, “We—it really wasn’t, you know, she was my friend and she needed help. So, I just, you know, really it wasn’t no—nothing to process or nothing.”

Several participants described the barriers their guests had faced in trying to secure other forms of shelter. For example, Gia described how the only way for her guest, a friend who was fleeing a domestic violence situation, to access housing was to obtain priority for this resource by literally sleeping outside. She explained,

We tried all the resources, took her to a couple of programs, she went to a couple of programs, but they told her the only way they could help her is if she slept outside and at that time it was wintertime.

Sheila also described the large unmet need for emergency shelter and the long timeline associated with accessing these scarce resources. She noted,

There’s more people who need help and there’s no—really not that much help. There is help, but you gotta be, like, on the waiting list. And then you’re on the street for a couple of years and then it seems like you—you gotta wait a long time to actually get some housing assistance. It depends on your situation.

Melvin, who was hosting his nephew and had hosted other friends and family members before, also described filling in a gap in the existing housing safety net. After describing his intrinsic desire to help people, he added,

You know, because I get upset with the government, the way they work things. I get upset with the State. … We don’t have certain things, and you want to play this game where I’ve got to go through all these hoops and bounds in order just to get something done.

In addition to filling a gap in literal shelter, participants also described taking on guests whose needs were not met by the existing emergency shelter system because of eligibility restrictions or shelter conditions and rules. For example, Nora explained that she provided housing to a friend who had recently been released from prison and whose plans to stay at a halfway house fell through because of conflicts with the director and her friend’s work schedule. She described her friend’s catch-22 of having to choose between a place to stay and his job, noting,

Yes, it was actually going to be at a halfway house where it was going to be him and other inmates that were there, but he couldn’t get along with the director, and it was actually working against his work schedule, because he had to be inside on a curfew at a certain time, but his work schedule kept him out longer than that. So, it was like either I lose the job or I lose the housing.

Nora’s guest’s experience echoes those of other participants in the larger JustHouHS who described limited autonomy in reentry housing options (Rosenberg et al. 2021).

Participants also described providing housing to individuals who were excluded from shelter spaces due to current substance use. For example, Darius explained in reference to his guest,
a childhood friend, “He was homeless and he didn’t have anywhere to go. … He was very hard on alcohol. … Sometimes when the shelters became full and when they didn’t want to let him in, he will come to my house.” Similarly, Michael provided housing to a friend who had recently begun using drugs again. He explained,

Unfortunately, drugs got the best of him and he went back to it. When he did that, he ended up losing everything, his transportation, his car. He lost his job. He lost his apartment. He pretty much just lost everything. So, he had confided in me that he needed a place to stay and he needed one quickly. So, I took him here.

Michael tried to get his friend into a detox facility, but this was delayed because of a shortage of beds. He explained, “I started running into roadblocks with they couldn’t take him in that day. They didn’t know when they could take him in because the beds were filled.”

Several participants described a philosophy of providing housing that met their guests’ immediate needs, included relatively few contingencies, and would ultimately help guests move on to obtain independent housing. For example, Misha explained a philosophy of not imposing expectations on the multiple guests she housed. She explained, “I can’t put expectations on anything today in society. All I ask for is that you give yourself a break and a chance, because I had to. I had to.”

Although nearly half our participants reported receiving some modest financial compensation from hosting, many explained that charging any money conflicted with their mission of helping guests get back on their feet. For example, Shani, who was hosting a close friend, explained, “And I just felt like if I tried to charge her rent, she would be stagnated and to be very honest she would kind of be stuck here.” Similarly, Rain, who was hosting her adult child and their family explained, “I’m not even telling them you got to pay me a certain amount of money, you know what I mean? I just want you to ultimately get yourself together.”

Miles described how this contrasted sharply with the model of housing in halfway houses for those leaving prison. He explained,

I paid rent before, I paid mortgages. I paid a lot of things but coming off of zero in a halfway house and you want me to pay rent? That’s your priority is for me to pay rent instead of for me to get myself situated and my life together, my foundation built, and you want me to—I mean, come on with that mess.

In general, participants expressed empathy for their guests’ situations. Many had literally been in their guests’ shoes at some point in their own lives. As noted above, nearly 90 percent of the sample had stayed with others to avoid being homeless and felt an obligation to “pay it forward.” As Misha explained, “You know, I’m in an—in spite of whatever, I don’t forget what I came from and what I just left. So, I found no person outside should be left in the cold.” Participants’ own life experiences also made them aware of the limited options that their guests faced. As such, many viewed their guests’ needs as the result of structural constraints. As Nora said, in reference to the current lack of safety net, “it just takes one event that can lead to a chain reaction.”
Recognizing the shortcomings of the existing social safety net, two participants described dreams of opening up a different kind of shelter for individuals experiencing homelessness. Rain, for example, described her desire to create, “a place where people can get toiletries and figure out what they need to do for the day to move forward in life to get better.” Similarly, Misha noted,

I have opened my home to two other people, and I’m also looking to get me a house. I am going to turn it into a homeless shelter house between now and within the next year. That’s my lead. That’s my goal.

The Strain of Housing Provision

In many cases, informal housing provision was associated with mutual support. Several participants received money, food, help with housework, or childcare from their guests. Others described the benefits of companionship, particularly during the isolating months of the pandemic. However, participants also described substantial burden associated with informal housing provision. Several participants, who were already stretched financially, described increased costs associated with providing housing to friends and family members. For example, Harriet noted that she spends “twice as much” on household supplies since she began hosting. Marcus noted in reference to a romantic partner his daughter’s family moving in, “My light bill went from $100.00 a month to $160.00 a month because there’s more hot water. She’s using the dryer. It’s definitely a lot.” For many participants, even small increases in expenses put significant strain on already tight budgets.

Indeed, Michael described how the extra expenses associated with housing and caring for his guest created significant financial strain and anxiety. He explained, in reference to his guest, a long-time friend from his rehabilitation program,

I knew he was gonna need clothing. I knew he’s gonna need to be fed and things like that. He’s a smoker. He was gonna need cigarettes, all those kind of things. I was getting anxious because how am I gonna do it? Am I gonna be able to do it? I want to do it, but I have to have the funds to be able to do it. So, there was a lot of anxiety there, but I guess what it boiled down to was—is getting the person, getting him to a safe place and helping him out of this hole that he was in.

Participants such as Michael were providing more than a roof for their guests. Many participants also described extra cleaning and meal preparation associated with hosting. As Apples, who was hosting a former romantic partner, explained, “Yeah. It’s more of me doing more things around here. And doing the shopping and the laundry and all that.” Harriet, who was hosting a romantic partner, described the exhaustion of household labor, noting “and my body is tired. I be tired. I don’t want to cook every day.” She also alluded to a gendered aspect of caretaking, noting, “I don’t want to cook everyday. I know what it is to be a wife.”

In addition to this routine household labor, participants often provided care and support for guests who were facing multiple challenges and traumas. For example, Michael stayed up at night to talk his guest through a mental health crisis and worked to get him connected to services. Misha described an ethos of care and responsibility for her guest, explaining, “when other people are in your home. You want to always make sure they’re comfortable.
You look up—when you’re here, I want to make sure you’re okay, because I can say it didn’t happen on my watch.”

In addition to the labor of provision, some participants also described a loss of autonomy and control over their home spaces that could cause stress and affect their daily routines. They described the challenges of sharing small spaces and a lack of privacy. Harriet indicated that her home no longer felt like a sanctuary and a place where she could relax. In an extreme example, Stella described how she was unable to get her guest, the adult son of a former partner, to leave. She described feeling as if her home was no longer her own. 

Finally, participants described how provision could strain relationships. A few participants described how sharing small spaces with their guests strained relationships with romantic partners or family members. For example, though Michael’s girlfriend was very supportive of his decision to provide housing to his friend, he noted that it “becomes a stress on the relationship” and that “there’s really no alone time.” Others described how provision could strain relationships between hosts and guests. A few described feeling stuck in relationships with romantic partners, after the relationship had soured or ended. Harriet, for example, described hoping her partner would move out, so she could end the relationship. Similarly, Luke described wanting to end a relationship with his girlfriend who had moved in with him but remained hosting and involved with her because she didn’t have another place to stay.

Informal Housing Provision and Housing Insecurity

A common theme across the interviews was the concern that providing housing could threaten participants’ own housing security. Many participants noted that their leases prohibited them from having longer term guests. Some navigated this risk by only allowing guests to stay for short periods of time. For example, Shani explained that she had her guest leave for 3 days between 10-day stays, in order to comply with her lease. Others had longer term guests despite rules imposed by their landlords, often leading to stress and worries about detection by landlords. For example, Doug explained, “I was worried that the landlord would show up unexpectedly and him [his guest] leaving my apartment with me not being here and then him [the landlord] like, ‘Who are you? What are you doing in the building?’”

Several participants noted that the stakes of detection were high. For example, Peggy, who was hosting a former romantic partner, expressed concern that if her guest was discovered, she would lose her housing altogether. She noted, “if my landlord find out that he was here, I’m gonna be kicked out.” Relatedly, multiple participants asked for reassurance of confidentiality during the interview process because of concerns that they could lose their housing if their landlords were to find out about their housing provision. As Mory noted, “Now, before we get started, I do not want to jeopardize my housing.” Similarly, Lawrence explained, “That’s why I was concerned about that when I first called about the study. … It’s just like really, really confidential because I would get in trouble.”

Several participants described particular concerns about jeopardizing their rental subsidies (vouchers or public housing), which many had waited years to obtain. For example, Harriet explained,
No, I’m really not supposed to have company past two weeks. So, it’s like that’s a major concern for me. Like, if I do—if my landlord ever found out, it could jeopardize my section 8 [housing voucher] and my lease, you know? And right now, with my mom being passed on, I really wouldn’t have no place to go.

Indeed, a few participants in our study had lost rental assistance because of unauthorized guests. For example, LaToya described losing her section 8 voucher that she had had for 20 years, when someone reported (falsely) that her boyfriend was staying with her as an unauthorized guest. Another participant, Nala, was hosting her mother in her subsidized apartment, after her mother had lost her own rental assistance because she was hosting another family member. Even though Nala and her mother were intimately familiar with the risk for subsidy loss, they did not see a way to avoid it. When asked if her mother was allowed to be on her subsidized housing lease, Nala said, “I’m gonna be completely honest, no. But, I’m not leaving my mom in the street. That’s out.”

Like Nala, other participants described a tension between the obligation to their guests and their own housing risks. For example, Bill, who had hosted a close friend for more than a year, explained,

Yeah, yeah. There’s rules about guests and I know—uh, I know I—I’m breaking them and it’s, uh … [sighs] it’s—it sucks that—it sucks ‘cause I really—I mean I just can’t—I can’t put this kid out in the street like that.

Similarly, Misha noted,

Well, see, that’s just rules and regulations of any government funded program housing. You understand? If you’re in a government funded program housing lease, it’s only you and who they approve on. But see, in today’s society and with this pandemic going on, I can’t do what I went through. I can’t let—see people go through it. I can’t. I can’t. I can’t. I can’t.

However, a few participants also discussed how risks of housing loss deterred them from housing provision. For example, Shani explained that after her current guest left, she did not plan on hosting again, because of her voucher rules. She noted, “If my voucher was not a question, I would definitely take a person in.”

For some participants who had obtained housing after long waits and experiences with homelessness, empathy for their guests and the need to “pay it forward” led them to take on the risks of provision. At the same time, the fragility and significance of their own recently obtained housing created stress and worry. For example, Brandon obtained housing after many years of struggling with homelessness and overcoming many housing challenges and denials related to his criminal legal history. He let multiple friends and acquaintances who were still homeless stay with him for a few days at a time but was also protective of his newly acquired space where he finally felt at home.

Although many participants described how landlord rules about guests created stress and contributed to their own housing vulnerability, it is noteworthy that not all participants were opposed to these rules. For example, Luke described how these rules also helped maintain
boundaries with guests: “They should have rules, but they don’t … people come and stay with people, then they don’t wanna leave.”

Finally, it is important to note that for a few participants, provision was associated with increased proximity to the criminal legal system and law enforcement, which in turn had implications for their housing stability and criminal legal status. As mentioned previously, more than half of participants noted that their guests had histories of incarceration. In some cases, guests were still under the direct gaze of parole and probation. For example, Nora described visits from her guest’s probation officer, noting,

Because, you know, at any time, they can come and knock on your door and say, hey, it’s such and such here. I just wanted to check this, this, and that. And it’s like I’m not the one on probation, so why do I have to deal with this?

In some cases, participants were violating their own probation in order to host. Ted’s probation officer told him that he could not host a casual friend, who he knew from church, because of the individual’s “background.” However, Ted let the friend stay anyway because he had nowhere else to go and because probation was not doing home visits during the pandemic.

**Housing Provision, Health, and Well-Being**

The interviews suggest a number of ways that informal housing provision may affect the health and well-being of housing providers. On one hand, participants described some experiences that would lead to health benefits. A few described exchanges of resources and reduced financial strain. Others described ways that guests alleviated burdens and provided support with childcare, cooking, or cleaning. Additionally, multiple participants described companionship that reduced isolation, particularly during the COVID-19 pandemic. For example, when hosting a friend, Vanessa explained, “I am so used to being around the kids and only them that it was nice to have an adult to talk to.” Anita described the joy of being able to spend more time with her adult granddaughter who was staying with her. Finally, a few participants described how guests directly supported their health needs. Shani’s guest reminded her to take her medications regularly. For Lee, hosting a friend ultimately prevented a life-threatening emergency. When he had an episode of low blood sugar and lost consciousness, his guest called the ambulance. He explained, “But thank God he was here, you know what I’m saying? … He was a lifesaver that day.”

Despite these benefits, participants’ stories also suggest potential adverse health impacts of housing provision. First, as noted previously, the stress of sharing space, lost autonomy, extra labor, and financial strain are likely to have negative health implications through stress pathways. Audrey described this stress as minor, noting, “[Changes] In my health? No. Did they give me headaches? Yes. And that was from being irritated at times.” However, other participants described how the stress of hosting could consume emotional bandwidth, with significant health implications. For Michael, the stress associated with hosting directly affected his diabetes management. He explained,

Yeah. My health did change. My health actually got worse, and I think a lot of it—from what doctors say, stress plays a lot in your blood sugar control. If you’re
under a lot of stress and your body is under a lot of stress your blood sugars can get very out of control, and mine did. Mine did.

Other participants described how provision disrupted their sleep, with likely implications for health. For example, Nora’s guest worked a night shift that conflicted with her own sleep schedule. She explained,

So, on his days off, even whenever he’s off at night, he’s still up. So, it will be like I have to be at work by 6:00 or 7:00 in the morning, and it’s like 4:00 in the morning, and I’m just going to sleep around 2:00 because he’s up all night.

A few participants described vigilance and safety concerns that disrupted their sleep while hosting. When asked about sleep disruptions explicitly, Michelle, who was hosting a family friend noted,

I wasn’t used to having no one in my house with me so I would sleep very light and then I started sleeping with my room door shut when I would sleep with it open. And then after a while I would wake up in the middle of the night to check on him to make sure he was in the bed and things like that.

Greg described losing sleep because of concerns that his guests, a cousin and cousin’s girlfriend, might steal things from his home.

Some participants also described how housing provision could exacerbate substance use or threaten their recovery, particularly when guests brought drugs or alcohol into their homes. For example, Lee described how he began using again while hosting an acquaintance who he had met on a bus. He explained, “when he came home, he used to bring food or whatever, but the majority of time, he would bring some drugs and we’d get high or whatever.” As noted above, the need for informal housing provision was often connected to exclusion from shelter spaces because of active substance use. On the one hand, participants’ own experiences with substance use seemed to equip them to care for guests in uniquely empathetic and nonstigmatizing ways. On the other hand, participants themselves were sometimes in vulnerable positions with respect to substance use.

**Discussion**

The interviews in this study describe an important and understudied dimension of the current affordable rental housing crisis: the impact on friends, family, and acquaintances who are stepping in to fill a significant gap in the housing safety net. Our findings build on an existing qualitative literature about doubling up (Clampet-Lundquist 2003; Harvey 2022; Skobba and Goetz 2015), adding an explicit focus on informal housing providers, their experiences of provision, and the impacts of these experiences on their housing security, health, and overall well-being. Our interviews describe how these informal providers are not only addressing a literal need for shelter but are also providing a type of housing resource that is otherwise unavailable. One important characteristic of this informal housing provision was the way providers seemed to meet their guests where they were at, offering housing that had few contingencies and that recognized the structural constraints that guests face.
Informal housing provision is just one example of the many ways that low-income and otherwise marginalized individuals must look outside the formal housing market to obtain housing and shelter. Although a growing literature on informal housing (Shrestha, Gurran, and Maalsen 2021) focuses primarily on the types of housing that exist outside of formal markets, our analysis focuses on people (informal housing providers) who expand the use of formal housing (all participants were leaseholders) to address an unmet need for shelter. In this sense, informal housing provision also exemplifies the ways that marginalized communities are doing the work of the state to support each other. Indeed, a large literature describes how networks of support provide vital resources such as housing, childcare and transportation, which are often unaffordable and otherwise out of reach (Desmond 2012; Edin and Lein 1997; Stack 1974). Echoing this broader literature, some of our participants described ways that provision supported their own health and well-being, including through the pooling of resources, social support, and the strengthening of their relationships with friends and family. However, though reciprocity was often present in the provider-guest relationships we observed, in many cases it was not a condition of provision or present at all when guests’ own needs and lack of resources precluded contributions to the household.

Additionally, although the doubling-up literature has focused primarily on shared housing across family networks, some of our participants were providing housing to acquaintances such as people they had met in recovery programs or in their daily rounds. This provision was driven by a severe shortage of alternative housing options, as well as the inadequacy of existing options. This echoes Desmond’s (2012) findings about the significance of “weak ties,” fleeting but intense relationships, in contexts of poverty. Desmond describes how the need for resources such as housing can accelerate intimacy, such as the cohabitation that our participants describe. Many of our participants also described how their provision was motivated by prior receipt of such network resources. “Paying it forward” was a common theme in the data.

Our analysis also points to many strains and stressors associated with informal housing provision. Participants described care-taking demands for guests who had multiple needs and how sharing space created stress and limited autonomy. They also described how housing provision could strain relationships between members of households and between hosts and guests. These findings echo some prior qualitative research that has documented strain and costs associated with shared housing (Clampet-Lundquist 2003; Skobba and Goetz 2015). Echoing other work (Blankenship et al. 2021; Sassler and Miller 2011), our findings also speak to the ways that unmet housing needs and housing provision may constrain autonomy with respect to romantic relationships. In a few cases, participants were providing housing to former partners after the relationships had soured or ended because these individuals had nowhere else to go.

Importantly, participants also described numerous ways that housing provision could threaten their own housing security. Many participants were themselves precariously housed; nearly all had prior experiences with homelessness and had very low incomes. All participants were renters, and their own housing autonomy was limited by landlord rules and the threat of eviction. Our data suggest that this was particularly true for residents of subsidized housing, where there are strict rules about guests and also restrictions on who can
be formally added to a lease, particularly for those with criminal records (Keene et al. 2018). These findings echo prior work documenting the ways that guest restrictions for recipients of subsidized housing can create risks for informal housing providers (Kurwa 2020; Keene et al. 2018). For example, similar to our findings, Kurwa’s (2020) qualitative study of housing voucher recipients illustrates how the ongoing surveillance of voucher holders’ private homes can create barriers to provision, rendering a critical housing survival strategy “off limits.” However, similar to Kurwa, we also find multiple examples of participants who knowingly violate housing authority rules in order to provide housing, risking the loss of housing subsidies that are a coveted, scarce, and vital resource in a context where market rate rental housing is out of reach for even full-time minimum wage workers (National Low Income Housing Coalition 2020).

Together, our findings also suggest a number of ways that the strains of housing provision may adversely affect the health and overall well-being of providers, including through stress, loss of sleep, a strain on resources, relationship risks, proximity to substance use, and through the many health consequences associated with eviction and housing instability (Swope and Hernandez, 2019; Himmelstein and Desmond 2021; Keene, Guo and Murrillo 2018). In this sense, housing provision is one way that a lack of affordable housing may reverberate through families, networks, and communities. A consideration of these multilevel processes is critical to understanding the full impacts of the affordable housing crisis on population health and well-being.

Finally, our findings suggest multiple ways that the burden of informal housing provision may disproportionately affect Black people and other racialized minorities. Providers in our study were often filling gaps in housing access that were systematically created by multiple forms of structural racism. In particular, several participants provided housing to guests whose housing options were constrained by criminal legal barriers and limitations of reentry housing programs. Black Americans are not only more likely to be affected by a racially discriminatory criminal legal system (Nellis 2021; Wacquant 2010), some research also suggests that the impact of criminal legal involvement on housing access may be greater for Black Americans than for whites (Blankenship et al. 2018). Additionally, given the way that multiple forms of structural racism have constrained wealth and housing opportunities for Black Americans, Black renters are more likely to experience multiple forms of housing insecurity (Hepburn et al. 2020; Hernández and Swope 2019) and to rely on subsidies that impose strict rules and greater risks associated with housing provision (Joint Center for Housing Studies 2022). Latinx renters also face disproportionate risks for housing insecurity because of interpersonal and structural racism that is likely to increase reliance on informal housing provision (Rugh 2014; Swope and Hernández 2019). And though not present in our data, immigrant groups who are excluded from subsidized housing resources must often rely on networks as a source of housing (Usman, Maslova, and Burgess 2021).

Our study addresses a gap in the literature about housing provision and its implications for housing stability, health, and well-being. It also suggests how future research could further expand this understanding. We gathered our data during a unique moment in the broader affordable housing crisis when the COVID-19 pandemic created additional barriers to housing security (Benfer et al. 2021). The unique pandemic constraints likely played a
role in both the need for provision and the health risks associated with it. However, the themes we describe in this article reflect a broader need for housing and are therefore, likely not unique to this moment in history. Future qualitative research in different settings and time periods can help deepen our understanding of informal housing provision. Such future work should ideally involve in-person interviews given the limitations of Zoom interviews described in our methods section. Additionally, given that a long history of racist policies and practices has resulted in the disproportionate representation of Black people among those unable to afford housing (Rothstein 2017; Swope and Hernández 2019) and among those with criminal records (Wacquant 2010), our interviews suggest multiple ways that racism unequally structures both the need for and the burden of informal housing provision. Future research, including surveys of representative population samples, can further explore the prevalence, distribution, and impacts of provision and associated inequities. Such research can also include attention to how variations in contexts of structural racism shape the impacts and experiences of informal housing provision.

Although more research is needed, our findings do suggest some preliminary recommendations for policy and practice. First, this study points to the need for noncontingent forms of shelter, particularly for individuals who are actively using substances or in recovery. Cities in Canada and the United States have begun to explore such shelter spaces (Tsemberis et al. 2004; Wallace, Barber, and Pauly 2018). Our data also suggest a value in recognizing and supporting the work that informal housing providers are doing to address the current need for housing and shelter. For example, the Pathway Home Program in New York City helps individuals move from shelter spaces by paying subsidies to family members who provide housing. Furthermore, policies that add more flexibility to lease terms for residents of subsidized housing may be useful in protecting subsidized housing residents from eviction and subsidy loss as a result of provision. Finally, although such policies and practices may mitigate the need for provision and its impacts on health, there is also a need to address the severe gap in affordable housing that providers are filling. Our focus on provision adds to a growing evidence base regarding the significant costs of the current affordable housing crisis for population health and health equity. Our findings suggest that these costs extend beyond individuals who experience housing insecurity, reverberating through networks and communities to affect health and well-being.

**Funding**

The author(s) disclosed receipt of the following financial support for the research, authorship, and/or publication of this article: Funding for this study was provided by the National Institute of Mental Health and the National Institute of Allergy and Infectious Diseases (R01MH110192, Kim M. Blankenship, principal investigator) and through a grant from the Russell Sage Foundation (Danya E. Keene and Kim M. Blankenship, principal investigators).

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