

On the Edge of Homelessness: Rural Poverty and Housing Insecurity¹

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ABSTRACT Homelessness in rural America is a problem hardly recognized, little understood, and only minimally studied by rural sociologists. This article, based on long-term field research in upstate New York, sets the problem of rural homelessness in context, explains the increase in rural poverty that puts more people at risk of homelessness, and examines some trends in rural housing that reduce the ability of poorer residents to secure adequate shelter. The nature of housing insecurity and the strategies poor rural people use to keep themselves from becoming literally homeless are noted. Interviews and questionnaires conducted among insecurely-housed low-income people and interviews and records supplied by agencies and institutions serving the poor provide the information on which arguments are based. The conclusion is that the definition of homelessness should be broadened for rural usage to encompass poor people on the edge of or at high risk of homelessness; also, programs to assist the homeless and prevent homelessness must be appropriate for rural situations.

In rural America, homelessness is hard to find. Visible homelessness, in the sense of people sleeping in community shelters or out of doors, is quite rare in small towns and the open countryside. However, a growing number of rural low-income people have housing that is so inadequate in quality, so insecure in tenure, and so temporary in duration that keeping a roof over their heads is a preoccupying and precarious accomplishment. Many rural residents who are living below the poverty line are potentially homeless much of the time, and an unknown number of them actually do become homeless. Because they are few in number and dispersed in space, they are seldom seen; they do not sleep on sidewalks where the public sidesteps them, so their plight is unknown. From media coverage to scholarly writings, the homeless of rural America are hardly mentioned.

Qualitative community-based research brings rural homelessness into focus and explores the rural socioeconomic context in which rural homelessness is embedded. Field observations from rural areas of upstate New York elucidate some of the processes that underlie the insecure housing situation of America's rural poor, particularly

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in densely settled regions such as the Northeast. The intent is to raise awareness about rural homelessness, to generate some questions that could be researched more systematically with larger samples and in different regions, and to suggest some new policy and program directions that would be appropriate for addressing homelessness in rural areas.

The limited literature on rural homelessness

A major impediment to recognizing and measuring rural homelessness is simply that there is still no clear agreement on what constitutes homelessness in rural areas. How should homelessness be defined in the rural setting, where there are few official shelters, fewer heating grates, and no subways? Without a standard definition, there is no systematic attempt to measure the problem. A recent article on homeless families does not even mention the rural homeless (Bassuk 1991), and the most well-known studies of homelessness are entirely confined to the urban situation (Rossi et al. 1987), where there is more general agreement on a working definition of homelessness. For rural homelessness, however, there is only one brief overview of the problem (Patton 1988), and it was included merely as an appendix to a large-scale study of health needs and health care delivery among the urban homeless. In his review, Patton (1988:188) pointed out that a different definition is needed for rural homelessness, and suggested that rural people should be classified as homeless if their housing "... is both unstable and temporary ... and they lack resources to secure adequate housing." This expanded definition has not gained general currency, however. Even if a suitable definition were in place, the rural homeless, being dispersed and less obvious, would remain harder to find and count than the urban homeless. In fact, there was no special enumeration of homeless people in rural areas in the 1990 census.

By whatever definition, the phenomenon of rural homelessness has commanded minimal attention from social science researchers. A recent comprehensive survey of homelessness in 15 states (Momeni 1989) makes almost no mention of rural homelessness, even in chapters on states with large rural areas, such as Alabama, Florida, and Colorado. The chapter on Missouri mentions reports that people are "... living in cars along county roads or staying in public campgrounds beyond the normal season ..." (Momeni 1989:95); and the Illinois chapter cites "... impressionistic evidence that rural and small-town homelessness has risen" (Momeni 1989:59), but the authors reaffirm that reliable data do not exist. For New York, the statement is made that: "Homelessness does not appear to be a major problem in rural areas" (Momeni 1989:135), an assertion based on such evidence as the fact that in one rural county only a small number of

homeless families had turned to the department of social services for emergency shelter assistance.

Most of the limited research on rural homelessness comes from practitioners and researchers in the rural-focused segments of the fields of health, mental health, social work, and education. The largest and most systematic studies have been conducted by mental health researchers in Ohio (First et al. 1990; Ohio Department of Mental Health 1985). These studies used a broad definition of homelessness; people were classified as homeless if they claimed to have no "... permanent residence they considered their home," and if they had spent the previous night in a shelter, mission, or cheap hotel, or in an abandoned or uninhabitable building such as a shed or barn with no utilities and which they neither owned nor rented, or if they were temporarily staying with family or friends as part of having no permanent residence (First et al. 1990:2). Using this definition, homeless people were located through intensive localized efforts to get agency personnel, service providers, advocacy groups, and knowledgeable local residents to provide names of people they considered homeless; these people were then screened for their match with the definitional criteria. The more recent study, conducted in 21 rural counties, included 921 homeless adults and found that homelessness had increased since the early 1980s to a level estimated at nearly 2 people per 1,000 population. Less than 15 percent of the homeless adults, however, were literally homeless in the most narrow sense of being without shelter or living in cars or abandoned buildings. Nearly 40 percent were living in shelters or cheap hotels/motels, and nearly 46 percent were living temporarily with family members or friends at the time of interview. Among the 921, over half were women, and nearly half of them had children with them. Importantly, rural homelessness was not highly associated with mental health problems. Only 16.4 percent of those found to be homeless had prior hospitalization for mental health problems; only 1.7 percent were classified as de-institutionalized; and only 4.4 percent were identified as having serious psychiatric symptoms. Factors most frequently cited by respondents as contributing to their homelessness included family conflict, inability to pay rent, and unemployment.

A few studies of rural homelessness have been conducted among rural people who are officially designated as "homeless," meaning that they totally lack a place indoors to stay other than a public or charity shelter. One team of mental health researchers interviewed people living in shelters in cities who had come from rural areas, and compared nine urban shelter residents from the metropolitan area with nine residents who had come to the urban shelter from rural areas (Davenport et al. 1990). In comparing case histories, they found that the hinterland homeless who had turned to the urban shelter had not utilized either formal or informal assistance networks in their

rural home areas before moving to the urban area. Elsewhere, a team of sociologists and their students also used shelters as a base for research, interviewing 71 people staying in two church-supported shelters in nonurban counties of East Tennessee. Case histories of shelter residents revealed that those from nonurban areas had been homeless for a shorter duration than residents from an urban background, and that homeless people from rural areas had fewer debilitating personal problems (Hoover and Carter 1991). In contrast to the shelter-based approach, Luloff and colleagues (1991) conducted a study of homeless children in New Hampshire, whom they located through the state's department of education, which is required to count, track, and ensure adequate schooling for children officially labeled as homeless. The 20 case histories of the teen-age children and of the families of the younger children reveal patterns of falling into poverty, of high-frequency moving, and of minimal access to extended family support networks. Although this study and the other case-history research are based on small samples, they nonetheless add some depth to our understanding of rural homelessness. Combined with the larger Ohio studies, they comprise the bulk of social science research on rural homelessness.

*National and local context of rural homelessness:
growing poverty*

Because rural homelessness is so closely linked with poverty, it is necessary to go beyond the history of homelessness of any individual case to examine underlying national, regional, and local economic factors and social trends that are creating more poverty to understand why more rural people are now at risk of homelessness. Nationally, rural poverty rates reached a recent peak of more than 17 percent in 1986, declined to 15.7 percent by 1989, but subsequently rose again to 16.3 percent in 1990 (compared with the 1990 metropolitan poverty rate of 12.7 percent). The recent increase in poverty in rural areas may be attributable to three intersecting trends: erosion of rural employment and earnings (Gorham and Harrison 1990), increase in single-parent families (Deavers and Hoppe 1992), and migration of low-income urban people to small towns (Lichter et al. in press). In rural economies, the loss and downsizing of manufacturing and the shift to service-sector employment has altered local employment structures towards low-paid, part-time, and temporary jobs, many of them held by women. In this context, the poverty risk of female-headed families is as high as it is in the central cities (Porter 1989), but rural single-parent families are apt to be poorer and to remain poor for a longer duration than is the case for urban single-parent families (Ross and Morrissey 1989). In towns that are receiving poor people squeezed out of cities by high rents, the local poverty rate is

pushed upwards and competition for a diminishing number of adequate jobs becomes even tighter. At the same time that rural poverty is increasing, however, the number of low-rent housing units in rural America has diminished dramatically (Lazere et al. 1989). Although rural housing costs are generally lower than urban ones, rural incomes are even lower than urban incomes, leaving a shelter burden nearly as high. Approximately 42 percent of the rural poor currently pay more than half their income for housing (Harvard University Joint Center 1991).

Rural upstate New York, where my field research has been conducted, mirrors the national trends of increasing rural poverty, though with some differences and with considerable variation from place to place. While New York is a highly urbanized state, 44 of its 62 counties are officially designated as rural. Because these counties contain roughly 3 million people, a poverty rate for rural counties that is only about average for the nation means that many rural New Yorkers are poor. In 1980, the poverty rate in the most rural of the state's counties and townships ran about 16 percent. At that time, at least eight rural school districts had 25 to 29 percent of their school-age children living below the poverty line, a rate exceeded only by the New York City school district, which had 30 percent.

Distribution of poverty in rural New York is presently undergoing change. In some rural counties adjacent to healthy metropolitan areas, new exurbanite populations have pushed poverty rates downward. At the same time, other rural counties have experienced major increases in poverty. Welfare rolls rose as much as 18 percent or more from April of 1989 to April of 1990 in some rural counties, even before the current recession had really begun. By 1991 applications for public assistance were climbing fast: In one rural county, for example, applications submitted during the summer quarter of 1991 were running more than 35 percent ahead of the summer of 1988. Food stamp applications, another indicator of poverty or near-poverty, increased much faster in rural than urban New York in 1990, rising in some rural counties as much as 20 percent. Fastest growth in the number of food stamp recipients was in the non-public assistance category—that is, among people who were working but had inadequate earnings. As in the nation in general, the increase in rural poverty in New York is explained less by farm problems than it is by manufacturing decline with inadequate substitute employment, by increase in single parenthood, and, in some places, by movement of urban poor to small towns.

Community-based research in rural New York

Conducting field research among literally homeless people in rural areas of New York would be logistically very difficult and provide

only limited data in return. Because their homelessness is often an episode or a series of episodes lasting only a few days to a few weeks, it would be necessary to catch people during one of these periods in order to count them as homeless. Even during a spell of homelessness, though, rural people are apt to be widely dispersed rather than congregated in shelters, in part because few small towns have shelters and because rural people tend to rely more on informal social networks than formal agencies for housing assistance. An alternative research approach, utilized here, is to conduct field research among people who, while not actually homeless at the time of interview, are on the edge of homelessness. This would include people who report that they are sometimes homeless or fear becoming so. This approach has an advantage in that it contextualizes homeless people within their communities, connects their past or anticipated homelessness with other facets of their lives, and sets the whole issue of rural homelessness within the context of the poverty that drives it (Greenlee 1991).

Research was carried out in different regions of the state, mostly within eight counties classified among the most rural or with only moderate urban influence (Eberts 1984), where the largest place has less than 10,000 people and where prior research led me to believe that poverty was growing and changing, and housing insecurity was a problem (Fitchen 1991). Local perspectives on housing insecurity and homelessness have come from two types of sources. At the level of the county, community, or institutions, I collected agency caseload summaries, studied school district records, and searched grant applications and monthly and annual reports from various human service programs. I have also conducted several dozen open-ended interviews and focus group sessions centered on housing problems and homelessness with administrators and staff of public and private agencies, and school districts.

At the level of individuals and families, I interviewed low-income people in these same counties, beginning with 20 lengthy unstructured interviews and several focus groups. Drawing on insights gained from these exploratory interviews, I constructed a questionnaire on residential history, which I used as the basis of interviews with 40 low-income women in several different localities within the same counties. The main criteria for selection of these 40 interviewees were that their household income was below or only slightly above the official poverty line; that they were participating in some program such as WIC (Women, Infants, and Children), food stamps, Head Start, or a special pilot alternative-to-welfare program; that they had dependent children; and that they were willing to be interviewed. Thus, interviewees were clearly not selected because they were homeless, only that they were poor and lived in rural places. Respondents were contacted through or at these programs or other service or

educational institutions and were interviewed at these sites or in their homes. Finally, in order to tap people who were more likely to be experiencing a spell of homelessness, I conducted questionnaire-based interviews with a small sample of 20 individuals or couples who were in the process of applying for public assistance or making changes in their assistance benefits. All 20 were residents of a single rural county, one that had already been identified as among the poorest and most rural in the state, a county where the poverty-generating forces were operating. Respondents were selected only because they were at the county Department of Social Services (DSS) office, and had the time and willingness to be interviewed. As with all interviewees, they were guaranteed confidential treatment of their responses.

Rural people at risk of homelessness

The people who compose rural New York's growing poor population are by no means uniform (Fitchen 1991). They come from three sources—local people who are part of an entrenched inter-generational cycle of poverty, local people who have only recently fallen into poverty as a result of employment or family changes, and immigrating poor people who have been squeezed out of metropolitan areas. In terms of residence, the state's rural poor live in three distinct settlement patterns—open country neighborhoods of dilapidated farmhouses, isolated trailers, and mixed clusters of houses, trailers, shacks, and make-shift buildings; lower-cost trailer parks, either in the countryside or in small communities; and small, economically depressed hamlets and villages where vacant houses and commercial buildings have been divided and converted to cheap apartments. Individuals and families from any of the three poverty streams and from any of the three types of settlements may be at risk of homelessness. A closer look at their situations elucidates some of the factors in their vulnerability.

General characteristics

Interviews with personnel of emergency housing programs and other human service agencies indicate that a high proportion of cases that have come to their attention are families with children, including some two-parent families, but mostly single-parent families. Some are single teenagers no longer residing at home and in most cases no longer in school. Many of the family heads are reported to be high school graduates. In relatively few of the housing emergency cases is the household head reported to be disabled or mentally ill, although other family members may be handicapped. In most localities, few of the housing emergency cases are Black or Hispanic people, simply because the population of much of rural New York is still largely white non-Hispanic. But in places where minorities now compose a

significant portion of the local poverty population, they are well-represented in housing emergency cases.

In my scattered-site sample of 40 low-income women, none of the interviewees was without a place to live at the time of the interview; but almost all indicated that they presently were or recently had been in a very precarious situation with regard to housing. In my sample of 20 DSS clients interviewed in October and November of 1991, however, seven had spent the previous few nights or weeks in temporary or make-shift situations, although only two had recent stays in a motel and one in a shelter for battered women. Although the sample is small, it reveals a variety of personal circumstances and, more significantly, some important similarities in patterns of gaining alternative shelter after losing the place they had been living. Of these seven homeless cases, six are single women, though two have boyfriends currently or very recently living with them. Four of these six single women are mothers, and of the four, two have children living with them and two have children who have been temporarily placed in custody of others. In the weeks just before the interview, all of the seven homeless interviewees had stayed for a few nights, weeks, or even months in homes of close relatives who live within the county, including mothers, sisters, a brother, a grown child, and an aunt; several had moved from one relative to a second and even a third. One woman had come from a shelter in the next county to stay in her brother's home, where she and her children had been sleeping on the floor for the last two weeks. In order to shed additional light on the etiology and dynamics of rural homelessness, some individual case histories are summarized here.

Case examples

1) At the time of the interview, Terry and her children were still on the edge of homelessness after two years of bouncing around among several locations in her county. When her marriage suddenly broke up, she and her four children stayed with her sister in the village and then moved to a temporary residence in a rented trailer a few miles out of town. With no reliable car, however, Terry decided to move back to the village and soon located an apartment above a vacant store. When she found this to be an unhealthy environment for her children, Terry moved out again, this time to a trailer in the country; but with a better car, the distance was less of a problem, and at \$250, the rent was cheap. Because of the crowding in the two-bedroom trailer, however, she had to send her oldest child back to live with his father.

2) After Mandy separated from her husband, she had a very difficult time finding a place for herself and two small children to live. She ended up in a rental trailer out in the country for \$300 a month plus

utilities. The trailer had no water supply and no sewer; she reported that the landlord, who lived in a house next door, had told her to send her children to use the woods. Rats could not be kept out of the trailer. One day, just after Mandy returned from the hospital with her new baby, the river out back overflowed its banks, coming up to the doorstep. At this point, Mandy decided that two months in this place was long enough. She moved into the village to live with her boyfriend.

3) About five years ago, Elvira, her husband, and three children including a new baby lost the place where they were living, an old rented farmhouse on a back road. They were able to find another old house close by, but before they'd been there two years, the elderly landlord sold the house. With no place to go, the family spent the next three months camping here and there. First they returned to her nearby hometown and stayed with her brother and his wife. Then they moved to a campground for two weeks, where the creek served as their bathing facilities. At this time, Elvira was working as a bartender and waitress, and her husband, who could find no farm labor jobs, stayed with the children. When everything they owned was stolen one day, they decided it was time to move out. Some friends who lived in the country took them in. Finally, Elvira found a house (she called it a dump, a junkyard with rats) in a little hamlet. At \$250 a month, the rent was low for a four-bedroom house, although the heating cost was high. They managed to cover expenses from her part-time work at a nursing facility nearby, combined with a meager income Fred was now making on a farm labor job. They spent weeks clearing the junk from the house and yard and hauling it to the dump. Then Elvira became ill and was finally diagnosed as having dysentery, which was traced to the well water that was polluted from the old septic tank. When the landlord moved into a health care facility, his grown children took over the place and immediately raised the rent. So two years after they had moved in and cleaned up the place, Elvira and Fred packed up again. This time they found another place quite quickly, half of a house just at the edge of a neighboring hamlet for \$375 a month, and they have now been in it two years.

4) Fran had spent the last week in a motel, together with her mother and her toddler son. Today, she was at the county social services department arranging to rent a trailer in a mobile home park in the county seat. She has been receiving public assistance, medicaid, and food stamps for more than three years. She and her ex-boyfriend had split up a few years ago, before this child was born. Fran and her baby moved into a rented trailer, but after losing that, they moved through a string of temporary residences, all within the county. They had stayed with her sister for two weeks, then briefly with her mother, then with a man her mother knows, and finally at the motel, which was paid for by social services. Fran's mother planned to live with

her and the child in the trailer park, but would move out after the father of Fran's expected baby moves in.

Rural housing trends making poor people vulnerable to homelessness

Supply and demand imbalances

While increasing poverty has put more rural New Yorkers in situations where they are unable to keep themselves adequately housed, the risk of homelessness is also due to several significant changes in the rural housing market and other rural housing trends. For example, demand for inexpensive housing in rural New York has been growing recently because rural incomes have deteriorated and because there are more single-parent families; but the housing supply has not grown commensurately. The shortfall is essentially a problem of distribution, however, and is shaped by the dynamics of local economies. In some communities that at one time had relatively inexpensive housing, the supply of cheap rentals has been decreasing because of suburban residential development and rural gentrification or from further deterioration and collapse or condemnation of old neglected buildings. Meanwhile, little low-cost rental housing has been created in the public sector in rural localities, except for apartments for the elderly, and waiting lists for existing public housing often exceed two years, especially for the larger apartments needed by families with two or more children. Housing rehabilitation projects, carried out by some local non-profit agencies using state and federal funds, have added only a small number of rental units.

Private-sector low-cost housing has been added in some villages and hamlets, although it is not new and is rarely of good quality. In places that have suffered a long-term loss of population, older single-family houses and commercial buildings that have been vacant for years are now being purchased, usually by outside investors, and converted to cheap apartments. Despite only minimal renovation or up-dating, landlords can easily rent these apartments to families with meager earnings, often through direct-pay arrangements with local welfare departments. The only other low-cost housing being added in the private sector is occurring in the cheaper mobile home parks, both within small villages and out in the countryside. Where not prohibited or tightly regulated by local ordinances, more parks are being created and more trailers are added to existing parks. Small, old trailers are also sprouting on the open-country landscape, both in small rental clusters and on individual lots.

A major problem in the distribution of low-cost rural housing is its lack of spatial correlation with employment opportunities. Inexpensive apartments and trailer parks are generally available or added only in communities with weak real estate prices and sagging housing

markets—that is, in areas with weak economies where employment opportunities are marginal. When people with meager incomes (whether from employment, public assistance, or other transfer payments) move into a community because the housing is cheap, they may find that there are no adequate jobs nearby, there is no public transportation to larger towns where jobs might be available, and the cost of purchasing and maintaining a reliable car to commute to a job can take a major chunk out of entry-level wages. According to employment training personnel who frequently note this transportation problem, it is not effective to try to get public assistance clients who live in the remote cheap-housing places to come in for classes, let alone to find and hold a job in the county's employment-center town.

Decline in home ownership

Traditionally, the majority of rural poor people in this region have had the security and limited cash expense of owning a place to live, even if it was just a crumbling farmhouse, a tarpaper-sided shack, or a very old trailer (Fitchen 1981). Their homes were acquired by inheritance or inexpensive purchase or were owned by their parents; few were mortgaged, and all carried low assessments for property taxes. While homeownership is still a foremost strategy by which families minimize cash outflow and gain housing security and is still more common in rural places than in cities, it appears to be diminishing among New York's rural poor, just as it is nationally, where in 1985, 55 percent of rural poor households owned their homes (Harvard University Joint Center 1991). Young families, especially, have difficulty acquiring or building even a very minimal home, but not simply because construction costs have risen. With competition from more affluent urban vacationers and exurbanite residents, their access to old farmhouses and remote housesites has become limited, and they are unable to keep up as housing prices and real estate taxes have escalated. For these reasons and more, the new generation of low-income rural households becomes a renting population.

A low rate of homeownership was evident among the 60 low-income people interviewed in connection with the two questionnaires on residential history. Forty-three of the 60 respondents are currently living in a place neither they nor close relatives own and for which they are paying rent. Only three families own their home outright, another four are in rent-to-own arrangements, and the remaining 10 have a long-term rent-free or flexible-rent arrangement for a trailer or house that is owned by a relative. In a few cases a family has lost a previously owned home due to inability to keep up payments, or in connection with a divorce. In both sets of questionnaire-interviews, it was clear that ownership, either by the family or by a close relative,

affords a stability of residence that is striking in comparison to the instability and mobility of many of the renters. As ownership continues to give way to tenancy, more rural poor people will be at risk of becoming inadequately housed.

Proliferation of land-use regulations and housing codes

In addition to marketplace forces, more stringent state building codes and local land-use regulations have a disproportionately negative effect on housing for poor people. Building codes recently instituted at the state level make it harder for low-income families to provide cheap owner-occupied housing for themselves. By state law, a certificate of occupancy now requires essential completion of a home before a family moves in, rather than piecemeal, incremental construction over the years; used lumber is strictly regulated in housing construction now. Both of these restrictions, if enforced, eliminate or severely limit some traditional rural strategies for low-cost do-it-yourself housing. Added to these more stringent state codes, local codes and land-use regulations further curtail housing options of rural poor people. This is clearly the case with local mobile home restrictions, such as those requiring a minimum lot size as large as five acres for a mobile home (Geisler and Mitsuda 1987; Lapping 1982), thereby virtually zoning out lower-income trailer owners. The overall impact of state and local restrictions is that many young low-income adults can no longer use family-owned land as a resource for providing their own housing.

Rising rent burden

Supply/demand imbalances in low-cost housing have caused escalation of rents in rural New York as they have virtually everywhere else, though rent levels vary greatly among and within the communities covered in this research. Common rents in areas not significantly influenced by a nearby urban center range from \$200 for a bad trailer in an undesirable trailer park and \$250 in public housing to anywhere from \$250 to \$450 in one- or two-bedroom private apartments, depending on location and condition of the housing. In one trailer park, rental of a lot for an owned trailer, not including utilities, garbage collection, and water (which was inadequate and intermittent), increased in 1988 from \$85 to \$120 a month. Erosion of employment income leaves many working families paying more than half their income for rent. The sub-inflationary increase of welfare grants has left many public assistance recipients paying monthly rents \$100 or more in excess of their welfare shelter allowance. Only for people living in public or publicly-supported housing and for those who have federally funded Section 8 housing rental subsidies is there a rent ceiling such that tenants pay only one-third of their income for rent.

For low-income households, the problem with being a tenant is not only that rent payments take up so much of their income, but that renting requires a cash outlay on a regular basis. Tenants are vulnerable to losing their rented home by eviction for failure to keep up in rent or by being squeezed out as a result of rent increases. But even a move to a cheaper place entails cash costs that are almost impossible; a security deposit, the first month's rent, and in some cases the last month's rent as well, plus hook-up fees for electricity and other services, are all required up front in cash.

Insecure tenancy

Because of the proximity of urban centers, rural real estate markets in this densely settled state can be quite volatile. Low-income tenants are at the mercy of sudden changes in the local rental market. Single mothers living in cheap apartments converted from older village houses or stores report that the most frightening insecurity they face is the "For Sale" sign out front. Indeed, such converted buildings are frequently on the market, and if the landlord finds a buyer, tenants face a prospect of being unable to find a substitute place to live. This insecurity also plagues people who own their trailer but rent a lot for it in a mobile home park. If the park owner should decide to upgrade the park or convert the land to condominiums or commercial buildings in order to earn a higher return on investment, the park's tenants are thrown into a unique—and uniquely rural—version of homelessness: They own a roof to cover their heads, but they have no place to put it. Other trailer parks in the area may already be at capacity, and fewer parks allow the older, smaller trailers that poor people own. Displaced trailer owners may not be able to utilize family-owned land or purchase open-country land for their trailer either due to mobile home restrictions and high land prices.

A specific example of market-driven factors threatening to create a major homelessness problem for low-income renters occurred in a small community with a concentrated population of poor people. In this village, a large, dilapidated complex of privately owned two- to four-family houses left over from a World War II defense plant had served for decades as the primary low-cost housing for three adjoining counties. In early 1989, 112 tenant families were suddenly informed that their run-down buildings were being sold to an out-of-town developer who would rehabilitate them for condominiums to sell at \$50,000 or more. Families who had been paying an average rent of \$210 were suddenly thrown into a frantic mid-winter housing search, competing with each other in an area where cheap housing was already scarce. Even when the sale fell through some months later, uneasiness prevailed, for most tenants had been forced to realize that there was simply no other place they could rent on their meager earnings or welfare shelter allowances. On the community level, the

scare forced realization of the precariousness of relying on just a few private landlords to supply rental housing for a large number of low-income people.

Patterns of responding to and coping with housing problems

From interviews with low-income individuals and families, and from both interviews and records furnished by human service agencies and public schools, it appears that rural poor people maintain a roof over their heads most of the time and rarely resort to shelters or welfare-paid motels. The research indicates that there are three common strategies by which rural poor people cope with their precarious housing situation and manage to provide shelter for themselves.

Doubling up in short-term arrangements

As was found in earlier research in rural New York, when rural people find themselves without a home, perhaps because of marital violence, family breakup, or a house fire, the usual first recourse is to move in temporarily with parents or other relatives. Poor rural parents commonly expressed this obligation to their growing children: "You can always come home if you need to." Still today, families and individuals squeeze back in and live temporarily in a doubled-up situation. Women with children who have recently separated from a husband or boyfriend or have lost or been evicted from an apartment reported in interviews that they turned first to their own families for temporary housing, staying for a few nights or even several months. They claimed that this assistance from a mother or sister is the only thing that saved them from becoming literally homeless. Similarly, of the 20 DSS clients I interviewed, 13 reported at least one temporary stay with relatives in the last several years, and a few of them reported several stays, while in contrast, only one person reported a stay in a shelter. Of the eight respondents who had been at their current location for a month or less, four were presently staying with parents or siblings.

As the housing situation has tightened, doubling up with relatives and friends has become more difficult, and the host relative or friend may be unable to keep extra people for more than a few days. If the host family is only renting their apartment or trailer, taking in extra people might jeopardize their own situation, for the landlord may threaten to evict them or to charge more rent on a per-person basis. If the host family is on public assistance, the welfare department may threaten to close their case for non-compliance with regulations such as overcrowding in bedrooms. Often the host family cannot take in an entire family, so a child or two may be sent to live with another relative for a while, or a young teenager may sleep in a car in the yard or go to stay at the home of the parents of a friend. In any case, cramming two families into a trailer or apartment that is already

inadequate for one often leads to friction, and so the extra family soon moves to another temporary situation, becoming part of a growing rural population living at the edge of homelessness.

Informal family-based strategies for emergency or short-term housing have also been reduced as a result of new state and local regulations. In many places, a family is no longer allowed to set an old trailer or converted school bus in the yard, even for temporary overflow housing for extra family members who have lost their housing elsewhere. Homeowning parents may be less able to provide temporary housing for a grown child for other reasons too. Perhaps they themselves are in a desperate situation; or they may already be providing temporary housing for another needy family member. In some cases, too, the young family has worn out the parents' welcome mat; they may have returned home too many times, stayed too long, or become embroiled in family squabbles over cost-sharing, housework and child care responsibilities, or drugs.

Doubling up is not even an option for some people who lose the place they've been living. According to reports from small-town family shelter programs and domestic violence shelters, an increasing number of women caught without a home have no family members in the area who can provide emergency housing. A growing number of the housing emergency cases, especially people who have come from cities to live in rural areas, have no relatives close by and have not yet established a support network of friends. A more subtle form of doubling up that may verge on or lead to homelessness occurs when a woman with children reluctantly moves in with or stays with her boyfriend, despite her concerns that the arrangement may not be good for her children. She does so simply because she has no other place to go or cannot afford the rent on her own. A quarrel between the woman and her boyfriend may suddenly put one of them out of the home with no alternative housing arrangement in place.

Doubled-up situations, whatever their composition and however long they last, are often the precursor to literal homelessness. In fact, where people do turn to small-town public shelter programs, in the majority of cases they report having spent the previous nights with relatives or friends. This pattern emerged clearly in intake information from shelters and in local needs assessments conducted in connection with establishing a small-city or rural shelter program (Lantz 1986).

Accepting housing that is seriously inadequate or unsafe

Poor rural people have always had to put up with poor quality housing because they could afford no better. Traditionally, poor rural owners have sacrificed quality of housing as a way to minimize cash expenses and remain independent of welfare (Fitchen 1981). Despite some

improvements in the last two decades, a conservative estimate would suggest that at least 10 percent of the owner-occupied housing in rural upstate New York may still be structurally unsound or lacking minimally adequate wiring, running water, or plumbing, and that in poorer townships the figure may easily exceed 20 percent. For comparison, in nonmetropolitan America as a whole, 23 percent of low-income homeowners and 27 percent of low-income renters are living in inadequate housing, and both of these figures are higher than for metropolitan areas, according to the Harvard University Joint Center for Housing Studies (1991). Now, with a growing proportion of the poor living in rented housing, substandard conditions in the low-cost rental housing stock may become a problem of even greater concern. With an inadequate supply of rental housing to meet demand, low-income tenants have to accept whatever the market offers, paying higher prices for lower quality. Many rental apartments created out of former houses and store buildings in small villages are not only deteriorated but have health or safety problems. In some of the burgeoning trailer parks and the new informal trailer clusters, water and sewer systems are unable to meet increased demands or state codes, and some of the rental trailers are very old and deteriorated. But when local health authorities have closed down such apartments and trailer parks for health- or fire-code violations, tenants are thrown into an even tighter housing market and perhaps a period of homelessness. In such cases, subsequent housing some families have found has been worse than what they lost, often merely a shed or garage or an isolated off-season cabin in the hills with no electricity or running water.

Sub-standard conditions in themselves do not constitute homelessness by most definitions (Patton 1988). But serious deficiencies in the dwelling and its infrastructure definitely contribute to insecure tenancy. In the residential histories I gathered from families, the instances when a family was forced to double up with others or seek emergency assistance were often triggered by a structural or physical problem that jeopardized health or safety, including fire caused by unsafe electrical wiring, illness from bacterial contamination of drinking water, and injury due to hazardous conditions. As several residential histories revealed, however, when a family relocated to a safer dwelling, they might soon find the rent too much to manage, and might again experience a spell of homelessness as they try to find a place with the elusive balance between affordability and adequacy.

Moving frequently among a series of cheap residences

Residential mobility has become an increasing phenomenon among the rural poor. Although some of the low-income families I interviewed have stayed put for years, particularly those who own their home or are living in a trailer on land belonging to parents or other

relatives, quite a few have moved at least once in the last year, and a significant number have made three or more moves in that time. In the sample of 20 DSS clients, eight had been at their present location a month or less, and of these, six had lived in three or more places in the last year. High-frequency movers show up also in data collected at a variety of agencies and schools. They tend to move suddenly as they circulate rapidly from one rented small-town apartment to another, from one village to another, from trailer park to trailer park, from village to trailer park and back to village, and from open-country to village and back to the country. Most moves are short-distance, usually within a county or perhaps two adjacent counties, although there may be one or two brief stays out of state, most often in Florida or Texas. Single teens of both sexes, and with and without children, are notoriously mobile, although they may stay quite close to home (Luloff et al. 1991). Frequent movers generally find their next home through networks of relatives and friends who have also been scrambling for housing.

The reasons for leaving that were most commonly mentioned in the questionnaire interviews of 40 low-income women include threatened or actual eviction (most commonly due to falling behind in the rent), inadequacy of the residence for family needs (due to physical problems in the building itself or to expansion of the family and consequent need for more space), splitting up with a partner or fleeing an abusive situation, and needing to leave a doubled-up temporary housing arrangement. Respondents reported that they were attracted to other places because they heard of a better or a cheaper apartment, or a town with better jobs, or because they joined up with or returned to a partner. Underlying these precipitating causes that interviewees cite for any given move, however, is a substratum of financial and marital instability that is a recurrent theme in their residential histories. In the sample of 20 DSS clients, of the 15 who had moved within the last three years, in seven cases the most recent move was connected to break-up of a couple (including divorce or separation of a marriage or a cohabiting arrangement).

Generally, families who move most frequently have other problems as well and may be known to local human service providers as dysfunctional. The frequent moves themselves may be detrimental to family functioning and stability and may undermine whatever stabilizing ties individuals may have to people, place, and institutions. In turn, people's weakened connections to a community make it even less likely that they will stay put.

Conclusions

The rural environment presents both challenges and potentials for dealing with the problem of homelessness. One challenge is that the focus in public and policy attention, in rural homelessness even more

than in urban homelessness, is only on literal homelessness. In most rural areas, in obvious contrast to center cities, there are too few people who are literally homeless at any one time to capture public attention, to warrant a special homelessness program, to institute a shelter for the homeless, or even to qualify for certain federal and state funds. The more significant problem in rural areas is not literal homelessness, but poor people who are just a day away, or a relative away, from literal homelessness. By doubling up, accepting seriously inadequate housing, and moving frequently, even the most tenuously housed of the rural poor generally avoid absolute, literal homelessness in the sense of sleeping in the public view. By a succession and combination of these strategies, even the most vulnerable families manage to keep a roof over their heads most of the time and to keep most of their members together under it. Very few rural people who lose their housing turn to a community shelter, and only in the larger towns would they find one. Therefore, few of them would show up in an official count of the rural homeless; and few rural communities would appear to have enough homeless people to warrant a special program to deal with homelessness.

One way to improve the situation would be to expand the definition of homelessness to include poor people whose housing is seriously inadequate or insecure, those who are repeatedly staying in doubled-up situations, and those who move frequently (three or more times in a year, or five times in two years, perhaps). These three patterns could, in fact, be used as indicators or diagnostics of homelessness. If a rural individual or family displayed any two of the three patterns, they could be regarded as homeless and given all possible forms of assistance to reverse their situation. Such a broadened definition would allow rural areas to tap extra funds and mount new programs that would be more proactive in responding to people's housing needs before they become absolutely, literally homeless, before they give up and leave town to enter a shelter for the homeless in an urban area. Towards establishing a new definition and new approaches to homelessness in rural areas, it would be helpful if social science research could be conducted in different regions of the country and using larger samples. Researchers could examine each of these three suggested diagnostics, and test whether a broader definition of homelessness based on them would more closely reflect the rural situation.

Rural areas also offer some opportunities for combatting homelessness. One potential rural advantage that should not be overlooked is the ability of small-town institutions and agencies to work together constructively. My research has included interviews with staff in various community and inter-community programs operating small scattered-site shelters and featuring an effective networking of local agencies. Such programs can respond effectively in low-density areas, serving a dispersed population of poor people. Some of the small-town shelter programs have expanded their mission far beyond the

housing emergency or marital violence that brings clients into the system, using shelter staff to coordinate inter-agency planning and an integrated case-management approach that is designed to stabilize individuals and families in housing, in employed self-sufficiency, and in a supportive social network.

The potential resources for dealing with homelessness in the rural environment include not only the roster of public and private agencies, funded programs, and forms of assistance, but many informal supports as well. My research clearly supports the findings of other studies of homelessness, both urban (Dehavenon 1990) and rural (First et al. 1990) that personal networks are the first line of defense against literal homelessness. Relatives and friends should not be dismissed as unprofessional or lacking in ability to help but should be regarded as instrumental to the family's recovery from the brink of homelessness. Where social networks exist for a vulnerable family, they should be strengthened and utilized as part of the support system, with relatives and friends fully involved in and rewarded for providing whatever they can offer in terms of social as well as housing assistance. Where homeless families have no existing support networks, establishing such ties should be a goal of any assistance that is provided. Particularly because single-parent families are among the most vulnerable to homelessness in rural areas, the formation of informal support and social ties to help bolster family functioning is essential. Some of the support groups formed by shelter programs and other agencies have just this purpose, and they seem to help.

To reduce and prevent homelessness, however, it is necessary not just to assist homeless people, but to address the housing situation itself. More small-town scattered-site public housing is needed, especially for young families; and more federal rent subsidies are critical. Revolving loan funds to help people pay security deposits can be used to help families move from doubled-up quarters with relatives into appropriate rented housing. For the vulnerable rural poor, it would be especially important to protect and encourage homeownership as a housing strategy that puts individuals in more control of their housing. Land-use regulations and building codes that disproportionately restrict homeownership possibilities for lower-income people should be challenged in courts and redrawn in legislative bodies to avoid their present class-discriminatory effects. And government programs to assist low-income families purchase, keep, or rehabilitate their homes must be more flexible to meet the actual conditions of their homes and their budgets. New York and a few other states have already taken steps to give trailer owners more security, setting aside loan funds to enable them to purchase their trailer park, should the landlord decide to sell out, and set it up as a cooperative.

Because homelessness in rural America is hard to define, to count, and even to see, it goes unnoticed and unaddressed. However, as the current economic slump continues to hit rural areas especially hard,

poverty will increase in many rural places, and with it, homelessness. In addressing homelessness, as in tackling other problems however, urban remedies will not be effective in rural places. Both short-term assistance and long-term prevention strategies will be needed; but they must be designed and carried out in ways appropriate to the rural setting and situation. In the long run, though, it is essential to address the rural poverty that generates rural homelessness.

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