

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

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Abstract

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

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challenges as opportunities to strengthen the village of support youth need to make sustained exits from homelessness.

Keywords

youth homelessness, mutual aid, couch hopping, couch surfing, doubling up, natural supports, host homes, kinship, chosen family

Introduction

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

While “couch hopping” implies the youth are moving from place to place and staying for brief periods, this is not always the case (Samuels et al., 2019). This kind of shared housing among low-income adult-headed households is recognized as an important economic buffer, but very little work has framed youth couch hopping in a similar way (Edin & Lein, 1997; Mykyta & Pilkauskas, 2016; Pilkauskas et al., 2014). This study begins from the understanding that youth sometimes couch hop with people they trust, and that these arrangements should be understood as a safety net for youth facing housing instability (Curry et al., 2021).

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

Youth Homelessness and Natural Supports

Youth homelessness is bound up in community circumstances and family challenges. Black, Indigenous, and other youth of color are at greater risk of homelessness, as are youth from low-income households (Morton et al., 2019). These socioeconomic risk factors point to structural inequities—like exclusion from housing markets, disproportionate risks of eviction, and

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

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

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

Material Barriers to Mutual Aid

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

Although mutual aid is a key survival strategy among marginalized groups, household financial precarity can also make resource sharing more of a hardship. Several studies across the United Kingdom have established that

areas with high unemployment or low household income perform less unpaid mutual aid than in areas that are more well-off. Further, community members reported that they would participate more in mutual aid given additional money or resources (White, 2011; Williams & Windebank, 2000). Welfare policy was also found to impact individuals' willingness to help others, given the restrictions on income and resource sharing beneficiaries face (White, 2011).

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

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

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

Research Questions

The present study sought to understand the material challenges that informal hosts and youth face. We hoped to learn how hosts and youth coped with

these difficulties and where they felt there were opportunities for external support. We asked:

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

Methods

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

Sampling and Recruitment

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

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

same-aged peers. Regardless of household composition, we interviewed at most one host and one youth from each household.

Data Collection and Analysis

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

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

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

Study Sample

Eleven hosts and 10 youth participated in the study, but one host and one youth were excluded from analysis due to disqualifying information reported during the interview or survey. Half of the 10 hosts included in the sample

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

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

Findings

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

Material and Financial Challenges

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

Financial Costs of Hosting. For some hosts, having another person in the house was a significant financial burden. The costs of hosting, when discussed, were usually related to increased food and utilities bills. Julia, who hosted many youth over the years, explained, "Maybe we can do very well if it was just [me and my husband]," but with the costs of informal hosting, "I've been down to \$2.50 in my account before. . . even like this last Christmas." Jason,

who was hosting two young couples, echoed this: “I’ve had months where I haven’t paid bills only because - so [the youth] would have food.” For one host, Kyla, the material and financial strain of hosting contributed to a total rupture in the hosting arrangement. She described how at first, she did not ask for any rent: “I don’t want you [the youth] to pay me. I want you to save your money.” But as time went on, she came to resent the financial strain of the hosting arrangement. Eventually, these material challenges and interpersonal conflict led Kyla to ask the youth to leave. In each of these cases, hosts took responsibility for the material needs of the youth they were hosting and faced financial stress as a result.

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

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

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

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

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

Another renter, Geralyn, reflected: “[It] would be great if we were homeowners and then we wouldn’t have to worry about [getting kicked out]. Because . . . home ownership is so far from where we’re at today, we just

kinda got to sneak around.” Her story highlights the relative precarity of renters who host.

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

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

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

Strategies for Resolving Material Challenges and Needed Support

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

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

Youth contributions and self-sufficiency also played a role in addressing household financial stress. Winston held a job and paid rent to his financially stressed host as part of the hosting arrangement: “[My cousin] talked to his grandma and the arrangement was I had to pay \$500. . .it was either pay \$250 for rent and buy my own groceries or pay \$500.” Most youths’ material

contributions to the household took non-monetary forms. One youth, Annie, noted: "I guess I've just had enough common sense to know when something needs to be done or something needs to be picked up or whatever, to help her. Or if I need to get groceries." As a result, she says, her host has not needed outside help. From a host's perspective, Geralyn described her nephew's contributions in a similar way: "[My] nephew . . . [is] always bringing stuff in . . . 'We need some dishwashing liquid. Here, I've got some.' So I don't have to ask him for anything." For Kyla, youth self-sufficiency was an expectation of the housing arrangement: "I tell them, you know, I'll give you a couple of weeks to save your money and get on your feet. You take care of you and I'll take care of me. . . which means you foot your own bill, and I'll foot mine." Both youth and hosts saw youth contributions to the household and financial self-sufficiency outside of rent as strategies that eased the financial strain of hosting.

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

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

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

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

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

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

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

Several hosts pointed out the difference between the amount spent on formal housing services and how little is available to informal hosts. Julia, when describing the financial precarity she and her husband faced, noted: "When you take in children like that [informally], you don't get any assistance." This

stood in contrast to her experience taking in children through the child welfare system, which provided the household with direct financial support. Similarly, GERALYN recounted:

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

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

Discussion

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

Youth and hosts in this study reported a range of material challenges related to hosting, including increased food costs and higher utility bills. Some renter hosts and recipients of housing assistance faced threats to their own housing due to the guest policy on their lease or the terms of public housing assistance. In more severe cases, these challenges contributed to the temporary or long-term disruption of the informal hosting arrangement. These findings are consistent with previous studies of mutual aid in general, which found that the lack of financial capital and restrictions on public benefits limited individuals’ ability to provide informal support (White, 2011; Williams & Windebank, 2000). However, most hosts and youth in this study were able to at least partially resolve material

challenges by drawing on youths' contributions to the household, public benefits, and formal services like food shelves.

Further, despite the destabilizing impacts of these material challenges, we emphasize that having money and owning a home do not make a host inherently better or more caring. Previous research has highlighted that regardless of household financial situations, hosts and youth can share a meaningful connection with one another (Curry *et al.*, 2021). But our findings make clear that financial realities can impact a caring adult's ability to provide stable housing.

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

Many of the hosts we talked to specifically identified that direct material aid would make a difference, particularly when they themselves were facing economic hardship. This aligns with previous research on the positive impacts of financial support on kinship guardianship arrangements (Hill, 2009; Shlonsky, 2009; Testa, 2005). However, findings suggest that formal services, with the exception of food assistance programs, are not currently reaching or resourcing informal hosts. As one host noted, unlike formal foster care providers, informal hosts are not directly resourced through government safety net programs. None of these hosting arrangements were part of a formal host home program; some host home programs help youth staying with their natural supports or "chosen family hosts," but most match youth with volunteer hosts they don't know. Similarly, rapid rehousing programs for youth generally do not consider staying informally with natural supports as a housing option. Stipends, utilities support, and rental assistance for hosts, or direct cash transfers to youth, could all potentially help stabilize hosting

arrangements. The field should evaluate whether and how to incorporate these informal hosting arrangements into existing program structures.

Lease and housing assistance restrictions on non-relative long-term guests played a role in destabilizing both host and youth housing. Given that preventing housing instability is a primary goal of these programs, local and federal housing authorities should re-evaluate these residency restrictions with informal hosts in mind. Future policy analysis and research should also examine potential legal protections for all renters who informally host.

Limitations

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

Conclusion

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

The stability of a hosting arrangement is not just about a youth's relationship with their host. It can also be impacted by systemic racism and intergenerational cycles of poverty, which shape life chances and choices for many

communities. Though this research lifts up youth and hosts' resourcefulness, we shouldn't lose sight of the circumstances that made it necessary: policies enacted by the U.S. government that undermine BIPOC community wealth, opportunity, and autonomy, and that continue to underestimate and under-resource the natural support networks that are key to community resilience. The stories of the youth and informal hosts in our study shed light on how these underlying forces can impact shared households, and the role that outside resources could play in addressing the costs of caring.

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Stacey Ault (she/her/dr) is the Founder and CEO of the Race and Gender Equity Project, a non profit focused on creating spaces that create change. She is also a recently retired Assistant Professor of Social Work at California State University, Sacramento.

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Jacqueline White (she/her) is the founding executive director of CloseKnit, an anti-racist systems change organization that champions investment in chosen family hosting arrangements to prevent youth homelessness.