

System Problems in
Animal Care and Well-being

Housing Insecurity



*The housing system creates
endless barriers and too few
options for pet families.*



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Supporting People and Animal Relationships for Change

Through narrative change, SPARC is helping build happier, healthier, and safer communities for people and pets. We are focused on shifting mainstream messaging, stories, and narratives because we understand their profound impact on the well-being of humans and non-human animals.

We make evidence-based concepts like systems framing, empathic listening, and communicating with dignity practical and relevant. Our training and resources fit the work and lives of people focused on animal care and well-being.

What is Housing Insecurity?

“Buddy has been Lisa Barber’s furry companion through thick and thin.

The 10-year-old, 80-pound Labrador-Golden Retriever mix, who Barber adopted at 6-weeks-old in 2012, traveled with her from Maine in 2020 after the 59-year-old’s partner died. Buddy lived on the beach with her when she couldn’t find housing and comforted her through the loss of her other dog.

“He’s a good old man,” she said. “He’s been with me through all this craziness and moving around from hotels to whatever.”

But now, the gentle giant is a barrier between Barber and stable housing. While the two live together in a Satellite Beach hotel where Barber also works, Barber is looking to move to an apartment. However, she’s been turned away from housing because of Buddy’s size.

For those already homeless, finding a way off the street with a pet can be challenging, Barber said. Local homeless shelters do not allow pets. People in need of immediate help, whether they’re already on the street or in an unsafe home, may choose discomfort or danger over having to give up their pet for the safety of a shelter.

“I’ve been trying for months,” Barber said. “And everyone will say things to me like, ‘Well, just get rid of your dog ... You’ll be fine.’ No, no, that’s not the answer here.”¹





Overview

Housing insecurity is an ongoing problem for millions of Americans with pets. People have to move frequently, live in substandard conditions, or spend most of their income on housing.^{2,3,4} Owners and pets can end up in unsafe or overcrowded housing, homeless, or stressed from the instability of moving many times and when they don't want to.⁵ As a result, people may have to give up their pets and face obstacles to accessing veterinary care, pet food, supplies, and services. Pets are part of families and the impact of homelessness impacts everyone – human and animal alike.

Many misconceptions about housing insecurity show up in messaging. These include narratives that housing insecurity is the result of poor decision-making, that individuals experiencing homelessness don't want to work, and that they are irresponsible or dangerous.⁶ The reality is that most people experience housing insecurity for reasons beyond their control — loss of a job from economic downturn, medical conditions, disabilities, domestic violence, family neglect or abuse, or family emergencies.⁷

There is not enough affordable housing for all who need it. Issues like unemployment and low wages also contribute to housing instability. Some people trying to secure a safe, stable place to live for themselves and their pets have a hard time breaking out of a cycle of housing insecurity. Our social systems create significant barriers and few options for pet families.⁸

The Reality for People and Animals

Pets can be a source of strength and comfort for people experiencing homelessness and housing insecurity. Studies have shown that families will prioritize the bond with their animal — sacrificing food, secure housing, or even their safety — out of concern for their pet. In turn, these animals are deeply bonded to their human family members and are cared for just as well as the pets of people who are not experiencing these challenges.⁹

“Sometimes there’s not enough for the both of us that day,” he said. “But I make sure she always eats. She has to. She’s what keeps me sane out here.”

– James, experiencing homelessness with his dog¹⁰

Homelessness

In 2020, approximately 580,000 people in the U.S. experienced homelessness each night.¹¹ The number of people experiencing homelessness with pets is 10%¹², with some areas as high as 24%.¹³ According to one study, almost half (48%) of unhoused pet-owning individuals reported being turned away from a shelter because of pet policies. Similarly, in a survey of individuals experiencing homelessness, 22% of respondents said they avoided shelter because their pet was not allowed to be with them.¹⁴

Unhoused owners and their pets face more roadblocks to finding safe, secure housing together. Without access to pet-friendly housing options, many people experiencing homelessness with their pets would rather sleep on the streets than go to a shelter without them.

“When you have a home, your relationships with animals take place at home, but when you’re homeless, they are your home.”

– Woman experiencing homelessness with her cat.¹⁵

Domestic Violence

Nationally, 50% of women and children experiencing homelessness are fleeing domestic violence.^{16,17} Finding safe, secure housing away from an abuser becomes a sudden and urgent need for these pet families. A lack of housing options often leads women to stay in or return to violent relationships.¹⁸ For example, in Minnesota in 2003, 46% of women experiencing homelessness reported that they had previously stayed in abusive relationships because they had nowhere to go.¹⁹ A 2003 study in Fargo, North Dakota found 44% of homeless women stayed in an abusive relationship because they didn’t have housing options.²⁰ A lack of housing options puts the entire family at risk. Studies have found that more than half of women seeking shelter from domestic violence reported their pets had been harmed or killed by their abuser.²¹

Rental Housing

In the U.S., pet families need more affordable and pet-friendly housing options. Even when “pet-friendly” rentals are available, criteria such as number, size, weight, and breed are often restricted.²² The rising costs and limited supply of rental housing are forcing many pet families to break apart. These are often families like Spuds’:

“Spuds is attached to his family. Most days, he naps with Mari. He and Marty do matching Halloween costumes every year. Recently, they decided to move out (of their apartment), but they haven’t been able to find a place in their budget that will take Spuds. They’ve come up against breed restrictions, weight limits, landlords not allowing dogs at all and exorbitant pet fees. It’s starting to seem like it might be impossible to find a new home so long as Spuds is with them.”²³

Impacts

Owners experiencing housing insecurity work hard to care for their pets and seek stable housing conditions. Still, systemic inequities make it difficult, or impossible, for many owners to care for their animals the way they want to. Systemic issues are responsible for breaking up families—housing insecurity was a top reason people surrendered dogs and cats to shelters in 2023.^{24, 25} Some owners must give up pets or have trouble accessing veterinary care because there are not enough affordable, safe, pet-inclusive housing options available.





Narrative Impacts

How housing insecurity shows up in our work

- Pets surrendered to shelters.
- Pets not receiving routine veterinary care (e.g. vaccines; parasite control).
- The cost of urgent or emergency veterinary care is out of reach for pet families.
- People and pets experiencing homelessness.

Harmful Message Examples

"Animals end up in shelters because of irresponsible pet owners."

"People don't try hard enough to find pet-friendly housing."

"If someone can't afford a pet, they shouldn't have one."

Helpful Message Examples

"We should not force people to choose between keeping their animal companion and obtaining urgent access to shelter."²⁶

"Everyone needs help from time to time, this shouldn't mean you have to give up your beloved pet."

"The rising cost of housing is creating problems for even the most devoted pet owners. Pet families can't control the housing market, so they shouldn't have to give up their pet because of it."

"We can keep animals out of shelters by ensuring safe, affordable housing is possible for all pet families."

People Power

Housing insecurity is a big, complicated problem but we can do something about it for pets and people. We can advocate for a better housing system that gives power and choice back to owners so they can care for their beloved animals. When messaging about housing insecurity, be sure to include ways it can be addressed. This helps people take meaningful action and believe it is a problem that can be solved. Here are some options:

Encourage rental property owners/operators to adopt “pet-inclusive” housing policies. We typically think about “pet-friendly” and “non-pet-friendly” housing, but even pet-friendly rentals can exclude pet families based on limits like pet weight, breed, or number of animals. We need to encourage rental owners/operators to adopt “pet-inclusive” housing that does not have these unnecessary restrictions. According to Michelson Found Animals Foundation, “With common-sense easing of restrictions over time, up to 8.2 million more animals could find homes in pet-inclusive rental housing.”²⁷ *Check out resources like the Michelson Found Animals Foundation Pet Inclusive Housing Initiative for more information about pet-inclusive housing and benefits to rental owners/operators as well as pet families.*

Vote for affordable housing options. City governments have a lot of influence over housing costs, with many policy options to increase supply of affordable homes.²⁸ Look at what is happening in your community and support elected officials, city council resolutions, and legislation that expands affordable housing. In your local messaging, describe how your community can support specific policies and options to expand affordable housing in your area, as a way to help pet families stay together and keep animals out of shelters.

Help create co-housing options for people experiencing homelessness. People experiencing chronic homelessness or domestic violence are particularly impacted by a lack of pet-friendly housing.²⁹ “Co-housing” ensures pet families can stay together despite their emergency housing needs. Encourage the funding and creation of co-housing by retro-fitting existing homeless and domestic-violence shelters to accommodate pets or creating new co-housing options. Check out resources like the Sheltering Animals and Families Together™ (SAFE-T) program. Read more about improving outcomes in homelessness in “Keeping People and Pets Together” report by the National Alliance to End Homelessness and PetSmart Charities.

Support programs that provide food, veterinary care, and pet supplies for families: We can support the human-animal bond and keep animals out of shelters through programs that ensure pet families can access essential supplies and veterinary care. Encourage state and local legislation that establishes grants and offers funding for these programs.



Key Facts to Know

- **Pets are family:** Almost all U.S. pet owners (97%) say pets are part of their family, including nearly all (98%) of renters.^{30, 31} If someone gets to the point where they're surrendering their animal out of financial hardship, they've generally tried everything else, and have no other options.^{32, 33} Being forced to relinquish an animal that is a member of the family is painful and heartbreaking, and can be traumatic for both people and animals.
- **Housing insecurity disproportionately impacts pet families that are Black, Indigenous, and People of Color (BIPOC).** Historic and ongoing discrimination in housing policy and practice have displaced people from land and property, excluded people from neighborhoods, home financing, and buying houses. The result is that Black and Hispanic households are almost twice as likely as (non-Hispanic) White households to be cost burdened;³⁴ and most groups of color have higher rates of homelessness than their White counterparts—and, in some cases, far higher.³⁵ For Native American households living on-reservation, more than a third live in homes that are overcrowded or lack basic amenities like plumbing or heating.³⁶ For these reasons, BIPOC pet families can face more obstacles and limited choices when it comes to accessing affordable, stable, decent, and safe housing.^{37, 38}
- **Nearly one-third (42 million) of all U.S. households,³⁹ including over 40% (19 million) renting households in the U.S. are cost-burdened.**⁴⁰ The U.S. Department of Housing and Urban Development (HUD) considers households with rent or mortgage costs exceeding 30% of household income to be cost-burdened. These families have little left over each month to spend on necessities such as food, clothing, utilities, and health care.⁴¹ For pet owners, necessities that become difficult to access include pet supplies, food, and veterinary care. Families often become cost burdened due to circumstances beyond their control such as the rising costs of housing, low wages, and medical emergencies.
- **People with lower family incomes consider pets to be part of their families as much — if not more — than those with higher incomes.**⁴² Research has shown that there is no correlation between household income and pet attachment, and that lower income guardians can be more attached to their animals.⁴³ Nationally, we are short more than 7 million affordable homes for extremely low-income renters.⁴⁴ Low-income pet families are deeply attached to their animals but face some of the biggest obstacles in taking care of them the way they would like to.
- **Families struggling to secure stable housing often face increased stress and financial strain, impacting mental and physical health.** Housing insecurity is associated with reduced access to care, as well as reduced mental and physical human health.^{45, 46, 47} People and pets share their lives and environments closely, so things that impact the well-being of people can also impact the well-being of animals.⁴⁸

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