# The Costs of Caring: Navigating Material Challenges When Adults Informally Host Youth Facing Homelessness

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## Abstract

Couch hopping is a significant feature of youth homelessness in the United States. Half of youth ages 18-25 who experience homelessness or housing instability couch hop or double up. Emerging work on intergenerational couch hopping, or informal hosting, suggests that youth and their adult hosts form meaningful and supportive relationships. However, informal hosts also navigate financial and material challenges that could threaten the stability of these arrangements. Based on in-depth interviews with nine youth ages 17 to 23 in informal hosting arrangements and ten informal hosts, we describe these material challenges as well as the strategies hosts and youth mobilized to address them. We highlight gaps in available resources and place instability in the context of intergenerational poverty and structural racism. This study reframes financial challenges and instability in informal hosting arrangements as an opportunity for investment, strengthening the village of support youth need to make sustained exits from homelessness.

# Introduction

Every year, one in ten young adults in the United States ages 18-25 and at least one in thirty youth ages 13-17 experience some form of housing instability. Half of the older group are not staying in shelters or utilizing other formal housing services like transitional living programs. Instead, they couch hop or double up, staying with extended family members, friends, romantic partners, or sometimes strangers (Morton et al., 2018). We use the term "informal hosts" to refer to the people who take in these youth. They can also be termed "chosen family hosts" or "kinship hosts," given that youth and their informal hosts sometimes form familial relationships even when they aren't related already (Curry et al., 2021).

Youth couch hopping (also known as couch surfing or doubling up) exists on a spectrum of instability. While the term "couch hopping" implies the youth are moving from place to place for brief periods of time, this is not always the case (Samuels, Cerven, Curry, Robinson & Patel, 2019). But because of its assumed instability, the longer-term prospects and potential benefits of couch hopping—or informal hosting—are rarely considered in policy and research. On the other hand, doubling up among low-income adults and adult-headed families is both widespread and recognized as an important economic buffer (Edin & Lein 1997; Pilkauskas, Garfinkel, & McLanahan, 2014; Mykyta & Pilkauskas, 2016). We argue that informal hosting merits equal consideration as a social safety net for youth facing homelessness.

Informal hosting does come with costs, which can lead to instability for youth staying with low-income hosts. However, we argue that household financial precarity does not justify diverting youth from their natural support network into professionalized nonprofit housing

services. As such, this paper examines these material challenges as opportunities for investment, strengthening the village of support youth need to thrive.

## Youth Homelessness and Natural Supports

Youth facing unaccompanied homelessness are often described in terms of their disconnection from housing, family, school, and work. Studies have consistently identified a pathway from family conflict to youth homelessness, and continue to document youths' relative isolation from family, school, and work (Congressional Research Service, 2019). This framing tells part of the story of youth homelessness, but it obscures the ways youth are also embedded in supportive social networks even when they are "on their own."

Natural supports refer to meaningful, informal relationships outside of formal settings, and can include extended and chosen family, mentors, or neighbors. Youth facing homelessness often have these natural supports in their lives, who they rely on for help. One study found that on average, youth facing homelessness felt confident that 6-7 individuals in their lives (many defined by youth as family) could provide support, often both social and financial (De la Haye et al., 2012). Another study found that youth aging out of foster care, a population at significant risk of homelessness, were able to identify supportive adults in their lives including parents of friends, coaches, adults from church, and teachers (Nesmith & Christophersen, 2014). Dang et al. (2014) similarly found that 73% of youth facing homelessness they surveyed were able to identify "natural mentors". That study and others have also underlined that these supportive connections can have a positive impact on the health and well-being of youth facing homelessness (Dang et al., 2014; Oliver & Cheff, 2012; Stewart & Townley, 2020).

Given this evidence of youths' natural supports and the prevalence of couch hopping, it is unsurprising that some informal hosting relationships are stable and supportive (Curry et al. 2021). We also recognize that instability and risk do mark some couch hopping experiences (Hail-Jares, Vichta-Olsen & Nash, 2020). However, we propose that informal hosting arrangements can also be a form of mutual aid and community housing resilience, playing a critical role in the prevention of unsheltered youth homelessness. By looking at the costs of hosting in this context, we hope to start a larger conversation about the resources needed to stabilize hosting arrangements and bolster meaningful permanent connections.

## Material Barriers to Mutual Aid

Mutual aid has grown from an evolutionary theory of cooperation into a cornerstone of radical politics and community resilience, gaining new life during the COVID-19 pandemic (Bell, 2020; Spade, 2020). Resource sharing has consistently been observed among low-income Black, Indigenous, and other communities of color (BIPOC) (Stack, 1974; Jarret, Jefferson, & Kelly, 2010). For marginalized groups, mutual aid can help mitigate the impacts of structural inequality; in the case of shared housing, BIPOC youth and their natural supports come together to overcome disproportionate risks of eviction, exclusion from housing markets, and homelessness (Desmond, 2016; Morton et al., 2019; Taylor, 2019).

Although mutual aid is a key survival strategy among marginalized groups, household financial precarity can also make resource sharing more of a hardship. Several studies across the United Kingdom have established that areas with high unemployment or low household income perform less unpaid mutual aid than more affluent areas. Further, community members reported that they would participate more in mutual aid given additional money or resources (Williams &

Windebank, 2000; White, 2010). Welfare policy was also found to impact individuals' willingness to help others, given the restrictions on income and resource sharing beneficiaries face (White, 2010). Although material barriers may in fact apply to mutual aid in general, these studies lack a specific discussion of shared housing, leaving open the question of whether shared housing is similarly impacted by material pressures and constraints.

Doubling up among adults and families, including within multigenerational households, is characterized in the literature as an effective and increasingly common *response* to financial difficulty and housing instability (Generations United, 2021; Pilkauskas et al, 2014). But there is also some evidence that increased food costs and other expenses can lead to stress on host families and their guests (Mykyta & Pilkauskas, 2016). A recent study found that almost a quarter of multigenerational households had a combined annual income of less than fifty thousand dollars, a finding that underlines the financial precarity of many of these households (Generations United, 2021). Though relevant, these studies miss the unique circumstances of youth who are staying with informal hosts, and the material impacts of these arrangements. The present research seeks to fill this gap.

# Research Questions

The present study sought to understand the challenges that informal hosts and youth faced over the course of their hosting arrangements. We hoped to learn how hosts and youth coped with or addressed these challenges, and where they felt there were opportunities for external support. We asked:

- What are the material risks and challenges of informal hosting arrangements?

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

# Methods

The research team conducted in-depth interviews and surveys with nine youth staying in informal hosting arrangements and ten adults who were hosting a young person informally. All hosts and youth in this report are referred to by pseudonyms. Participants received $20 cash to compensate them for their time. Interviews were recorded, transcribed, and then analyzed using NVivo 11 Pro qualitative coding software. The Institutional Review Board of (university name redacted for review) approved procedures for original data collection.

## Sampling and Recruitment

Youth were recruited across urban, suburban, and rural areas of a Midwestern state. Flyers were posted at four drop-in centers for youth facing housing instability and one food bank. Youth were eligible to participate if they had stayed in an informal hosting arrangement for at least three weeks. They were only eligible if their adult host was at least ten years older than them and they were not romantically or sexually involved with their host. The criteria were designed to screen for potentially more stable arrangements. Ten youth participated in the study, but one was excluded from analysis because it was discovered during the interview that he had only been staying with his host for a week.

Hosts were recruited using parallel inclusion criteria. Originally, the goal was to recruit hosts through youth participating in the study. However, we found the youth were reluctant to provide contact information for their hosts. Ultimately, we were able to interview two youth/host pairs. Three hosts were recruited through connections to drop-in centers (two had sought help from the drop-in and one was a volunteer); all three were White middle-class women. To recruit a more diverse set of hosts, we posted flyers and asked for staff referrals from two food banks, a GED program, and an African American community outreach group. We also reached out through a personal connection to an employee of a tribal nation. Eleven hosts participated in the study, but one was omitted from analysis as the host was less than ten years older than the youth. Even if a couple was hosting or there were other members in the household, we only interviewed one host. In one case where a host was providing support for four youth (two young couples), we only interviewed one youth.

## Data Collection and Analysis

Written informed assent (for youth under 18) and written informed consent (for all participants 18 and over) was obtained before interviews. Youth participants completed a survey on demographic characteristics, parenting status, educational attainment, their family's educational background, reason(s) for leaving home, and demographic characteristics of their host. Hosts also completed a survey on demographic characteristics, number of people living in their home, parenting status, current employment, educational attainment, and how long they had been hosting a young person in their home. Participants were then engaged in a semi-structured interview. The interview protocol was informed by the lived experience of three research team members who had participated in a formal host home program. They were also based on

formative research by (organization redacted for review) on best practices in formal and informal host homes (White, 2017). Participants were asked to describe the start of the hosting arrangement; shared interests and identity; daily routines; support received by youth from the host and external sources; support received by the host; expectations and agreements about the arrangement; and expectations for the stability and length of the arrangement, including the future of their relationship.

Interviews were audio recorded and transcribed. Three researchers, including two people with experience as hosts of youth facing homelessness, collaboratively developed an initial codebook based on open coding of four transcripts from both youth and hosts. This team refined the list of open codes and then finalized the codebook using two additional transcripts. After the final codebook was developed, three researchers coded the 19 transcripts with the assistance of NVivo 11 Pro qualitative software for data management. Each of these stages involved audit trails and team meetings approximately once every two weeks to ensure consistency and agreement in coding. One of the lead researchers also reviewed all coding. After coding was complete, five researchers met weekly by phone to engage in thematic analysis. For the present study, we primarily analyzed codes related to youth and hosts' perspective on the risks and benefits of the hosting arrangements and needed support.

# Findings

## Study Sample

Among the ten hosts included in the sample, half identified as White, one as American Indian, three as Black/African American, and one as multiracial. Ages of hosts ranged from 34 to 62 with an average age of 48.4. The majority of hosts were female (n = 8) and heterosexual (n =

9). All hosts indicated that they had children of their own. In terms of educational attainment, two hosts had a bachelor's degree or higher, five had associates degrees or a vocational certificate, two had a GED, and one indicated that they were currently pursuing higher education. Though they were not directly asked to disclose their financial situation, five hosts reported facing financial hardship and two additional hosts reported relying on public assistance. Two hosts, both white women, specifically reported being well-off or in a white-collar job, and one Black male host did not describe his financial standing.

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

## Material and Financial Challenges

Many of the hosts in our study were facing financial hardship, material deprivation, and even housing instability while hosting a young person. Though these were often pre-existing stresses, some low-income hosts reported that expanding their household exacerbated the material challenges they faced. Hosts who were renters reported challenges related to lease restrictions and housing assistance program rules which, in some cases, put their housing at risk.

### Financial Costs of Hosting

Having another person in the house was a significant financial burden for some hosts, especially those who were already facing economic precarity. Julia, who described hosting many youth over the years, explained, "Maybe we can do very well if it was just [me and my

husband]," but with the informal hosting, "I've been down to $2.50 in my account before...even like this last Christmas." The costs of hosting, when discussed, were usually related to increased food and utilities bills. Denice talked about how hosting affected her financially: "My days are usually just filled with working. I work usually 50 to 60 hours a week. … Well, I have to take care of the youth sitting on my couch. Somebody has to buy the food." The financial insecurity that Denice faced was acute, leading her to go to great lengths—including monthly plasma donation—to ensure her household could get by. Indeed, the $20 stipend was an incentive for Denice to participate in the study interview, as it was for other financially burdened hosts. Jason, who was hosting two young couples, echoed this: "All of my money goes to [the youth]. I've had months where I haven't paid bills only because - so they would have food." Julia, Jason, and Denice took on considerable responsibility for the material needs of the youth they were hosting and experienced significant financial strain as a result.

For one host, Kyla, the material and financial strain of hosting contributed to a total rupture in the hosting arrangement. She described how at first, she did not ask for any rent: "I don't want you [the youth] to pay me. I want you to save your money." But as time went on, she came to resent the financial strain of the hosting arrangement, expressing this sentiment toward the youth she was hosting: "[At] least feed your kids out of your own pocket. Because I had my own child…" Eventually, these material challenges and interpersonal conflict led Kyla to ask the youth to leave.

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

his host, an extended relative, and returned to living on the street. Another youth, Misty, described her host's precarious situation:

> "She's stressed out. Everything's getting shut off. She's scared we're going to lose the house ... So she's like you guys need to get up and get jobs. ... Or we're drowning here .. And [conflict is] just an everyday thing until we get a job ... until the bills are paid."

Though Misty's host's precarity was largely the result of being laid off, hosting costs compounded with income loss put the whole household at risk of homelessness. From Misty's perspective, the extreme financial stress was also the source of disagreement and tension, further destabilizing the hosting arrangement.

## Risks to Housing

Many of the low-income hosts we talked to mentioned they were renters, and some recognized that they risked eviction by taking in a young person. If the landlord or management company found out they were letting youth stay beyond the time allowed in the building's guest policy—often around two weeks—both the host and youth could be kicked out. Geralyn, who took in her nephew, emphasized the relative precarity of being a renter and an informal host: "[It] would be great if we were homeowners and then we wouldn't have to worry about [getting kicked out or finding a new apartment]. Because … home ownership is so far from where we're at today, we just kinda got to sneak around." The risks of hosting while renting were realized for Robin and her host, Jason, who was housing four young people in a one-bedroom apartment. Robin described:

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

Since Robin was pregnant at the time, she was able to get priority at a family shelter; however, because of shelter rules, she and her boyfriend were forced to live apart.

For renters using Housing Choice Vouchers through the U.S. Department of Housing and Urban Development (also referred to as "Section 8") or other public housing funds to pay part of their rent, a violation could put both their current housing and future housing prospects at risk. If the housing authority found out that there was even one additional "unauthorized" person staying in the unit, the renter could lose their public housing eligibility. When asked where she would go to ask for help related to hosting, Denice (a recipient of a "Section 8" housing voucher) responded:

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

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

## Strategies for Resolving Material Challenges and Needed Support

Hosts facing financial instability were able to get help from social safety net programs, like food shelves. Youths' access to public assistance and other formal services sometimes played a role in helping youth get by, so they needed to rely less on hosts for some living costs. Hosts facing lease or housing assistance restrictions tried to find ways to make the hosting arrangement work, largely under the radar of property management. These strategies helped sustain hosting arrangements for many of the youth and hosts interviewed; however, material challenges and the stress that came with them remained.

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Making Ends Meet

Hosts and youth alike mobilized their own personal resources to help financially stabilize the hosting arrangement. Some hosts who were already facing financial strain went to great lengths to meet household expenses, including accessing formal resources like food shelves and public assistance. Some youth also took on responsibility for household costs -- through paying rent, buying food for themselves and others, and drawing on formal and informal resources to cover their own basic needs. These findings are not surprising, given that the study recruited participants through food shelves and drop-in centers.

As described earlier, one youth, Winston, held a job and paid rent to his financially stressed host as part of the hosting arrangement: "[My cousin] talked to his grandma and the arrangement was I had to pay a $500...it was either pay $250 for rent and buy my own groceries or pay $500 and I had to buy groceries and eat what they eat...everything." Two other youth, who were not themselves on the apartment lease, also paid money directly to their host. However, in those cases, their contributions were framed as a way of building personal responsibility rather than alleviating financial strain for their hosts.

Most youths' material contributions to the household took other forms. One youth, Annie, noted: "I guess I've just had enough common sense to know when something needs to be done or something needs to be picked up or whatever, to help her. Or if I need to get groceries." As a result, she says, her host has not needed external support. Geralyn described her nephew's contributions in a similar way:

> "[My] nephew ... [is] always bringing stuff in ... 'We need some dishwashing liquid. Here, I've got some.' So I don't have to ask him for anything."

For Kyla, youth self-sufficiency was an expectation of the housing arrangement: "I tell them, you know, I'll give you a couple of weeks to save your money and get on your feet. You take care of

you and I'll take care of me...which means you foot your own bill, and I'll foot mine." In Kyla's case, these expectations weren't always met. But for her and other hosts, youth contributions to the household and financial self-sufficiency outside of rent seen as a strategy for easing the financial strain of hosting. And for other hosts, these contributions did help stabilize arrangements in the short-term.

Many hosts and youth accessed formal services to make ends meet. Food assistance programs like SNAP and food shelves were a go-to for hosts facing financial insecurity. Jason shared, "The only place that I'm really getting help is the food bank right here down the street, because each of us can go there once a month." Denice also emphasized the importance of food assistance for the whole household, in the context of financial strain: "I also utilize my food shelf to feed us all." Some youth also noted that their own access to food contributed to their ability to secure or maintain hosting arrangements. Kalisha described two different approaches that she had taken. She said that prior to obtaining employment, "I was getting food stamps and if I was staying with somebody, I'd be like, 'Well, I can put some food in the fridge and we'll be okay for the month'." With her current host, Kalisha agreed to go to the food shelf with him "and get a bunch of food for the house." For these hosts and youth, food assistance programs are a lifeline that make it more possible for the household to get by with an additional member.

Some hosts and youth received public benefits and accessed other formal services that helped them make ends meet. As previously mentioned, at least two hosts were enrolled in housing assistance. One host, Kyla, mentioned receiving utilities support from a local nonprofit. Many of the youth visited drop-in centers and other social service agencies, where they received clothing and basic supplies. Jason reported that Robin, a youth staying with him, used her Social Security benefits to help with household costs and got clothes from a local church. Annie, a

youth, also talked about getting clothing from a drop-in center: "That was a huge help. Like, you don't really think of it, but honestly, like underwear and socks are like one of the most expensive things to be buying." Hosts and youth also noted that drop-in centers connected youth with key resources like washing machines, hygiene supplies, meals, and gift cards. However, it was not clear the extent to which these needs and associated costs would otherwise be taken on by hosts.

## Managing Housing Risks

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

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

Geralyn worked around the leasing rules while also keeping the arrangement low key. The youth's late night work schedule also helped the arrangement avoid detection. Geralyn was not alone in this. Denice, who is discussed above regarding her experience with Section 8, also mentioned hiding the hosting arrangement from the property management company. After receiving an ultimatum from the property management company, Jason helped find Robin an opening at an emergency shelter. Though Jason no longer provided housing for Robin, he continued to give her a place to stay during the day and walked her to the shelter each night.

These situations highlight the difficult bind hosts faced in rental housing. Hosts who were tenants worked around lease agreements to protect their housing, and housing subsidies were crucial to several hosts' own housing stability. But program rules and lease restrictions always loomed in the backdrop of their hosting arrangements. The constant risk of detection, eviction, and loss of benefits undermined the stability of what might otherwise be supportive long-term housing for youth at risk of homelessness.

## Needs for Financial Support

Though hosts and youth drew on a range of resources to address material challenges, gaps remained. The hosts who were struggling to make ends meet talked about the need for direct financial support to cover rent, utilities, food, and other costs related to hosting a youth. Denice emphasized, "I don't ask for anything myself. I need help paying the electric bill, the gas bill, the rent…like I said, a couple of hundred dollars a month would help me as far as the bills go…" Similarly, Jason reported, "My bills are behind but I'll get them paid. … Financial aid would be great." These calls for support emphasize that any monetary support would address basic household costs relevant to taking in a young person.

Some youth also focused on financial support for their hosts as the primary need within the hosting arrangement.  As discussed earlier, Misty described her host's precarious housing situation and their conflict around household finances, both of which made her unsure about the future of the hosting arrangement. When asked what would stabilize her hosting arrangement, she replied, "Bills and food. That's pretty much it." Another young person, Renee, who was staying with hosts who were more stable financially, still said, "If I had, like, money, then they wouldn't have to, like…they're paying the college $600 so I can continue this semester." She felt

financial assistance would help both to further her education and to relieve the financial burden on her hosts.

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

> "...I lived at a family shelter and … they [the county] pay thousands of dollars a week for a family of four to stay there. … I think for a month it was like $6,000, you know. So rather than pay that amount, you know, why not pay people to house their family, that will put the entire household in a better financial situation. You don't got the youth out in the streets. People can focus, you know, and get their life right. So I think that would make more sense."

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

# Discussion

Couch hopping is a common form of housing instability among youth and young adults in the U.S., encompassing a wide range of arrangements and experiences (Morton et al, 2018; Samuels et al., 2019). But we know that at least some couch hopping is safe, supportive, and

potentially long term (Curry et al., 2021). However, sharing a home always comes with compromises, conflict, and costs. For young people facing homelessness, successfully managing those challenges means the difference between potentially long-term housing stability and hopping to another couch, or the street.

Youth and hosts in this study reported a range of financial and material challenges related to hosting, including increased food costs and higher utility bills. Some renter hosts and recipients of housing assistance faced threats to their own housing due to the guest policy on their lease or the terms of public housing assistance. In more severe cases, these challenges contributed to the temporary or long-term disruption of the informal hosting arrangement. These findings are consistent with previous studies of mutual aid in general, which found that the lack of financial capital and restrictions on public benefits limited individuals' ability to provide informal support (Williams & Windebank, 2000; White, 2010). However, for the people we talked to, managing the costs of hosting was an ongoing negotiation rather than an insurmountable barrier. Most hosts and youth in this study were able to at least partially resolve material challenges by drawing on youths' contributions to the household, public benefits, and formal services like food shelves.

Given the link between youth homelessness and family poverty, it is not surprising that most of the adults who the youth in our study knew and were able to stay with were also facing financial hardship and (in some cases) housing instability themselves (Morton et al., 2018). But having money and owning a home do not make a host better or more caring. Indeed, previous research has highlighted that regardless of household financial situations, many hosts and youth shared a meaningful and often familial connection with one another (Curry et al., 2021). But

these stories also make clear that financial realities can impact a caring adult's ability to stably house a young person facing homelessness.

These youth and hosts' stories of financial difficulty also take place within an historical context, reflecting how systemic racism leads to continuing community-level precarity. Many (but not all) of the financially insecure hosts in our sample were people of color, and two thirds of the youth we talked to were Black or multiracial, which mirrors national data; BIPOC youth in the United States are at significantly greater risk of homelessness than their white peers (Morton et al., 2018; Morton, Chávez & Moore, 2019). Our research findings have to be understood in the context of intentional government-led segregation and exclusion of Black families from mortgage access (Taylor, 2019; Faber, 2020). Black and Indigenous communities are also disproportionately subject to eviction, incarceration, and child welfare removal (Desmond, 2016; Dettlaff & Boyd, 2021). Further, the housing security of all BIPOC communities is impacted by lower rates of home ownership (US Census Bureau, 2021). These patterns of exclusion, displacement, and enforced disconnection inevitably erode BIPOC communities' capacity for mutual aid. Putting the material burdens and risks informal hosts face in this larger context of structural racism allows us to look beyond individual actions as the source of instability.

Our findings suggest that formal services are largely missing opportunities to support informal hosting arrangements. One exception was food assistance programs, which helped sustain hosting arrangements for low-income hosts in our study. Although housing assistance made some hosting possible, restrictions on long-term guests also led to significant instability for all involved. As one host noted, unlike formal foster care providers, informal hosts are not directly resourced through government social safety net programs. None of these hosting arrangements were part of a formal host home program, which can provide stipends for hosts

along with other services. There are some host home programs which help youth staying with their natural supports or "chosen family hosts", but this model isn't yet well known; host home programs typically use a "stranger-match" approach, housing youth with volunteer hosts they don't know. As it stands, most formal services are not designed to reach and resource informal hosts. This is a critical gap, given that many of the hosts we talked to specifically identified that direct material aid would make a difference, particularly (but not only) when they themselves were facing economic hardship. This also lines up with previous research on the positive impacts of financial support on kinship guardianship arrangements (Hill, 2009; Shlonsky, 2009; Testa, 2005).

There is still more to learn about informal hosting and the support necessary to stabilize these arrangements. The present study had a limited sample and was based in one geographic area of the United States. Further research with other hosts and youth in these arrangements would be useful in further understanding their experiences with material challenges. Though youth and hosts in this study did sometimes experience relational strain in the housing arrangement, the scope of the present research did not focus on barriers outside of material and financial difficulties. Further research into areas like relational and interpersonal challenges is a necessary extension of this work. We also need to identify the system-level levers that could best address the material challenges that informal hosts face. Local housing authorities, policymakers, and researchers need to evaluate restrictions placed on public housing beneficiaries, particularly rules which may destabilize informal hosting arrangements. Future research should also explore opportunities to protect the rights of renters who host a young person informally.

We also need more insight into the potential impact financial aid could have on hosting arrangements. It remains unclear how best to determine the level of support needed, the potential

positive and negative ripple effects of financial support, and the best way for informal hosting

arrangements to receive that financial support—whether through nonprofits, government

programs, tax relief, or other levers. For example, we do not know to what extent youth would

feel comfortable staying with hosts who receive stipends or other material support. Financial

support directly to youth, like through direct cash transfer, could also help stabilize hosting

arrangements. Increasing youth access to existing government aid, like food assistance programs

and social security disability insurance (when applicable), might also help alleviate the material

costs of hosting. Given the many possible ways forward, translating these findings into policy or

practice should include further input from communities and youth.

# Conclusion

Youth facing homelessness often have individuals in their lives who they can turn to for

help and, sometimes, a safe place to stay. In this report, we have highlighted the costs of

informal hosting, the impacts of financial strain on hosting arrangements, and the strategies hosts

and youth use to mitigate instability. The stories of the youth and hosts we talked to highlight the

resourcefulness they employ to help resolve material challenges, and the lack of formal support

for these arrangements.

Ultimately, the stability of a hosting arrangement is not just about a youth's relationship

with their host. It can also be impacted by systemic racism and intergenerational cycles of

poverty, which shape life chances and choices for many communities. Though this research lifts

up youth and hosts' resourcefulness, we also have to return to the fundamental circumstances

that made it necessary: policies enacted by the U.S. government that strip BIPOC communities

of wealth, opportunity, and autonomy—and that continue to underestimate and under-resource

the informal natural support networks that are key to the resiliency of BIPOC communities. The stories of the youth and informal hosts in our study paint a picture of the investments that might help address the costs of caring, strengthening the village that is already supporting young people in their transitions to adulthood.

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