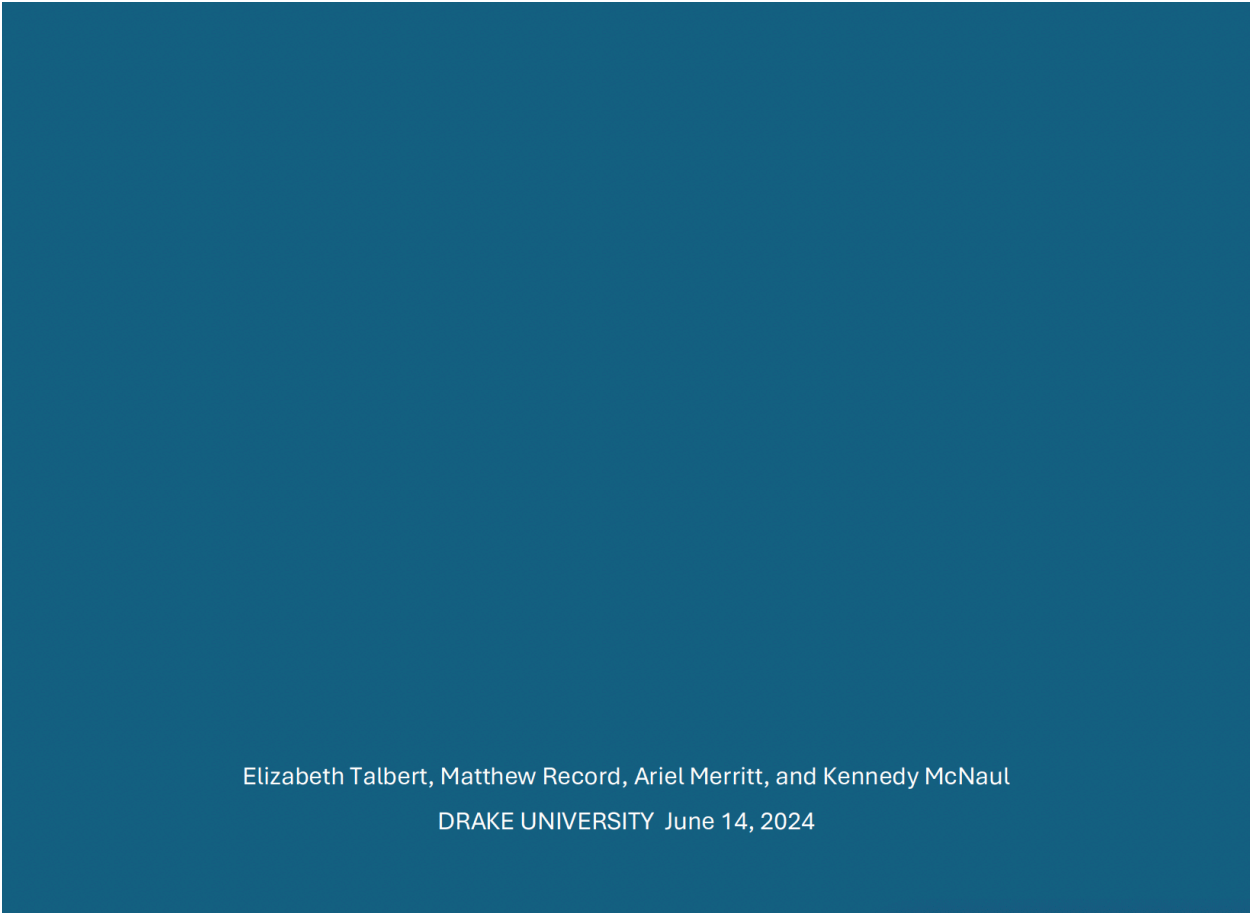# METRO HOMELESSNESS: A STUDY OF FAMILY EXPERIENCES

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# Acknowledgements

# Introduction

According to the *National Alliance to End Homelessness,* 30 percent of those experiencing homelessness are families (National Alliance to End Homelessness, 2023). In 2021 alone, there were 119,070 families or 381,124 people who utilized an emergency shelter or a transitional housing program in the U.S. (National Alliance to End Homelessness, 2023). These numbers are staggering. Despite family homelessness being a critical issue, there are many gaps within our understanding of both the causes and impacts on our most vulnerable populations. When the experience of homelessness among families is discussed in the research, it is most often in the context of an exploration of the issues faced by individuals experiencing homelessness more broadly (e.g., Feldman, 2018; Greenwell, 2020; Pottie et al., 2020; Williams, 1996). While there is substantial overlap between the challenges individuals and families face in the process of consuming services when they are experiencing homelessness, families face specific challenges. There are circumstances and nuances specific to the family experience that are lost when families are treated only as a constituent group in a broader survey of homeless service delivery. Much of the literature on family homelessness tends to focus on outlining the magnitude of the problem or theorizing pathways by which families fall into the cycle of homelessness (Bassuk & Rosenberg, 1988; Buckner, 2014; Grant et al., 2013; McChesney, 1990; Nunez & Fox, 1999; Sylvestre et al., 2018). There is relatively less research on the experience of families specifically within the context of homeless service delivery (e.g., Bassuk & Geller, 2006; Culhane et al., 2011).

The prevalence of homelessness in Des Moines is an issue that is becoming more and more prevalent in public and political discourse. Despite the increasing occurrence of family homelessness, research surrounding the phenomenon is limited. The *Unsheltered Des Moines Study* (Talbert & Record, 2023) highlights some of the experiences of the homeless population in Des Moines, but it intentionally does not capture the experience of families. This raises questions about how families living in shelters in the Des Moines Metro area navigate the challenges, opportunities, and experiences associated with homelessness and their search for stable housing.

While the *Unsheltered Des Moines* Study provides valuable insight into unsheltered homelessness and the use of emergency shelters, it focuses on the experiences of individuals

experiencing unsheltered homelessness, not the experiences of multiple individuals living together as a family unit with children experiencing homelessness together. The loss of housing is traumatic for anyone experiencing it, but those who have children experience the loss and subsequent services in qualitatively different ways. Having children while living in shelter adds a layer of complications: Not only do parents have to prioritize finding adequate housing on a programmatically short timeline, they also have to coordinate other universal stressors of having children, such as childcare, school, work schedules, transportation, and so on.

Polk County Continuum of Care prioritizes providing emergency shelter to families with children. This provision of basic needs–like a roof, food, clothing, and heat–is essential for a family's immediate well-being. However, obtaining a spot in a safe shelter does not necessarily account for the very distinct issues families face while homeless, including a lack of privacy, small living spaces, and an information gap about the housing search process. These issues exacerbate the instability and stress experienced while experiencing homelessness. A more comprehensive understanding of the lived experiences of families experiencing homelessness will facilitate the creation of concrete solutions for these families.

 This study seeks to better understand the family shelter experience, the housing search, and the entry into new housing as an iterative, multi-directional process for families experiencing homelessness. It hypothesizes that although the current shelter environments in Des Moines do their best to provide stability, the specific needs of families and how those needs interact with market and institutional forces drive the experience—and ultimately the success—of the housing search.

## Literature Review

The existing literature on homelessness, and homeless families in particular, often highlights the administrative process of homelessness services and the policy gaps in service delivery. Limited qualitative research has delved into the lived experiences of homeless individuals, and even less research looks specifically at homeless families, or the connected processes of attaining shelter and finding permanent housing as a family. We find that the literature on "administrative

burdens" is important in framing our approach to understanding lived experiences. We also examine the literature about time in shelter and the housing search.

*"Administrative burdens" of homelessness services*

Services provided to those without shelter make sure basic needs are satisfied. Shelters typically provide such basic necessities as food, water, and clothing, while ensuring that those without shelter avoid the worst consequences of being outside (Griffith, 2017; Meanwell, 2012). Long-term, individuals or families experiencing homelessness may develop other resources within the shelter, creating makeshift communities, acquiring knowledge, and picking up coping mechanisms to help them deal with their situation and lessen the urgency of their immediate physiological and psychological needs (Barker, 2014; Bower et al., 2018; Sanders & Brown, 2015; Williams, 1996). On a fundamental level, these social capital connections serve as needed human connections for a population that often suffers from feelings of isolation and disconnection (Bower et al., 2018; Cloke et al., 2008; Sanders & Brown, 2015).

Indeed, it is necessary for individuals and families experiencing homelessness to learn to navigate a system that, until it is needed, is not part of general knowledge. The sometimes large individual effort it takes to learn about government safety net resources has been called an "administrative burden," which Herd and Moynihan (2019) define as "any context in which the state regulates private behavior or structures how individuals seek public services is a venue in which the state may impose burdens on its citizens" (pg. 2). In other words, administrative frictions are the transaction costs—time, energy, and/or material resources—citizens must expend to efficaciously consume services for which they are eligible.

The administrative burden theory has been applied to homelessness services either explicitly or implicitly by several scholars (Brown et al., 2017; Cooper, 2015; Hoang et al., 2022; Hsu et al., 2019; Robinson, 2022). In particular, Hoang et al. (2022) assert that administrative burdens can impact individuals or families experiencing homelessness in three specific ways:

> Learning costs are the time, effort, and perhaps money spent to learn about a program and evaluate one's eligibility. Compliance costs are the costs (again, time effort,

documentation, possibly fees or legal representation) needed to demonstrate or maintain eligibility for a program or service, either formally or based on the discretion of a public administrator. Psychological costs are nonmonetary costs that make it difficult for individuals to engage in learning or compliance costs or otherwise participate in a program. Psychological costs might include stigma, loss of personal agency, stress and frustration, unjust practices, or concerns about whether government benefits are really worth the effort expended to attain them (pg. 223).

All three of these vectors of friction can have separate, or overlapping, impacts on people's ability to effectively consume homelessness services. Moreover, these burdens are often regressive in nature in the sense that the more in need an individual or family is, the more difficult it becomes and the less likely those individuals or families are to surmount them.

*Shelter en route to permanent housing*

Shelters exert administrative and practical control over the daily activities and behaviors of individuals and families experiencing homelessness to maintain order, health, and safety (Busch-Geertsema & Sahlin, 2007; Greenwood et al., 2022). According to Cooper (2015, pg. 4), "[S]helter imposed strict timetables for daily activities, with one effect being that residents came to order their lives around a routine that was temporally standardized according to the shelter's timetable." In addition, shelters can impose several controls that undermine a sense of dignity and autonomy, such as rules separating family members or separating residents from pets and curfews (Hoang et al., 2022; Hoffman & Coffey, 2008). Moreover, residents often regard enforcement of rules as uneven, capricious, and impractical in ways that undermine resident buy-in to shelter norms (Hoffman & Coffey, 2008; Miller & Keys, 2001; Stevenson, 2014).

This sense of arbitrary enforcement can have important ramifications for residents' relationships with staff and people providing service delivery generally. "[S]taff members' selective enforcement of rules… shapes life within the shelters, in ways that may conform to or deviate from the official regulations and curriculum of the organization" (Meanwell, 2012, pg. 78). Important but nonetheless ad hoc decisions are made daily by staff in the process of service delivery (Robinson, 2022). Individuals or families experiencing homelessness are often implicitly called upon to navigate staff expectations and biases, with staff attitudes often dictating whether or under what circumstances rules are enforced and/or how service delivery is

prioritized on a day-to-day basis (Miller & Keys, 2001; Robinson, 2022). These decisions, even when made good faith, have enormous consequences for shelter residents, potentially leading staff to reprimand or even expel one resident for a transgression that they ignore when committed by another resident (Goodkind et al., 2011; Williams, 1996).

Literature specifically about the experience of families in the shelter system is limited, and it often focuses on psychological processes and demographic information about which families seek shelter. The literature that exists about families' lived experiences points to the unique challenges of being homeless with children. The experience of time in shelter can be particularly difficult for families, as the shelter environment often undermines normal family dynamics that occur in private homes. Overcrowding, lack of private space, having to "publicly parent" can create family cleavages and undermine a parent's sense of dignity (Bradley 2017; Perlman et al. 2012, 2014; Vrabic 2018). According to Vrabic et al. (2022, pg. 2), "Shelters often exert social control of caregivers, most of whom are women, and restrict their choices about mealtimes, food, daily schedules an acceptable discipline techniques. This control may inadvertently compromise the caregiver's self-efficacy in the parenting role." This can have damaging impacts on an individual's self-image as a parent and send signals to children that their parents are not competent to perform parental duties without outside intervention or management (Bradley, McGowan, and Michelson 2018; Hartnett and Postmus 2010; Vrabic et al. 2022).

Time in a formal shelter is almost always accompanied by a sense of anxiety and uncertainty due to dictates that residents "time out" after weeks or months (Brown et al., 2017; Culhane & Kuhn, 1998).  For many residents, the benefits of accessing shelter and/or services associated with shelter are not worth the trade-off of medium-to-long-term uncertainty: "While study participants emphasized housing as a primary need, many were wary of accepting offers of emergency shelter, knowing that these solutions are temporary and often result in returns to homelessness" (Hoang et al., 2022, pg. 220). Shelter policies that limit how long an individual can stay can result in residents feeling a generalized sense of impermanence that can increase experiences of anxiety and stress while also disincentivizing residents from pursuing services or forging

interpersonal relationships that might ameliorate their feelings. Previous research has documented this phenomenon for individuals experiencing homelessness:

> [T]he time- limited nature of accommodation and restricted choice in housing placements. This was evidenced within Roy's discussion of a "good friend" he met at a temporary accommodation service but after leaving, failed to "get his number so we broke apart." In notes from her interview, Linda described ending her romance with another rough- sleeper because there was no option of permanence—both were waitlisted for housing and could be moved far away with little notice. (Bower et al., 2018)

For many individuals experiencing homelessness, the anxiety and stress of "hopping" from one shelter to another—or one housing circumstance to another—while waiting or hoping for a more permanent arrangement undermines the value of transitional or temporary services (Petrusak et al., 2017). Even if families have a reasonable sense that their time receiving a given set of services will be extended, the fact that those extensions aren't guaranteed causes a semipermanent sense of living in "limbo" (Scales et al., 2013).

This sense of impermanence can further cause individuals or families experiencing homelessness to accept housing/shelter arrangements that don't meaningfully address their needs simply because they don't know when or if a more suitable circumstance will present itself. Many communities organize their response to homelessness as "staircases of transition," where "services and supports are conceptualised as a continuum, beginning with emergency drop-in services and night shelters with intensive support, to transitional housing units and permanent supportive housing with moderate to low levels of support" (O'Shaughnessy & Greenwood, 2021; see also, Harvey, 1998).

Often due to systems with too few homelessness services, it can take many years for individuals or families experiencing homelessness to work their way through these processes, which means that turning down any opportunity to move forward is extremely risky, even if those opportunities don't suit their needs (O'Shaughnessy & Greenwood, 2021). Furthermore, such sources of administrative friction as waitlists and lengthy interview processes are, at least to some extent, designed to weed out those able to function without additional services (Lipsky, 1980). However, more recent studies have suggested that this "weed out" function merely selects

those individuals or families within the eligible population that have enough support to absorb or wait out the sources of friction (Brown et al., 2017).

*The housing search and "administrative burdens"*

The most universal barrier to entering a more stable housing situation for families experiencing homelessness is a lack of financial resources. As De Marco et al. (2015) state, "While individuals may become homeless for a variety of reasons--domestic violence, mental and physical health challenges, lay-offs-they all contend with limited financial assets" (pg. 56). Populations experiencing homelessness are less likely to have predictable incomes, checking accounts, retirements funds, or access to the mainstream financial system in general (De Marco et al., 2015; Zhan et al., 2006). The lack of consistent financial resources and income can lead families and individuals experiencing homelessness into feedback loops, where lack of financial resources causes poor credit, overdrawn accounts, and a perception of riskiness among financial institutions (Barr & Blank, 2009; De Marco et al., 2015; Holt & Littlewood, 2014). In many cases, this can mean that individuals and families experiencing homelessness must become reliant on alternative financial institutions, like payday lenders, furniture rentals, and general rent-to-own services that are often predatory in nature and extremely expensive (De Marco et al., 2015).

For these reasons, private market landlords generally perceive low-income families or families experiencing homelessness to be risky tenants (Greif, 2018; Reeve et al., 2016). Landlords consider tenants who have previously experienced bouts of unemployment or who have previous evictions (which is the case for many families experiencing homelessness) to be "'riskier'—more likely to default on rent payment and incur subsequent costs for landlords (e.g., eviction court fees, missed rent during subsequent vacancy, repairs to make units move-in ready for new tenants)" (Greif, 2018, pg. 666). To offset this perceived risk, landlords put "safeguards" in place in the form of higher or additional fees, impose greater up-front costs, or generally extract a "premium" for renting to individuals or families experiencing homelessness (Reeve et al., 2016). Further, governmental interventions to prevent landlords from attempting to extract these fees do not appear to be effective. Studies have found that landlords impose them even when it is illegal, or they refuse to rent to individuals or families experiencing homelessness altogether (McAuley,

2020; Reeve et al., 2016). Additionally, some states–like Iowa–do not legally require landlords to accept government assistance like Section 8, leading to discrimination against applicants relying on these programs.

These premiums extracted by the private market only serve to exacerbate the general dynamic most individuals or families experiencing homelessness face, which is the difficult and sometimes insurmountable task of saving enough financial resources to obtain stable, permanent housing. McAuley (2020) asserts that the most universally expressed barrier to housing is the need for tenants to save for fees, advance rent, and security deposits (see also, Reeve et al., 2016). The need to lay out so much money up front to secure housing puts an extraordinary financial strain on a household as it tries to establish itself in a new home (and often at a new job). Furthermore, due to the churn associated with housing for individuals and families experiencing homelessness, saving for these up-fronts costs is not always a one-time necessity. Many individuals and families experiencing homelessness describe a "deposit" associated with a new living situation as a fee in all but name, as security deposits are rarely returned in full or at all (McAuley, 2020).

There is a rich literature that examines the concept of administrative burdens from the perspective of the individuals and families that consume those services. Information on what consumers should be doing is scant, leading to a lack of clarity regarding institutional processes, confusion, ambiguity, and, ultimately, disempowerment of the individuals consuming or potentially consuming public services (Carey et al., 2021; Gebele et al., 2014; Halling & Baekgaard, 2024; Heinrich, 2016; Herd & Moynihan, 2019). Within the context of homelessness services, this often means that success within the continuum of care hinges on individuals having access to service providers or housing navigators that understand how to manage the myriad processes and red tape involved.

The lack of centralized services for individuals and families experiencing homelessness can be a major cause of friction and inconvenience. Adkins (2018) summarizes the day-to-day difficulties faced by individuals experiencing homelessness: "In many respects, being homeless is a full-time job. Few of us who are housed realize the lengths to which the homeless must go in order to survive. Even those who have given up on leaving the streets have to move around in search of food: until recently, there was no one place in Dallas where a homeless person could get a meal

three times a day" (pg. 225). Shelters are often located in central city areas designed to be as accessible as possible for as many as possible, but that often means that a location is not convenient for those who live in the outer portions of a city or surrounding suburbs (Anderson et al., 2021; Miller & Keys, 2001). Moreover, although shelters provide one of the most vital needs to individuals experiencing homelessness, they may not offer other necessities, such as mid-day respite, mid-day meals, showers, employment services, or healthcare services. Consumers may have to find these services elsewhere (Cooper, 2015; Williams, 1996). There is no guarantee that these additional services will be in a place convenient to available shelters. As such, residents spend a large amount of time and mental energy pursuing their immediate needs, leaving little time or energy to make or pursue long-term plans for a more stable circumstance (Cooper, 2015).

The lack of convenient centralization of services is exacerbated substantially by the fact that many people experiencing homelessness do not have reliable transportation (Cooper, 2015; De Marco et al., 2015; Evans & Forsyth, 2004). Having to rely on spotty public transportation or being forced to walk to obtain many public services means that activities most housed individuals could do in minutes could take a person experiencing homelessness hours or even an entire day (Adkins, 2018; Cooper, 2015). These demands on time and mental energy can become extremely taxing for the individuals experiencing them. They can have severe consequences for people experiencing homelessness, "many of whom experienced symptoms of severe mental illness, simply securing their daily needs was such a time-consuming endeavor that they had to focus on short-term self-preservation rather than seeking stable employment or housing" (Cooper, 2015, pg. 1).

There are substantial frictions involved in the process of getting access to needed services. If a person or family wants to utilize shelter services, for example, there is usually a lengthy intake process that can be onerous and, sometimes, personally uncomfortable (Meanwell, 2012). In general, homelessness services in general and housing services for families or individuals experiencing homelessness specifically can have lengthy waiting periods and substantial associated red tape (Brown et al., 2017; Hsu et al., 2019). When an individual or family does find its way into these systems, there are also usually frictions associated with navigating the various outlets and providers (Cooper, 2015; Hoang et al., 2022). As such, consuming homelessness

services in general is often characterized as a hurry-up-and-wait cycle, or what Cooper (2015) refers to as "institutionalized waiting" (pg. 1).

Service providers who already know the ins and outs of homelessness services play an indispensable role in the success of an individual or family acquiring these services (Brown et al., 2017; Cooper, 2015; Herd & Moynihan, 2019; Hoang et al., 2022). "Trusted resources such as social workers and case managers within these systems play important, often underrecognized roles in health communication and navigating administrative burdens" (Hoang et al., 2022, pg. 220). Thus, the institutionalized waiting of individuals or families attempting to consume homelessness services becomes about waiting on specific service providers to either provide them the information to surmount administrative burdens or do away with those burdens on the potential consumers behalf (Adkins, 2018; Cooper, 2015; Hoang et al., 2022). However, this also puts potential consumers in the position of having their basic needs subject to the interest level, competence, or bias of the service providers that happen to be handling their case/acting as their point person (Huey & Berndt, 2008; O'Shaughnessy & Greenwood, 2021; Robinson, 2022). For obvious reasons, this can create complicated relationships and an overall environment ripe for resentment, frustration, and interpersonal conflict.

Our study builds on this past literature by bringing in the voices of participants who are negotiating these administrative burdens, anxieties about housing, and shelter experiences firsthand. We hope to add to the general literature about how families face, address, and exit homelessness, while specifically shedding light on the situation in Des Moines. Our research attempts to understand the experience and administrative burden of homeless families as an interconnected, iterative, multidirectional process across services and private market actors, not simply a "staircase of transition" on a one-way continuum. To do this, we go to the people experiencing these issues directly to discuss their life trajectories, interactions with institutions, and experiences with service provision.

## Methodology

This research employs a qualitative research approach to explore the experiences of homeless families in Des Moines, Iowa. It is an extension of the *Unsheltered Des Moines* study funded by

grants from the Polk County Continuum of Care (Homeward), the Slay Fund for Social Justice at Drake University, the Drake University College of Arts and Sciences Dean's Office, and the Drake University Humanities Center. The methodological framework draws from in-depth interviews, ethnography, and qualitative analysis to construct a comprehensive understanding of the lived experiences of this marginalized population.

*Research Team and Sampling*

The research team met frequently to discuss data collection and consistency across interviews and ethnographies. We also had significant support from staff at the various shelters. Specifically, staff  provided insights into the institutional perspective of homelessness services and by passing along information about the research study to families who would be interested in and benefit from the research.

The research participants are a diverse group of 10 families either currently experiencing homelessness or who had recently experienced homelessness in the Des Moines metro area in the summer of 2023. Each participant engaged in one in-depth interview and an average of three ethnographic "follow-alongs," which provided valuable insights into their experiences, challenges, and strategies in the context of homelessness.

The research team recruited participants from several local family shelters and transitional housing programs after spending time talking to residents and presenting the opportunity to participate in the research study. The sample accounts for diversity in age, family composition, and length of homelessness, as well as current stage in the housing journey. The diverse sample captures the heterogeneity of experiences among homeless individuals and families in the Des Moines metro area, allowing for a more comprehensive analysis of the variety of their experiences. Participants received $50 gift cards for each interview or follow-along to compensate them for their time participating in research. The Drake University Institutional Review Board approved this study before research began.

*In-depth Interviews*

The foundation of this study lies in the in-depth, semi-structured interviews that the research team conducted with homeless individuals and families in Des Moines. These interviews were guided by a life-history interview protocol, with questions surrounding life trajectory and experience navigating homelessness and the system. We designed the interviews to provide uniformity of data collection between participants while allowing flexibility for respondents to lead the conversation and share their experiences and life stories. This approach helped establish personal narratives and subjective perspectives, contributing to a deeper understanding of agency, identity, and societal perceptions.

*Ethnographic "Follow-alongs"*

The research team complemented the in-depth interviews with subsequent participant observation, guided by principles of ethnography that allowed for an in-depth exploration of the lived experiences and perspectives of families experiencing homelessness. As part of this method, we familiarized ourselves with the struggles of various families experiencing homelessness in Des Moines by following them as they navigated such aspects of homelessness as the shelter system and social supports and programs, as well as searched for housing. This approach provided a nuanced understanding of homeless individuals' and families' daily lives, interactions, and community dynamics. The immersive nature of ethnography enabled the team to gain insights not only into actions and behaviors but also the cultural and social meanings attached to them.

*Data Analysis*

The research team employed thematic analysis to systematically identify, analyze, and report patterns (themes) within the data. This method involved several key steps. First, it required familiarization with the data. We transcribed interviews verbatim, read and reread the transcripts and ethnographic notes in order to become deeply familiar with the content, and generated initial codes to capture interesting features of the data in a systematic way. We did this across the entire dataset, ensuring that each relevant piece of data was coded. We then collated codes into potential themes, gathering all data relevant to each potential theme.

The research team checked them themes against the coded data extracts and the entire dataset to ensure they accurately reflected the data. This step involved refining the specifics of each theme and the overall story that the analysis tells. We defined and named each theme, making clear distinctions between the different themes. We conducted detailed analysis of each theme, considering how it contributed to understanding the data. The final phase involved weaving together the analytic narrative and data extracts to tell a coherent and compelling story about the data and develop arguments that address the research questions.

This process was iterative, as we moved back and forth between the steps to refine and deepen the analysis. The thematic analysis provided a flexible and rich approach to analyzing qualitative data, capturing the complexities of the participants' experiences. In reporting the results, we focus on the themes that cut across participants' data while highlighting individual participants' stories.

*Ethical Considerations*

Ethical considerations to protect the rights and well-being of the participants were paramount in this study. All participants received detailed information about the study, including its purpose, procedures, and potential risks and benefits. The research team obtained informed consent from all participants before any data collection began. We informed participants that their participation was voluntary and that they could withdraw from the study at any time without penalty.

The confidentiality of all participants was strictly maintained. We kept personal information and identifying details confidential and securely stored all data, to which only the research team had access. To protect their identity, each participant chose a pseudonym that we used to refer to them in transcripts, notes, and reports. This ensured that individuals could not be identified from the research outputs.

The research team conducted the research with respect and sensitivity towards the participants, recognizing the potential emotional and psychological impact of discussing personal and potentially distressing experiences. We were trained to handle such situations with care and

provided support resources to participants if needed. By adhering to these ethical principles, the study aimed to ensure the dignity, rights, and welfare of all participants while maintaining the integrity and rigor of the research.

*Strengths and Limitations of Methodological Approach*

The strengths of this qualitative methods approach lie in its holistic examination of homelessness that provides rich, contextually grounded insights into the experiences of families experiencing homelessness. Through participant observation and in-depth interviews, this method allows for a deeper understanding of how individuals construct their senses of home and identity and navigate the challenges they face. Ethnography enables a deep understanding of the context, while in-depth interviews provide personal narratives that illuminate the subjective experiences of participants. In other words, we get to understand what people think and say, as well as what they do. Additionally, the inclusion of diverse participants enhances the study's generalizability.

However, ethnographic research demands extensive time and rapport-building, and the potential for researcher bias exists. Additionally, the researcher's presence can sometimes influence the behavior of those being observed, and the reliance on self-reported experiences could introduce subjective biases. In-depth interviews can be emotionally taxing for participants and may not fully capture their experiences. To counter these possible limitations, researchers received extensive training on the importance of empathetic listening, in-depth and uniform probing and follow-up questions, and objective observation.

By leveraging the rich data collected in this study and focusing on the individual narratives of participants, this research provides a comprehensive understanding of family homelessness in the Des Moines metro area, informing policy implications for improving support systems and services for homeless families.

# Results

The conversations our team had with the families who generously shared their time and stories with us revealed a diverse array of experiences, all of which were underlined by the precarious

nature of life close to the poverty line and the desire for a stable home life for their children. Our respondents discussed past traumas that led to bouts–or years–of financial instability, certificates or degrees that were difficult to use in the workplace during times of family upheaval, children who were both a lot of work and the lights of their lives, and many other aspects of lives lived at the financial and social margins of the communities to which they contribute and in which they hope to find permanent homes. We summarize our sample in the table below:

| Participant | Age | Race | Education | Number of Children | Marital Status | Employment Status (FT=Full Time; PT=Part-Time) |
|---|---|---|---|---|---|---|
| 1 | 24 | White | High School | 2 | Single | Employed (PT) |
| 2 | 34 | White | Graduate Degree | 3 | Divorced | Employed (FT)* |
| 3 | 37 | White | Certified Nursing Assistant | 2 | Divorced | Unemployed |
| 4 | 35 | White | Certified Nursing Assistant | 3 | Married | Employed (FT) |
| 5 | 31 | Black | Certified Nursing Assistant | 5 | Cohabitation | Unemployed |
| 6 | 43 | Black | Associates | 1 | Divorced | Disabled |
| 7 | 25 | Black | Trade School | 1 | Cohabitation | Homemaker |
| 8 | 25 | Black | High School | 1 | Single | Unemployed |
| 9 | 50 | White | Some College | 1 | Divorced | Disabled |
| 10 | – | White | GED | 1 | Separated | Employed (Gig) |

*Currently on FMLA leave

In the following section, we highlight the stories of four respondents and their families, as well as describing the experiences of the others we talked to during our summer research. We identify four main themes that further the understanding of homelessness currently in the literature.

First, we discuss how family shelters in Des Moines serve families as a temporary refuge in a time–or a lifetime–of crisis. Respondents were generally incredibly grateful for their time in a shelter and described how it allowed them, at least for a brief time, to focus on their families and search for permanent housing.

Second, we describe how time limits and certain expectations and experiences within shelters lead to uncertainty, anxiety, and confusion for families staying in them. Although many of these limits and expectations are highly negotiable, the environment of institutionalization is another point of discomfort for families already experiencing uncertainty.

Third, we discuss what respondents were most focused on in our interviews: the search for stable, permanent, and affordable housing. We find that although shelters provide a necessary respite for families who have experienced unstable housing situations, they are not centralized locations for learning about and pursuing services for either housing or many other necessary social services. Respondents described fractured processes and being uncertain about which agencies had which information, as well as having to use informal networks as opposed to the formal institutions to gain the best knowledge about available resources. Additionally, such requirements of the housing search as application fees, initial deposits, and background checks create bottlenecks for cash- and time-strapped families.

Finally, we underline the idea that securing stable housing is the most important thing for all families. It sometimes comes at the cost of housing or location quality, job security, and even school quality for children. The search process requires a great deal of organization and a great deal of luck. Stories from respondents who engaged with this housing search maze again and again–even after negative past experiences with social welfare programs–speaks to the gumption of these families and the need for a more stable and secure stock of affordable housing for the working poor.

**Family shelter is a temporary refuge in a time or lifetime of crisis**

The stories we heard and experiences we had with our participants underline the history of trauma carried by many people who find themselves in homelessness, as well as incredible resilience and determination to overcome that history. Overall, the responses from our participants to having the basic needs of themselves and, often more importantly, their children met in family shelter were positive and grateful. However, the times of family homelessness in our participants' lives emerged from lived experiences of incredible financial hardship, health issues, residential instability, and, often, domestic violence. The idea of a family shelter as only a *temporary* solution to homelessness ran throughout our conversations and observations, but the way out of this temporary stopover was often unclear.

*Candi's Story*

Candi is the mom of three girls, ages 11, six, and two. When we meet with her to talk, we sit in the main living area of the shelter where we originally recruited her. While we talk, she often engages with both her own kids and the kids of another shelter resident with whom she has become close and sometimes shares childcare. She embodies the ability to multitask. She tells her story comfortably and candidly, mentioning up front that to be successful in the housing search process, you have to be your own biggest advocate.

Like several of our other respondents, Candi is not originally from Des Moines. She grew up in New Orleans and put herself through college to get a Bachelor of Science degree in Nursing. In 2019, she moved to Ames with her husband and two oldest daughters to take care of her ailing mother and got pregnant with her youngest daughter. She obtained her master's degree online and, during the pandemic, found a work-from-home job because of persistent childcare issues. Things were not working in her marriage, however, and when she decided to leave her husband, he retaliated: "In November last year he kicked in my door and assaulted me and about killed me. … I'm just finishing court cases for that." Their daughters witnessed this assault, and her husband even "shot up" their marital home a few weeks later. Without a place to stay, Candi at

first sought housing services in Ames but did not feel safe that close to her past abuser. She moved to Des Moines, where she and her girls were put into one of the city's family shelters.

The shelter has been a refuge for Candi and her daughters, even though sometimes living with loud people triggers her daughters' trauma from the assault. Candi describes the way the shelter employees have been helpful with emotional support and sometimes even childcare. She has created a community for herself at the shelter with two other families and their children and expects to keep in touch with them even after they no longer live under the same roof. Candi and her daughters have just been approved for a Section 8 voucher and are now waiting on the necessary inspection and background check to go through. When we ask her how she found out about resources, Candi tells us that homelessness services and the shelter provide some information, but the most important source of resources is her network and word-of-mouth.

In many ways, Candi is the "ideal" shelter resident. She tells us about her detailed Monday-through-Friday schedule that includes days for housing searches and days for having fun with her children. She is very organized and keeps lists of open places. When we speak to her, she is still dealing with injuries stemming from the assault that required surgery. She wanted to have the surgery earlier, but she had no choice but to postpone it because of the issues she was having with housing. Because of this, Candi is insistent on having laundry in the unit and a first-floor or one-story home. Candi knows that waiting takes forever, but that it is part of the process. She expects to move to her new apartment in the next month.

We hear back from Candi about a week later when she invites us to join her for her lease signing. Unfortunately, there was an issue with the paperwork that postponed it for two days. We meet at the property management building parking lot. Despite the mix-up with paperwork, Candi is very excited. She informs us that her home was approved by Section 8 and, after signing the lease, she can begin moving immediately. We meet with her property manager, and they fix the paperwork together. This is when we learn that the information needed to be updated because Candi originally applied in March, four months prior to the lease signing. At this meeting, we can see that although Candi is at the official "end" of this housing journey, it is only another beginning. The property manager informs her of all the rules and stipulations that accompany Section 8.

This seems to be a bit daunting for Candi, but she is ecstatic to settle into her new home despite the worry.

After Candi signs the lease, she takes us on a tour of her new home. It is a two-bedroom, one-bathroom one-story duplex with an in-unit washer and dryer that has all the items on Candi's list of must-haves. Candi and her three children explore the empty home with joy. One of her children recites the new address over and over. She then asks her mom, "Is this going to be our home forever?" Candi tells her daughter, "Not forever, but for now." Despite their excitement, the three girls seem to be relieved that they won't be sharing one bedroom forever.

We meet with Candi two more times over the month that she settles her family into the home. Because of an issue with the storage unit where her furniture is, Candi hasn't been able to fully furnish the place, and she apologizes for how bare it is. Reality of day-to-day life in the new place has also set in. She tells us that in the middle of one night in the past week, a few neighborhood kids kept banging on her door, probably just as a prank, but the noise and experience triggered her PTSD. Additionally, she has discovered that her home was built on top of an ant colony, which led to an ant infestation outside her home.

Despite these issues, Candi is content enough with her living situation. She is still navigating processes within the social services system, like finding out how to obtain needed furniture from the Free Store. When we ask Candi to reflect on the housing search process now that she's found a place to live, she tells us that the expectations of landlords are the largest obstacle. She experienced a lot of difficulty finding a landlord who would accept her Section 8 voucher. Additionally, her low credit score and lack of immediate income made the search difficult, but she put in a lot of footwork to find a home that worked for her and her three girls.

Throughout this process, she tells us that she was able to keep going because of the support from the shelter, Primary Health Care (PHC), and community partners. In addition, she has finally scheduled her long-needed surgery for next week, which happens to be perfect timing because her girls will be starting school shortly after. During this time, she is relying heavily on her eleven-year-old daughter for help with the younger girls and around the house. Although the

experience of homelessness and the process of the housing search was often difficult, she ends our final hangout by saying she could not be prouder of where she and her family are now.

*Des Moines: a place of refuge*

The family shelters in Des Moines provide an invaluable service to families who find themselves in need of a place to stay during crises and turmoil in their lives. Indeed, several of our families told us that when they relocated to Des Moines, they found that the resources here were far superior to where they came from. For example, Bri, a mother of a small daughter who lives in the shelter with her husband, told us, "We came out here just because of all the resources that we've heard about and like, just for a fresh start." Bri went on to express optimism in overcoming the hard times the family has fallen on: "I feel like it was a great decision that we made to leave Chicago and come here. You know, there's still…we're homeless right now, but it feels like we're kind of like on a good path." Bri also described how welcomed she and her family have felt at the shelter, saying, "This is probably like the best support system we've had ever with being homeless. Ever like they there's they everything from the day we came in here. You guys need anything? You need soap, towels, tissue, anything you need."

Other participants spoke about the resources beyond housing resources that make Des Moines a great place to live. For example, Nina (profiled below) described all the things she liked to do with her kids, and how reduced rates for families receiving certain social services made this possible: "There are so many things we could do for free…like the Blank Park Zoo, Botanical Garden Center, like the Science Center downtown."

Indeed, many of our participants had moving histories that included moves and sometimes bouts of homelessness in various towns and regions of the country. Nina described trying to make a new life for herself and her children in Georgia, saying: "I only lasted six months because we had nobody down there. Knew nobody. 15 hours from nobody. So, I moved back."

*The loss of housing is traumatic*

Participants described life trajectories filled with trauma, often including domestic violence, deaths of those close to them, childhood poverty, and other experiences with adversity. They also all had a similar recent traumatic event: losing housing for their family. This itself must be detailed in order to fully understand the need to temporarily engage the services of a family shelter in Des Moines. The stories respondents told about their loss of housing and entry into homelessness were tragic and sometimes even violent, like Candi's story above. Other families, like the Millers, described several evictions because of choices (selling a house during a bull market) or mistakes (not keeping up with city code) of their landlord. Bri described a series of events that led to her family losing their most recent apartment: "Ever since 2021, we've kind of like did a good job of keeping an apartment…until the fire happened. Ever since then, like it's been kind of a struggle because when the fire happened. … We were staying in a hotel and we all caught COVID so we lost our jobs. And then? …We ended up losing our car because we couldn't pay the car." Whereas these kinds of emergency wouldn't necessarily make a more prosperous family with a deep private safety net homeless, people who live more on the economic margins are more likely to be devastated by such events.

**Time limits and behavioral expectations: uncertainty, anxiety, and confusion**

In Des Moines, family shelter is provided in an institutional model, with families seeking housing services through a central intake agency that places them in specific physical locations within the community. We spoke to families with experiences at three such locations, and some families had experiences with multiple shelters. Although shelters provided a place of refuge in a time of great need, families also found that the expectations shelters had about their behavior were sometimes confusing and arbitrary. Additionally, all the families we talked to expressed incredible anxiety about the "30-day rule." The often-flexible limit for days spent in shelter is set by homelessness services to encourage families to find stable housing as soon as possible. Although our participants knew that those in charge of shelter waivers for this rule would most likely allow an extension past 30 days, it amplified their anxiety as they performed challenging and sometimes unfruitful searches for affordable and safe housing.

*The Miller Family's Story*

Although many of the families we spoke to had only one respondent for the interview, the Millers both insist on taking part. They are a married couple "with nine children between us," as Mrs. Miller says when we sit down with them at the shelter in the middle of the summer. They currently have three children living with them in the shelter, all with special needs. The family shelter is very important to the couple because they can stay there together with their kids. They are each other's biggest supports: each has suffered some estrangement from their family. As Mrs. Miller says, "My biological mother's not in the picture. That's my own choice. I have my dad and his wife but other than that, we really don't have many people."

The Millers have experienced homelessness in the past. Both usually work full-time, except in the summer, when one parent has to stay home with their three special needs children, ages 13, seven, and five. Currently, Mr. Miller stays home with the kids and Mrs. Miller holds down a full-time job at an auto parts store. Mrs. Miller tells us about a nice place in the Merle Hay neighborhood where they lived for three years before the city of Des Moines revoked the landlord's rental license: "Guess that's what happens when you don't want to fix the properties." They spent a short stint homeless, then found another place that suited their family—it was close to schools and convenient to jobs. But soon that fell through as well, through no fault of their own, when the landlord sold the house in the inflated 2022-23 housing market. They again ended up in family shelter, working toward secure housing.

The Millers' children have all been diagnosed with autism. They are verbal and, in some ways, just like any other children—they get loud when they are excited or angry, sometimes fight, and like to find ways to bend the rules. However, in the shelter, their diagnosed disability has been a liability, with other families even going so far as to call Child Protective Services (CPS) on the Millers because their children are "out of control." Mr. Miller tells us that staff at the shelter have questioned their children's diagnosis because "they are verbal."

Living in the shelter and trying to keep three special-needs kids in line with the schedule and rules of the shelter is tough. "I'm holding up," Mrs. Miller tells us. "Depressed on the inside. Try not to let [the kids] see how stressed out I am." They experience conflicts with other residents due to perceived judgments about their family. The Millers feel that other inhabitants are shown preferential treatment by staff in some shelters, creating a hierarchy among residents. Privacy is hard to maintain in a space with so many people, and the added pressure of peer policing and strict shelter rules makes it challenging to maintain a sense of agency and autonomy. One of the frequent issues they face is that others feel entitled to parent or police their children. The Millers describe many instances where shelter staff, other residents, and service providers have given orders to their children or reprimanded them without the Millers' knowledge.

A particularly distressing incident occurred when another shelter resident called CPS on the Miller parents. According to the Millers, one rule of the shelter requires families to move as a unit, not leaving children unattended in common spaces. Families could be in violation of this rule by allowing a child to use the bathroom on their own. However, according to Mr. Miller, it was following this exact rule that resulted in the CPS report. Mr. Miller explains that he took his daughters to the bathroom: "They told us we couldn't leave them 'unattended' in the bathroom, and then they call CPS on us 'cause I was in the bathroom with them." Mr. Miller often handles childcare while Mrs. Miller works, so he could not have handed over the responsibility of accompanying his daughters.

The Millers also have continual problems with transportation, both before and during the time we get to know them. When they first became homeless, their car broke down in the lot of the church where they were staying. This makes it difficult to arrange transportation for the kids, get to work, and meet with service providers within the allotted time frames. Mrs. Miller comments that the buses were "never running on schedule." We experience issues with scheduling during one of our follow-alongs. Our team is supposed to meet Mrs. Miller at the offices of Primary Health Care (PHC) to attend a meeting with an agent about a housing program specifically meant to aid families with disabilities. After twenty minutes of waiting for Mrs. Miller, we receive a text from her that the buses are behind and she is stuck waiting for a bus. She walks to the bus stop from her work even though it is ninety-eight degrees outside with a heat advisory. We wait

30 minutes for Mrs. Miller's arrival in an air-conditioned car. When she finally arrives, she is sweating, out of breath, and almost an hour late for our meeting. Together, we wait another 30 minutes to be seen. When it is Mrs. Miller's turn, someone appears with some papers to sign, a number to call, and word that the family has been approved for the housing assistance program. After the meeting, we drive her back to the shelter to meet her family. It takes less than 10 minutes.

We are delighted to learn about the Miller's acceptance into a housing program for their own housing, and our last visit with them is at the house they lease through the program. Although they have their own living situation, their struggles continue. Mrs. Miller seems more stressed than we have ever seen her, and when the children aren't present, the couple argue. Several times, Mrs. Miller tells us that their current situation is "all too much for me to handle."

Mrs. Miller explains the struggle of getting a "leg up" to maintain their new living situation. While the housing program got them into the house, the family needs the help of other services that the housing program could not or did not provide. The Millers tell us that, with the beginning of the school year upon them, helping their kids adjust to a new normal in a new neighborhood and school added extra challenges to their family situation. Mr. Miller describes how the new schools their kids are attending due to zoning and their new neighborhood location is not able to accommodate their children's Individualized Education Programs in the same way as previous schools. This makes it hard for their kids to adjust and fit in to their new educational environments. Within the first few days, the Millers have already been contacted several times about their kids' behavior and even asked to pick one of them up after a behavioral incident.

Transportation is another struggle. Although the location of their new house is too far for the busy family to reach the kid's school by walking, it is outside the boundary for school bus service. They are able to utilize a free taxi service provided by PHC, but this solution is far from perfect. The service comes with stipulations about how and when they can use it, and because of the family's ever-changing needs and emergent issues during the school day, the family ends up not trusting the service. Additionally, although the housing program provided them with a roomy house, it is empty of any furniture. When we visit them, there is not a single bed or couch, with a

lone folding chair serving as a table in the living room. Mrs. Miller discusses an appointment with the Free Store—a Des Moines nonprofit that provides families with lightly used furniture and will transport the furniture to a home once it is "picked out"—but they have no transportation to their appointment. In the end, our team drives them to the free store and helps them come up with a plan to move their selected furniture to their new home.

*The "30-day rule" creates constant anxiety*

One of the first things our research team learned when we introduced ourselves to the family shelters and the staff taught us about the systems of support for homeless families was the fact that families are given 30 days from date of entry to find a new place to live. Shelter staff would almost always immediately tell us that this rule is very flexible, and that often residents got one or multiple extensions while they actively pursued housing and addressed other important issues in their lives. Alicia, profiled below, is the mother of a teenage son. She says, "I'm comfortable because I got a roof over my head. And my son have a bed to lay. And they try to assure us that they're not going to put us out, but it is a time limit in here." Alicia always keeps the "time limit" in her head, while also looking ahead to other obstacles she will need to overcome: "My problem is my income after the program get done. So, my living situation is still a stressful situation even after I get out of here, it's going to be stressful to find that extra little hump to get over the rent."

The very presence of a 30-day rule created a sense of dread in some participants. Candi, whose story is above, discusses in detail how the "30-day rule" created increased anxiety in her day-to-day life, and how it is exacerbated by her "outsider" status in this new community:

> Cause like you're hitting, you hit 30 days here like, and it's quick and it is. … You know we that are participating and doing what we need to do, we obviously get extensions. I'm past my 30 days now obviously, but you know. They were like, well, you got approved. Now we know. … It's more like here you are, you have a program of 30 days, and you must also obtain everything in 30 days. But you know, then you got these people that are coming in from out of state that aren't able to obtain them in 30 days. And so, you like.

You're stressed on top of it, and you know you're trying to do your best to do everything. You know you got working moms and like I work like, you know, so you gotta juggle all of this at once. And so it creates a lot of problems, it does, and first hand it was a struggle.

Although programs use these types of time-limit rules nominally to encourage people to move onto the next step of securing independent housing with all due haste, almost every respondent we spoke with expressed some kind of anxiety about the rule.

Indeed, clients at shelter are no strangers to adhering to much less flexible deadlines. Becca, a mother of five who has been in Des Moines since she was nine years old, describes losing a housing program because she couldn't find a suitable situation in the time limit. "I had Section 8, but I lost it … Because they give you a deadline, [and] I had to sign up for another program." Even respondents who were not facing formal deadlines still felt the stress of being precariously housed. Krystal, who was doubled up with a friend's sister when we talked to her, said that "it took away a little bit of the stress" to find this housing situation before the 30-day deadline. She says she's still stressed about finding housing and continues to look for it, even though "I really rather sleep all the time, not deal with my problems, but can't do that so…"


*Other shelter rules create obstacles for day-to-day life*


Unlike Des Moines' congregate shelters for individuals without children, family shelters give residents more private space. For example, instead of staying in large dorms, each family gets its own private room with a  lock. However, some institutional sharing of space still occurs–families share bathrooms, kitchens, and common room facilities–which sometimes leads to conflict between individuals. Our participants were less likely to express concern about communal living than they were about some of the rules that they found particularly confusing and inconvenient in their everyday lives as parents. For example, Nina (profiled below) is a mother of two children, one of whom is special needs. She expressed concern about two rules at the shelter where she is living while looking for permanent housing. The first conflicts with her son's aversion to certain foods because he had once been on a feeding tube: "We can't bring any outside food in. So that makes it even harder, because like my son's autistic and he has eating aversions from having a

feeding tube. And so, he's quite more pickier than most kids." Additionally, she discusses a rule at the shelter that requires parents to always accompany their children to the restroom. "The other day my son had to go potty and they were sitting with people and my son just jumped up and ran," she tells us, "And so like here, I'm still trying [to get] my daughter up and I got in trouble because my son ran upstairs to the restroom and we were shortly behind him but we were too far behind."

One additional important issue is that participants sometimes believe rumors about shelter rules that do not actually exist. The *Unsheltered Des Moines* study found that although shelters that cater to individual adults strive to create fair, comprehensive, and logical rules for their residents, rumors about these rules sometimes keep people who could benefit from partaking of services. This same rumor mill can dictate perceptions and behavior in the family shelter system. For example, Krystal, mother of a young son, spoke of the need to be done with the shelter system because she thought that children with an opposite sex from the parents wouldn't be allowed to stay with that parent. "If you have the son and he is 10, believe then 10 or 11," she tells us, "They can't be with you at the shelter. They have to be placed somewhere else." Misunderstanding about rules undoubtedly create unnecessarily negative perceptions of shelter among both residents and potential residents.

**Intensive processes and confusing resources for housing search: "hurry up and wait"**

Entering the homelessness services system happens at an extremely tumultuous moment for a family, and the ability to acquire and make sense of information about various programs and services is critical during this moment. However, our participants told us that the overwhelming amount of information and systems processes they needed to learn about during their transition to family shelter made it difficult for them to know where to seek particular services and who to ask about them. Although many of our participants expected some kind of centralized case management through the shelter itself, they found that they had to negotiate access to different resources themselves. Some of our participants had a "housing navigator" through Primary Health Care (PHC). This proved to be an invaluable resource in the housing search that was also sometimes an important conduit of information. All participants, however, described the search

process as time intensive, frustratingly slow, and often full of bureaucratic hoops. However, our participants noted that it was not the service providers with whom they were in direct contact that created these hoops; rather, the problems, obstacles, and administrative burden seemed to stem from higher-up processes, policies, and a lack of distributable resources.

*Alicia's story*

Alicia is the mother to three adult children and lives with her youngest, a fourteen-year-old son. As she settles onto the couch at the shelter where we interview her, she tells us that her son is a "typical" teenager: he is interested in testing the boundaries of life and likes to "roughhouse" with his friends. Alicia then sighs and tells us he is embarrassed by the fact that they are homeless, and he spends a lot of time trying to conceal it from his friends. She is grateful that she is sheltered and that she has reliable transportation. She acknowledges that this is a better situation than some find themselves in.

Iowa has been home to Alicia and her family for many years, since they relocated from Chicago when her adult children were much younger. Alicia moved her children from Chicago to Iowa to remove them from "bad influences" of crime in their Chicago neighborhood and provide them with a quieter, safer life. When we ask her why she chose Iowa, Alicia earnestly tells us that the rent and schools in Iowa had a great reputation, and she was happy to have the chance to move her family here. They first moved to Mason City, but after an incident of domestic violence, Alicia moved to Des Moines with her youngest son. She had been in an apartment complex in West Des Moines for four years, but earlier this summer (while Alicia was in the hospital due to a heart condition she lives with), her son got into a fight with a friend while getting off the school bus. The property manager at the apartment complex wrote them up for "disturbing the peace." They were evicted and given seven days to move out. "So, I'm truly blessed," she says while gesturing to the shelter living room, "That there was an opening for me and my son to come here and stay."

Alicia describes passing out at two low-wage jobs because of her heart condition. In fact, Alicia is trained as an electrical engineer, but she was having a hard time making ends meet working a

$40 an hour job in Chicago. After she moved to Iowa, she was unable to secure employment in her field, so she started a string of low-wage jobs, including at WalMart and McDonalds. Presently, she is not working and is collecting a meager amount of disability. With only this income, though, she cannot qualify for many market-rate apartments. She also cannot take a new low-wage job. She elaborates:

> Every place that I apply that I'm denied because of my income again at three times the rent. Not for my fix. I wish I could work. [Income requirements were] the reason why I was working at Walmart on 14th St. SW and literally passed out. And of course that's scary to a job. They let me go because I'm now I'm a liability, you know?

When we ask her how she makes ends meet these days, she tells us, "I'm just saving right now, but there's no ends to meet. Keep your phone on so you can send somebody to call you about a place." Housing is the priority: Alicia's health and job are on the back burner for the moment.

Indeed, Alicia's days are structured by the housing search and the many steps that require our participants to "hurry up and wait." She tells us that the Section 8 list in Des Moines is closed, and even if it wasn't, landlords are a huge bottleneck in the housing search: "And once you get these programs, it's also up to the landlord to provide or accept. … It's a problem most places would not accept the government programs at all, for whatever reason we don't know, but they won't accept them." Alicia tells us that one of the biggest obstacles for her is the rental income requirements–usually two to three times the rent per month–but the work that goes into the housing search is also exhausting. "Every day you look for housing when the time you wake up," she tells us when we ask about her daily routine. "The point is, let's get housing."

One thing weighing heavy on Alicia is her current health condition. She has been struggling with heart failure during the past year, and the stress of her situation has exacerbated her condition. She tells us that she failed the stress test at her last doctor's appointment. When we ask Alicia about what worries her in her life right now, she says:

Oh, all of them is worries. Housing is worries. Making sure I got enough money to last till the end of the month is worry. I hope and pray to God don't nothing like a car break down, making sure he don't break no shoes, or hurt himself. There's the worry of making sure my heart beat every night and don't stop in my sleep is a worry. Pretty much everything on the scale from 1 to 10 is a worry. I can't stress it. You know what I mean. Because if I stress that, I will spiral out of control and I know I can't catch it after that. I can't dwell on it. I can't just keep my mind focusing on my situation, so tough because your heart literally can't take it. You know what I mean? People don't think that stress will kill you and it will. It's heavy on your heart, other people, situations like I'm proud y'all do this cause just this alone will stress you out.

Outside of the stress of finding a home that she can afford, she worries about the future. She tells us that the only goal she has at this time is to survive until her youngest son can really provide for himself. She starts to cry toward the end of the interview, telling us that everything that is happening to her makes her want to give up. Particularly, she worries that even if she finds a place to rent with a Rapid Rehousing program, she will not be able to continue to pay the rent after the program's nine months of rent assistance ends..

We hear back from Alicia about a month later. Since our last visit, she obtained housing and just moved into the unit. She requested that her apartment be in West Des Moines because she did not want her son to have to transfer schools during his final high school years. She was able to find a two-bedroom, one-bathroom apartment in West Des Moines for $950 a month. During our follow-up visit, she is in high spirits, but she tells us again she is very worried about how she will pay the rent when the Rapid Rehousing program ends. Rapid Rehousing covers her rent in full for the next three months, and then it covers a little less every three months for the remaining six months. She told us she is still worried about how she is going to pay the entire rent amount after the nine months are up because she doesn't make enough money to cover both rent and utilities. Alicia tells us that she has brought up this concern with her Rapid Rehousing administrator–PHC–and was told to simply save money while she is not paying rent. She tells us that this is nearly impossible with school coming up: money needs to go to school supplies, as well as new school clothes and shoes because her son is a growing boy, and she doesn't want his peers to

make fun of him. Thinking about these things, she says, hurts her heart. Alicia's health situation seems to be more stable, though. Now that they have a home, she has a string of doctor appointments scheduled for the month of August. She is hoping to finally pass a stress test.

We end our follow-up conversation by discussing resources she used in the housing search. Alicia says that her knowledge about most resources came from other residents. She said that her case manager with PHC was helpful, but there was a lot of waiting, and the shelter had important but very limited resources for the housing search. Right now, her current struggle is furnishing her apartment. She was not chosen to use the Free Store, so she is looking around for cheap furniture in the area. She is very happy to have housing, but she has a lot of anxiety about what is to come in the next nine months. Alicia tells us that she hopes to eventually go back to school and get into advocacy work so she can help folks in a similar situation as her.

*The shelter is a shelter, not a case manager*

One of the most common things respondents told us about their experience in shelter was the perceived lack of case management services provided there. Case management is provided by the continuum of care for a family is enrolled in a housing program, but it is not the overarching prerogative of individual shelters. Families come to shelters in crisis and take in large amounts of new information as they get used to their new day-to-day routines. Many expect that these in-shelter routines will include services that get them to the shared end goal of finding permanent housing. Indeed, shelters in Des Moines do provide case management, but residents are often confused by what case management entails and what exactly the process is. Krystal tells us, "I don't know Des Moines. I still don't know Des Moines." The most contact she's had with any institution is the shelter to which she was assigned, but she didn't know who was actually "responsible" for her case. "Primary Health Care? I mean the…when I went to [the shelter?] I guess I was on a waiting list and yeah. So, from Rapid Rehousing. I was on their waiting list and then I got transferred. She transferred me to [another agency]." Different organizations run different housing programs. For example, Rapid Rehousing is run by a different organization than the shelters, and this change in provider is understandable but confusing to Krystal.

This perceived lack of a centralized point of information or structure for the housing search in shelter often leads residents to less efficient and effective online housing searches. Most of our participants mentioned conducting their housing searches individually and online and being disappointed in the results. Mrs. Miller told us, "I'm doing online, I do online. … I use a lot of Facebook marketplace and then I also do Google. Like apartment complexes and whatnot." Krystal, who is currently doubled up and looking for housing, tells us that she has also mostly limited her search to online: "Facebook. Or I looked in the search bar."

Our participants discussed less formal but hugely important source of information that family shelters in Des Moines do provide: social capital and social networks. We heard from several participants that they were informed about programs, opportunities, and other important information in the social circles they found in the shelters. As Nina tells us, "So like when our kids are still sleeping upstairs, we'll all come downstairs. We'll have coffee. We make coffee together, we drink coffee. Together we go out smoke together and we just kind of clear our minds before we before we get busy." Nina also says that the value of things she has learned about from her networks far outweighs what she has learned through formal channels.

*Hurry up and wait: "No one wants to deal"*

Our participants worked hard to secure housing within the 30-day timeframe required by the shelter's programs. They filled out worksheets, put in applications, paid expensive application fees (see below), and waited. Waiting was often the hardest and least productive part.

Additionally, our participants by and large work low-paid jobs in the precarious service sector that is constantly in flux, making it sometimes difficult to meet requirements for stable housing. For example, Bri and her husband both contracted COVID soon after moving to Des Moines. They had applied for an apartment and would have qualified with his income, but because they did not know the local healthcare system and had not yet established care with a local practitioner, he was unable to get a doctor's note required by his employer to miss work for a full two weeks. "You know, there was no money coming in at the time because I wasn't able to work because of the childcare." They lost an apartment because of he had a two-week period during

which he had no income to verify. This was a well-trod road, with many of our participants finding that it was the ability of gatekeepers to just "not deal with" participants' less-than-ideal situations that kept them from attaining apartments. As Alicia told us, "Between the income and the credit score and not having the rental history, it's just–nobody wants to deal with you. I have no evictions or anything on me–but it's just nobody wants to deal with it."

*The role of housing navigators*

Almost every participant spoke about housing navigators, or case managers, assigned to help usher the family through the housing search process. Families who had navigators spoke about their importance in their housing search success, and families who did not have them wished they did. Indeed, families in our sample who were assigned navigators often had more successful housing searches. Housing navigators act as invaluable resources, with knowledge about the housing search process and resources for families. Becca speaks of her navigator: "She would put application in on my behalf. She was hands on." Navigators also act as community brokers and can make important connections between families searching for housing and places with openings for such families.

**Securing independent housing is the most important goal**

Although shelter provides for basic needs during times of crisis, it is not home. Our participants were grateful for somewhere that was relatively safe and comfortable for their children to sleep while they were in shelter, but their stories and actions highlighted how finding secure housing was the only acceptable option for their families. Although their goal of housing often seemed unattainable because of a lack of affordable housing in the area, issues with applications and their fees, problematic rental histories, and not being able to find programmatic help with rent, the participants showed incredible determination to find something–sometimes anything–that would serve as private, safe housing. We learned that housing was paramount to other needs, and families often felt that they couldn't pursue other necessities of life, like jobs and physical health needs, until they had stable housing. Permanent housing is the cornerstone of stability for our participants, and they will make many trade-offs to get it.

*Nina's story*

During our interview with her at the shelter where she lives with her two children, ages seven and five, Nina speaks confidently. Throughout the interview, she redirects her five-year-old daughter's behavior, encouraging her to turn down the volume on her iPad or reminding her that it's against the rules to climb on the furniture. She encourages us to be open in asking questions and promises that she'll be "frank" with us about her life experiences. Like many of the respondents in our sample, Nina has a great deal of trauma in her past. She is a victim of domestic violence who is also estranged from her family. In fact, her mother brought harassment charges against her that resulted in her losing her nursing assistant license. She had been a nurse's aide for almost 20 years. Now that she has a criminal charge, Nina tells us she'll never be able to work in healthcare again. She laments that she doesn't have any idea how to work in other jobs, like fast food. Even if she is able to go back to some kind of work, she says, she can't until the kids have stable childcare. The waitlist for childcare assistance for children with special needs, like her son, is nearly a year long in Iowa.

Nina's two children are her reasons for getting up every day. Her seven-year-old son has special needs, including autism and major breathing problems. The family of three has been incredibly tight since a tragic domestic violence incident in 2019 left the children's father dead. Trying to remake her life, Nina moved into an apartment complex in Boone that was "like the projects." Nina tells a story of family conflict, job loss, and being separated from her kids because of not having a home. She was recently reunited with her children when they moved into the shelter together.

Nina faces the challenges of parenting while homeless, like all our respondents, but parenting for her has been challenging for years. Her son has chronic lung disease that requires him to spend one to two weeks a month as an inpatient at Blank Children's Hospital. Nina struggles to keep him healthy the rest of the time in a world of COVID and other rampant respiratory diseases that affect children. Nina speaks of the importance of stable housing for her son's health, saying, "If you have a house, you can figure everything else out from there, but yeah. And with my son

having chronic lung disease, like living in a car just isn't suitable because I don't have anywhere to plug his nebulizer in and he takes breathing treatments every morning and every night."

Nina put off coming to shelter for longer than she says she should have because of the possibility of exposing her son to illnesses that could be caught in a shelter setting. Likewise, she describes not wanting to stay in the shelter during the day because of both her son's susceptibility to catching a cold and his special-needs behavior:

> So, I usually get up between 5 and 6, and that's kind of my own time to make my coffee, have a couple of cigarettes, get myself ready for the day. Then the kids wake up between 7 and 8. We get up, we get dressed. … And then since we've been in shelter, we kind of - I pack a lunch and we just leave for the day because it's really hard to be in a shelter with 10 other families.

Nina's family situation requires a level of independence and privacy that shelter just cannot accommodate. She tells us the biggest problem about living in shelter instead of a place of her own: "I've been independent and now I feel like helpless. So that's probably my biggest issue."

Two weeks after the first interview, we meet Nina at a local property management office, where she has come to determine her eligibility for a prospective home. While we wait with her, she informs us that her issues with the shelter have worsened since we last saw her. She explains that the family staying in the room next to hers is very loud: the parents frequently argue loudly and the children are rowdy and out-of-control. Nina says that her son has, in turn, been acting out because he is easily over-stimulated. Her car has been giving her trouble and this has made it more difficult to take her children out of the shelter daily. Nina sighs and says that she is just tired of the shelter life.

During the interview, the property manager asks about Nina's income. Nina is not presently working, but she shows paperwork attesting to survivor benefits her children receive and the disability payments she receives for her son. Nina tells the property manager that she does not have a preference for type of home as long as she's housed and moved in as soon as possible.

The property manager tells Nina about a 3-bedroom home that is only $875 a month, which exceeds the amount Nina can comfortably pay. As the meeting finishes, the property manager tells us that she is leaving her job in a week but will try to push Nina's application through before leaving. Nina leaves the meeting delighted. She tells us she is no longer going to be looking for places because she has a lot of confidence in this company, and this property manager in particular.

Two weeks later, we finally hear from Nina. She invites us to talk to her at the shelter, where she and her children are still living. The good news is that she has been approved for the apartment. Unfortunately, the new property manager is much less responsive than the prior one, and Nina has called every day and even made six trips to the property in the past two weeks to make sure her application went through. Without this persistence, she tells us, she doesn't think she would have gotten the place. During these visits to track down the property manager, Nina observed the neighborhood and decided that it feels safe for her children and herself. The next step in the process, she says, is getting together money for the deposit and the first month's rent. She has put in several applications for assistance and is waiting to hear back.

In the meantime, things with the other family at the shelter have escalated, and Nina and the other mother had a brief but angry exchange when their children got into a physical altercation. Additionally, Nina's son has not been eating because he gets too stimulated by all of the other kids at mealtimes. She has thus been taking the kids off-site, usually to a restaurant, to feed them meals, but this has gotten to be too expensive. However, finances are looking up in other ways: Nina was able to secure a childcare assistance voucher and two spots in a local childcare center and is now working two different jobs, both in retail. She says that she'll get her first paycheck on Friday and will start to feel less anxious when the money begins coming in.

We meet Nina for the final time on the day of the pre-moving walkthrough for her new apartment. Nina tells us that PHC came through with assistance for her deposit and also set her up with utility assistance. Although the property manager is about thirty minutes late to the walkthrough, and Nina feels upset about this, she is thrilled to see that a work crew has been updating the carpet, flooring, and paint. After the property manager arrives, he apologizes

profusely as we come across a couple of workmen who are still in the midst of putting down new carpet and repairing a piece of flooring. Nina gets a bit nervous because she and her children have already given their notice at the shelter and are supposed to move in tomorrow, but the place is still a work zone. The property manager tells her that if she's okay living in the house in its present state—and okay with the disruption of a few more workers—they can still make the move happen. Nina quickly agrees to this plan, saying she doesn't mind "cleaning up a little bit." Nina leaves the walkthrough with the keys to her new house.

*The housing search is expensive, both in time and money*

Candi, profiled above, discussed how she kept a very regimented schedule during her time at the shelter. On Mondays, Wednesday, and Fridays, she spent almost all her waking hours engaging in the housing search. She worked through both formal and informal channels to gather information, and she used her smartphone to keep herself organized. Candi receives some government assistance but is out of work because of injuries sustained during a domestic abuse incident. She suggests that she couldn't have performed the housing search if she had been holding down another job: "Oh, my gosh. It's been a rough two months. Like I'm just. Yeah, I'm exhausted. It was a lot of footwork, it was, but I did it. So, she just turned in my packet for housing, which is Section 8 housing. So now all we're waiting on is an inspect and a go date." Other participants discussed how the housing search takes an incredible amount of time and often comes up with few to no results.

The housing search costs homeless parents, most of whom are also juggling complicated work and/or children's schedules, more than just precious time. It also costs a great deal of money. Most apartments in the metro area come with an application fee, which might be nominal to someone making above the median area income but can be exorbitant to someone who finds themselves without the resources to stably house their family. Krystal, the mom of two who is presently doubled up with a friend's sister, tells us, "I have been putting applications in two places. I am probably $525 in. And I still have nothing." Nina tells us, "The biggest problem right now is nobody helps with application fees. Application fees are anywhere from $20 to I

seen $150 for one. … That's been the hardest is like, you know, just finding like the resource to restart."

Although there are programs that provide assistance with application fees and security deposits, as well as requirements like first and last months' rent, information about them does not seem to be centralized. Our participants had conflicting information about these programs as well. During her interview, Candi told us that "They [Polk County] don't have a deposit program." Alternately, Bri explains, "There [is a program] only trying to like help with the deposit. [But] we actually need help with like at least first month's rent like getting in because we don't have it right now and we're trying to get our own places as soon as possible." In addition, the programs that help with upfront costs face the issue of limited resources, which often plagues housing assistance programs.

Additionally, many complexes and landlords require that applicants prove that they can make three times the rent in income per month, which precludes almost all single parents working low-income jobs, let alone people who are experiencing homelessness. Candi tells us, "And being a single mom, being a being a parent alone, you know you guys are expecting a lot from somebody that you know is in the predicament like me. Like yes, I have… income, yes, I have a master's degree, but I'm still not going to make your three times the income."

*Living in safe and private quarters is necessary for good parenting*

Almost all of our participants have experienced some kind of communal living in the past because of housing instability, whether it was another bout of homelessness or doubling up with family or friends. They all suggest that it is hard living with other people, and a safe and private space for one's own family is necessary to be the best parent one can be. For example, Krystal recently moved into a doubled-up situation when her 30 days at shelter were almost up. "Sucks to not have my own place, but I mean, I like here better than shelter," she tells us. Other parents, like the Millers, emphasize the importance of routine for their children, but it is difficult to maintain a routine in shelter when there is a changing roster of families and communal living situations.

Additionally, trying to maintain a normal family life in one room that is in close proximity to several other families, while following specific rules of the shelter, is just difficult. Bri explains that her four-year-old daughter has started going to bed later and later with her parents, even though Bri would like to be able to put her to bed at a more age-appropriate time. When we meet Bri for her interview one morning, she tells us her daughter is still sleeping upstairs. "I'm letting her sleep in because I had, like stuff to do [last night]. But usually, she'll usually be up with us, like she'll be up." Although it fulfills basic needs, shelter is not a place that is conducive to creating a child-friendly routine.

*Trade-offs for the foundation of an independent life*

The intensity of our participants' drives to find independent, secure, and safe housing cannot be overstated. One of the most important findings from our conversations with these parents is that they are ready to make many trade-offs for quality of housing, including location and amenities, to make sure their children are housed in a relatively stable place of their own.

Respondents described very minimal requirements for luxury, beauty, and even basic comfort in their next homes. Candi says that all she really needs in a home is a washer and dryer because of her injuries from being a CNA for nearly two decades: "The washer-dryer. I wasn't really keen on a dishwasher. But like the washer and dryer in unit was key for me because of… I have 3 girls and… because of all my surgeries coming up, I'm not gonna be able to be walking up and down and trying to carry them out to the laundromat, things like that."

Nina levels with us. When we ask her what she's looking for in her next house, she says: "I'm going to be honest with you and it sounds really horrible at this point. We don't even care. We just want somewhere of our own. I don't care. Like if it's dirty, I'll go clean it. I'll paint it. … I just want us to…I don't want to live here [the shelter] or leave here and go back to our car." Nina tells us she used to look at Google reviews for places before she contacted them about availability, but she doesn't do that anymore.

Like Nina, Alicia doesn't expect her next home to be perfect. When she tells us about her dream place, she says, "Luxurious with laundry in the house, of course. Water. New appliances, all that. You know, but for under the income, so I can be able to afford my utilities and toiletries and stuff for my son." Bri explains that a dishwasher and laundry are not necessities for her family: "[All we want is] two bedrooms. Honestly, all of the other stuff we have, amenities that we would want, but all of the other stuff are just like extra things, like, you know. Cherries and sprinkles and whipped cream on the top… Just know that, you know, a place to call our own. You know?"

Likewise, our participants are ready to trade preferred locations and neighborhoods within the Des Moines metro area for a housing unit that is immediately available. Becca loved her neighborhood in Grimes that she had to leave. "I loved it out there. Because my kids was outside. I mean, they could go outside safely." After she moved to the shelter, she vigorously sought housing, like other participants. The place that approved her rental application–after she tried to get approval in more desirable neighborhoods–was not in one of her preferred neighborhoods. But it was housing. "My kids won't be able to go outside by themselves, that for sure. I'll have to go and watch them. Because I don't know who all lives there. … But I mean, it'll do for a year. It'll do."

In sum, having independent housing of any kind is the most important goal for our participants. The stability of a place to call home is the bedrock for raising children, finding work, and securing transportation. Several participants also mentioned that housing will enable them to take care of their physical health. Candi tells us, "I put my health on the back burner and it's a lot being in a homeless shelter with your three kids, and you know…I'm going through surgery dates and you know they're wanting to do them now now now and I'm like I can't because I got to move." When we ask Alicia, who collapsed with a heart condition at her second low-paid job a few months ago, what she hopes to do in the next few years, she says, "Make sure I take care of my health, which I put on the backburner for right now because housing. It's more important to me."

# Conclusion

**Summary of Findings**

Our participants told a diverse range of stories that shared a common trauma: losing stable housing while trying to keep children safe, fed, and cared for. Analysis of their stories shows that while many families were extremely grateful for the services they received, the process of navigating homelessness and a housing search while carrying on such normal day-to-day activities as work, children's education, and family responsibilities can create stress, anxiety, and confusion. Shelter rules—especially the nominal time-out "30-day rule"—were difficult to adjust to with lives already in upheaval. The process of finding housing was less-centralized and more time-intensive than most participants expected. Many participants found housing, but much of it was not optimal. Because any house was better than the anxiety created by timelines and the possibility of not qualifying for programs, they accepted the housing. Participants who found housing showed that having somewhere for a family to live is foundational in pursuing—and eventually attaining—other important life goals.

During the house search, participants held the general belief that that things would fall into place once they found housing. Becca says, "It's house, then car, then job." In stories like Alicia's and Candi's, we learned that not having housing takes a serious toll on one's health. These women neglected their own health and necessary medical procedures because they were unhoused. Getting the families housed is always the number one priority, shared by both the larger system of homelessness services and individual families.

In addition to the lack of clarity about the housing search process, we learned that many of our participants feel as though their experiences and needs are treated identically by the systematic approach to homelessness. Indeed, our sample of ten families during the summer of 2023 revealed a huge range of personal histories, resources, knowledge, and obstacles that affected their experiences of homelessness and the housing search. "People need…like everybody needs different things," says Bri. Losing a home is an experience that all the families had in common, but their life trajectories before and after that point diverged in a multitude of ways. The way we

address homelessness needs to be tailored to specific individuals and their family systems. We see the advantage of this case-by-case approach in how our participants with housing navigators were not only more successful in their housing searches, they also felt less anxious along the way.

**Initial Policy Recommendations**

Our research suggests several possible policy responses that would lead to better outcomes for precariously housed and unhoused families in the Des Moines Metro Area.

Recommendation 1: Increase the supply of emergency housing units and amenities that promote private living in non-congregate shelter for families experiencing homelessness.

- Families thrive when they have the space, privacy, and resources to do so. Our participants found that having a room of their own in a safe, clean, and welcoming space gave them breathing room to recover from the trauma of becoming homeless and begin a housing search. Much of the emergency housing for homeless families in Des Moines is already non-congregate, but availability is insufficient to meet the need, according to a recent analysis commissioned by Homeward Iowa.[1] Specifically, in addition to a call for more housing services and permanent supportive housing, the report calls for 29 additional local units of emergency shelter for families with children. Additionally, our participants suggested that the more they were able to keep their family unit self-contained, the better. Having private family space not just for sleeping but for other daily activities of living, such as cooking and personal hygiene, is preferable.

Recommendation 2: Increase the supply and availability of permanent supportive housing and truly affordable housing in general.

- Permanent supportive housing has been shown to be *the* most effective response to homelessness (National Alliance to End Homelessness, 2018; Wusinich et al., 2019). The current model of temporary emergency shelter as a landing place for an individualized,

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[1] https://www.homewardiowa.org/_files/ugd/253e08_5b77829d5b7d4052b99dfa844600e013.pdf

often market-rate housing search should transition to one that prioritizes moving families into permanent supportive housing systems with wraparound services as soon as possible.

Recommendation 3: Make the expectations, process, and important benchmarks of moving through the system of homelessness services transparent and learnable.

- Create, test, and implement intuitive, repeatable onboarding that doesn't require one-to-one time with staff to introduce families to the different parts of the system and processes required to become housed. This could include video tutorials, automated orientations, or a basic course on "How to navigate the Continuum of Care" (CoC) that outlines available resources and expectations for families entering the system.
- Physically centralize service information and delivery to whatever extent is feasible. Each shelter could employ a staff person at its location whose primary/only job is to keep office hours and provide advice and navigational assistance to families that come in and request it. Alternately, this person could be assigned to the system as a whole and hold office hours at each shelter location at least twice a week. Such a program would make it possible to apply for key services and get vital advice at the locations where families are living or visit often.

Recommendation 4: Provide a central hub of information about the requirements of local landlords.

- Create and maintain a public-facing, searchable housing portal that compiles and filters available rental properties by which programs they accept, while also giving information about fees, deposits, and other upfront housing costs. Alternately, implement a municipal requirement or incentive for landlords to state their willingness to accept various demand-side supports so families can take charge of their own housing searches and avoid wasting time chasing housing opportunities they are unlikely to get. Similarly, create an easy-to-navigate portal linking to information about and applications for relevant assistance programs.

Recommendation 5: Better regulate the number and amount of application fees and deposits an individual low-income family needs to make.

- Advocate for regulation and more aggressive enforcement action, fines, and possibly prosecution against landlords who charge unnecessary or abusive fees and require overly onerous deposits.

Recommendation 6: Implement a program to ease the transition during a move to Des Moines from another location and from Des Moines to another location.

- The idiosyncratic nature of the various municipalities' CoCs and the overall frictions in service provision means that families sometimes forego improved employment or economic and social circumstances in new locations because it would mean losing needed services and starting over in an unfamiliar CoC.
- This could be ameliorated by having a designated liaison whose primary responsibility is to help families from other municipalities reorient to the CoC in Des Moines, particularly from nearby cities like Ames, Omaha, Kansas City, Minneapolis, and Chicago. This person's responsibilities could include liaising with counterparts in other locations to make sure families are able to pursue economic opportunities or leverage social relationships in other locations that better serve present family needs.

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