Abstract

Youth homelessness is a problem characterized by high levels of vulnerability. The extent to which couch surfing—moving from one temporary housing arrangement to another—is part of youth homelessness is not well understood. Chapin Hall’s *Voices of Youth Count*, a national research initiative, involves a multi-component approach to studying youth homelessness. This paper reports emerging findings regarding couch surfing and homelessness primarily from a national survey of 13,113 adults with youth ages 13-25 in their households or who are themselves ages 18-25. Findings suggest that couch surfing is relatively common, particularly among the older age group. Among households with 13- to 17-year-olds and 18- to 25-year-olds, 4.0% and 20.5%, respectively, reported that any of them had couch surfed in the last 12 months. There are notable social, economic, and educational differences, on average, between youth reporting homelessness and those reporting only couch surfing. However, most youth who report experiencing homelessness also report couch surfing, and these youth who experience both circumstances present high levels of socioeconomic vulnerability. Couch surfing encompasses a range of experiences, some of which likely include need for services. Interviews currently in the field, and expanded analysis of data, will contribute more nuanced policy insights.

**Key words:** youth development; homeless youth; runaway; doubled up; housing instability; adolescence
Youth homelessness and vulnerability: How does couch surfing fit?

Youth homelessness is a significant national problem, yet its scale and scope remain unclear. A lack of consensus and consistency on what constitutes homelessness among unaccompanied youth, and how to measure it, poses a significant part of the challenge (Toro et al., 2007). Couch surfing often lies at the center of this ambiguity (McLoughlin, 2013). The term refers to young people without support from parental homes who frequently “move from one temporary living arrangement to another, without a secure ‘place to be’” (McLoughlin, 2013, p. 521). A related term, “doubled-up,” typically refers to housing situations in which a head of household takes in other adults who have nowhere else to stay due to economic or social challenges (Wright et al., 1998).

Historically, individuals who were couch surfing or doubled up were not considered homeless under the definition promulgated by the U.S. Department of Housing and Urban Development (HUD; Graham, 2008). This limited access to Federally-funded homelessness services among couch surfing or doubled-youth. However, the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 allows unaccompanied youth who are couch surfing or doubled up to qualify as homeless if (1) they would be considered homeless under other Federal legislation, namely, the Runaway and Homeless Youth Act (RHYA) or the McKinney-Vento Homeless Assistance Act (MVHAA) and (2) meet certain additional criteria, such as lacking a lease or occupancy agreement and likely to remain in an unstable housing situation (e.g., due to mental health conditions, substance addiction, histories of trauma, or employment difficulties). This means that couch surfing youth may be recognized as homeless under some complex circumstances. Table 1 shows who is considered homeless under policy definitions of the three main federal agencies with some responsibility for homeless youth: the

In addition to complicating service provision, these complexities also complicate estimation of the size of the homeless youth population. So-called “literally homeless” youth—those generally on the streets or in shelters—tend to be captured in annual point-in-time (PIT) counts conducted by Continuums of Care across the US (National Alliance to End Homelessness, 2016) and published as the Annual Homeless Assessment Report (AHAR). The most recent AHAR report (HUD, 2016) indicated that nearly 36,000 unaccompanied youth under age 25 experienced homelessness on a single night in January 2016. Forty-six percent were counted on the street or in other places not meant for human habitation and 54% were counted in sheltered locations. These numbers are believed to significantly underestimate the size of the homeless youth population. One reason is that PIT counts tend to exclude couch surfing youth in both explicit ways (because of the definitions or criteria used for counting) and implicit ways (because the methods used are not well-suited to identifying youth who are not sleeping on the streets or shelters). With existing data limitations in mind, Congress embedded within the latest amendment to the Runaway and Homeless Youth Act (P.L.110-378) the requirement of a national study “containing an estimate of the incidence and prevalence of runaway and homeless individuals who are not less than 13 years of age but are less than 26 years of age” (Civic Impulse, 2017). This is the legislative impetus for the research discussed in this paper.

Most of what we currently know about couch surfing youth comes from two types of research. The first is a small number of qualitative studies (Hilton & DeJong, 2010; McLoughlin, 2013; Uhr, 2004). These highlight varying levels of vulnerability within a spectrum of couch surfing. For example, McLoughlin’s (2013) study of 15- to 25-year-old couch surfers in Australia found significant risk factors and a lack of safe and stable housing options. Youth
couch surfers relied on their social connections for shelter rather than formal service systems for a variety of reasons: the systems were difficult to navigate, shelters were perceived as unsafe or as having too many rules, no homeless shelters existed in their communities, or they wanted to avoid the stigma of being labeled “homeless”. McLoughlin (2013) also found that couch surfing had many of the same antecedents as youth homelessness and general housing instability, including disrupted family relationships, overcrowded housing, mental health or substance use problems, exiting from state care, and poverty. Meanwhile, the term couch surfing has also come to include college students or other young people who use social networking sites such as couchsurfing.com to arrange for inexpensive lodging while travelling (Molz, 2013). Hilton and DeJong’s (2010) research in Michigan’s Upper Peninsula found some young couch surfers exhibiting a sense of excitement and independence.

The second body of scholarship focuses on former foster youth who experienced homelessness and housing instability, primarily in the US. With a special focus on youth who “age out” of foster care, several of these studies report high rates of homelessness and housing instability, including couch surfing. The estimated rates of couch surfing among youth who have aged out of care range from one in three to one in four (Courtney et al., 2011; Dworsky & Courtney, 2010). Important questions related to youths’ experiences of couch surfing remain, such as:

1. What are the similarities and differences between youth who experience literal homelessness and couch surfing, and how prevalent is each group?
2. To what extent do couch surfing experiences represent need for housing services?
3. What factors could help to discern higher levels of vulnerability among youth experiencing couch surfing?
We begin to approach these questions within the context of a broader national policy research initiative, Voices of Youth Count (VoYC), a multicomponent policy research initiative which focuses on youth homelessness and is led by Chapin Hall at the University of Chicago. The seven VoYC research components include (1) a national population-based survey on prevalence and characteristics of youth homelessness and couch surfing, along with in-depth follow up interviews with a subsample of youth and households reporting any homelessness or couch surfing; (2) youth-centered PIT counts and brief surveys of homeless youth (ages 13 to 25) in 22 diverse counties across the country; (3) in-depth qualitative and quantitative interviews with homeless youth in five of those counties; (4) surveys with service providers and Continuum of Care lead agencies; (5) analyses of existing administrative data; (6) a policy and fiscal review; and (7) a systematic review of effectiveness studies of relevant interventions. The variety and integration of different methods and types of data are meant to provide unprecedented insights into the scale, experiences, and causes of youth homelessness, as well as policy solutions and leverage points for prevention and intervention.

This paper presents emerging findings on the subject of couch surfing and homelessness. Findings come primarily from the national survey. To provide interpretive context for the survey data, we also reference qualitative data from in-depth interviews conducted with a purposive sample of unstably housed or homeless youth from five diverse U.S. counties. However, VoYC research remains underway. Gallup continues supplemental data collection involving more detailed quantitative and qualitative interviews with a subset of respondents reporting any youth homelessness or couch surfing. These interviews will produce deeper insights into youth characteristics, sleeping arrangements, duration, frequencies, vulnerabilities, service utilization, and causes encompassed by reported couch surfing and homelessness experiences.
Methods

This study utilizes data from the VoYC-Gallup, Inc. national survey on youth homelessness and housing instability. The survey involved a brief 19-item module added to Gallup, Inc.’s U.S. Politics and Economics Daily Tracking Survey from July 6, 2016 - September 16, 2016. Trained interviewers administered the VoYC module to respondents whose households included any youth, ages 13 to 25, at any point in the last 12 months, and to respondents who were themselves ages 18 to 25. The survey used a dual-frame telephone sampling approach to interview a national sample of 500 adults every day. Each daily sample of adults includes a minimum quota of 60% cellphone respondents, 40% landline respondents, and minimum quotas by time zone in a region (Gallup, 2016). Landline and cellphone respondents (dual frames) are selected using random-digit-dial methods. Gallup weights the data daily to compensate for disproportionalities in selection probabilities and nonresponse.

Over a two-month period, Gallup surveyed 36,037 adult respondents, of which 13,113 met the aforementioned eligibility criteria and participated in the VoYC module. For prevalence estimates, adults whose households included at least one 13- to 17-year old were asked if a 13- to 17-year old had (a) run away; (b) been thrown out; (c) couch surfed; or (d) been homeless during the past 12 months. Adults households with at least one 18- to 25-year old were asked if an 18- to 25-year old had (a) couch surfed or (b) been homeless during the past 12 months. Adults who were themselves 18- to 25-years-old were asked if they had (a) couch surfed or (b) been homeless during the past 12 months. For couch surfing, respondents were asked whether they, or any youth in their household, had “couch surfed, that is, moved from one temporary housing arrangement to another” in the past 12 months. For homelessness, respondents were asked whether they, or any youth in their household, had been “homeless for at least one night” in the
past 12 months. To estimate incidence, respondents were asked if these were the first occurrences of couch surfing or homelessness. The module also collected information on demographics, education, employment, and household income. For the purposes of this brief report, analyses were conducted with Stata 14.0. All activities were approved by the cognizant Institutional Review Board at the University of Chicago.

Results

In this section we report prevalence data and include 95% confidence intervals (CIs) in parentheses. Four percent (3.5%-4.5%) of households with 13- to 17-year-old members and 20.5% (19.6%-21.5%) of households with 18 to 25-year-old members reported that a 13- to 17-year-old or an 18- to 25-year-old, respectively, had couch surfed in the last 12 months. Additionally, 13.6 percent (12.3%-15.1%) of young adults ages 18-25 self-reported couch surfing in the past 12 months. For all three groups, approximately half of the youth were reported to have experienced couch surfing for the first time in the last 12 months.

The self-report prevalence estimate might be lower than household prevalence for the younger age group (13-17) because different households might have functioned as “sending” or “receiving” households for youth experiencing couch surfing. It is also conceivable that young people who experience couch surfing are more difficult to reach than other members of the households they have been associated with, resulting in some underestimation. The estimates of couch surfing are substantially higher than for homelessness. In each case, reported couch surfing ranges from approximately three to four times as prevalent as reported homelessness. Moreover, as figure 1 shows, couch surfing is not a principally urban and peri-urban phenomenon. In fact, 12-month prevalence rates for couch surfing were, modestly higher in mostly rural counties (according to U.S. Census classification) than in other counties.
Notably, reported homelessness overlaps substantially more with couch surfing than couch surfing does with homelessness. For example, 64.8% (55.7-73.0%) of 18- to 25-year-olds self-reporting homelessness also reported couch surfing in the last 12 months. Conversely, only 25.9% (21.3-31.2%) of those reporting couch surfing also reported homelessness. This is consistent with emerging findings from VoYC in-depth interviews conducted with 215 unstably housed or homeless youth in five counties. More than 90% of the youth participating in this qualitative component described couch surfing experiences; almost all had also experienced literal homelessness (e.g., staying in a shelter, on the street, or in an abandoned building). Only 13 (6%) of the youth experienced couch surfing but no literal homelessness.

Table 2 depicts national survey data on the number of 18- to 25-year-olds (self-report) in each of four subgroups: couch surfing plus homelessness, homelessness only, couch surfing only, and neither, as well as additional information about each subgroup based on individual-level and household-level characteristics. Caution is warranted given small denominators for the weighted column percentages, as confidence intervals grow quite large as cell size diminishes. Still, there are notable differences between subgroups. Figure 2 illustrates similarities and differences between homelessness and couch surfing groups. The figure presents variations between the four aforementioned categories and is based on 18-25-year-olds’ self-reports, which include individual-level characteristics.

In several economic, educational, and social respects, the results suggest that youth reporting homelessness only and homelessness plus couch surfing are similar to each other, and that there are marked differences, on average, between these two groups and youth reporting couch surfing only. Reported household income was lower on average among young people who reported homelessness—both with and without couch surfing—than those who reported couch
surfing only, e.g., 53.3% (41.6–64.6%) of those reporting both, and 47.3% (31.3–63.9%) of those reporting only homelessness, reported annual household income below $24,000, compared to 37.3% (31.0–44.1%) of those reporting only couch surfing, though this was higher than for 18- to 25-year-olds reporting neither experience in the last 12 months (23.7%; 21.7–25.8%). Gallup, Inc. measures household income by ranges rather than exact values; $24,000 approximates the 2016 national poverty level for a household of four (ASPE, 2017).

Substantial differences were observed in educational attainment between those reporting homelessness and those reporting only couch surfing. Youth reporting any homelessness were about three times as likely as those reporting only couch surfing to have less than a high school education. Conversely, nearly half (49.0%; 42.9–51.2%) of respondents reporting couch surfing only were enrolled in, or had completed, a four-year college or university degree program, compared to 11.5% (6.6–19.3%) of those reporting couch surfing and homelessness and 11.0% (4.9–22.7%) of those reporting only homelessness.

We examined similarities and differences between homelessness and couch surfing groups with respect to sexual and gender identity, race, and ethnicity. Young people who reported any homelessness were more likely to identify as lesbian, gay, bisexual, or transgender (LGBT) (14.9%; 9.1-23.6%) than youth who reported couch surfing only (10.3%; 7.0–14.9%). Both homeless subgroups revealed greater overrepresentations of Black or African American, Multiracial, and Hispanic or Latino than youth who reported couch surfing only. Conversely, 69.3% (63.2–74.9%) of youth reporting only couch surfing identified as White, compared to 58.6% (48.7–67.9%) of those reporting any homelessness. Labor force indicators reflected a somewhat different trend. Youth who reported homelessness only (32.5%; 18.2-51.1%) were more likely than youth who reported homelessness and couch surfing (22.3%; 13.8-34.0%) and
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Couch surfing only (23.2%; 17.6-29.8%) to be underemployed (i.e., unemployed or working part-time, but would like full-time work, out of those in the workforce). These differences between the two groups reporting homelessness warrant further investigation.

Discussion

The VoYC national survey results highlight couch surfing as a strikingly common experience among youth, though far more so for young adults (ages 18-25) than adolescents (13-17). We find that prevalence of couch surfing is modestly higher among youth and households in mostly rural counties than in mostly urban or suburban counties. Additionally, estimates suggest notable variations between youth who reported homelessness and those who reported only couch surfing. In particular, there is marked overrepresentation of LGBT, Black and African-American, and Hispanic or Latino youth among those experiencing homelessness, whereas there is proportionately high reliance of only couch surfing among White and Asian young adults.

Previous research has shown heightened vulnerability of LGBT homeless youth over and above non-LGBT homeless youth (Van Leeuwen et al., 2006), and the overrepresentation of this population among the homelessness categories (versus the couch surfing-only group) appears to reinforce this. LGBT-sensitive and inclusive shelter and housing services are important to reach LGBT youth who may be less likely to rely on strangers and networks for temporary housing due to concerns for their safety and wellbeing. The substantial overrepresentation of Black and African-American and Hispanic and Latino youth in homelessness categories reflects disproportionalities observed, to varying degrees, in areas such as school suspensions, juvenile justice involvement and sentencing, and foster care placements (Mendez et al., 2013; Wildeman & Emanuel, 2014). Black and Latino communities were also disproportionately affected in the recent housing crisis and foreclosures (Hall et al., 2015). Policy efforts to address systemic
biases and prevent systems involvement and housing losses among these subpopulations of youth and their families could have considerable impacts on curtailing their trajectories into homelessness.

The emerging findings underscore the need for a nuanced understanding of youth couch surfing. A sizeable share of these experiences is likely to be a normative aspect of emerging adulthood. For instance, the high rate of current college completion and enrollment among youth reporting only couch surfing could capture experiences such as couch surfing during college breaks, traveling, or awaiting a lease. However, many other youth who have experienced couch surfing are likely to be in need of housing and other services. Indeed, a higher percentage of youth reporting only couch surfing are in lower income households than in the general population. Moreover, the finding that most young people experiencing homelessness also experience couch surfing—according to two separate VoYC research components—underscores fluidity of young people’s experiences of housing instability, and that couch surfing likely reflects vulnerability and a lack of safe and stable of housing for some youth.

Whether couch surfing acts as a precursor or form of homelessness and serious risk is likely to depend on several factors, including the contexts surrounding couch surfing experiences (e.g., whether a youth is simply temporarily “between places” or in high-risk environments that could put them at risk of trauma, exploitation, or trafficking), the developmental timing of couch surfing (age and developmental stage), the number or duration of couch surfing experiences, and similar characteristics related to couch surfing may determine whether couch surfing acts as an antecedent to homelessness. VoYC interviews and qualitative analysis that are currently underway will contribute additional insights along each of these dimensions.

The strengths of the research reported in this paper include a unique national population-
based survey capturing 12-month prevalence and incidence of homelessness and couch surfing along with other demographic and economic information. Limitations include the fact that the national survey relied on a short daily survey infrastructure that—apart from a brief module—was not specific to youth homelessness and housing instability and did not include details on the nuances of couch surfing and homelessness experiences or youth conditions. These details will be captured and analyzed in greater detail through other VoYC research components.

Additionally, the survey sampled adult respondents. As such, it lacks individual-level information on minors having experienced couch surfing or homelessness. Further, this initial brief report provides basic descriptive statistics, with inferential statistical analysis yet to come.

**Implications**

Given the common overlap of homelessness with couch surfing, broader assessments of young people’s housing situation than static or point-in-time snapshots should be used to estimate homelessness and housing instability and inform service decisions. Additionally, many communities rely heavily on street-centered outreach and youth entering shelters, to estimate youth homelessness and housing instability. More couch surfing-sensitive efforts could include targeting individuals and families that support couch surfing youth, engaging venues where youth congregate during the day (e.g., facilities with free Wi-Fi), and partnering with schools (both through McKinney-Vento school liaisons in secondary schools and student resource centers in post-secondary institutions). It could also involve better leveraging online technology (Rice & Barman-Adhikari, 2014). Finally, youth exiting child welfare, juvenile justice, or other systems often have few housing and support options to avoid homelessness (Toro et al., 2007). These systems should ensure that youth exiting their care have transition plans and access to services that adequately address housing and other developmental needs.
References


Table 1. Youth considered homeless under policies of three federal agencies

<table>
<thead>
<tr>
<th>Source of definition</th>
<th>Department of Education</th>
<th>Department of Housing and Urban Development</th>
<th>Department of Health and Human Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living in unsheltered locations</td>
<td>McKinney-Vento EHCY Act</td>
<td>Yes</td>
<td>Yes, if youth can’t live with relatives and has no safe alternative</td>
</tr>
<tr>
<td>Living in emergency shelters or transitional housing</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes, if youth can’t live with relatives and has no safe alternative</td>
</tr>
<tr>
<td>Living in motels or hotels</td>
<td>Yes, if no alternative adequate accommodations</td>
<td>No, with the following exceptions: • Paid for by a government program or charitable organization • Lacks resources to stay &gt; 14 days or to obtain permanent housing • Fleeing domestic violence or threatening conditions in current housing situation with no other residence and no resources to obtain permanent housing • Unaccompanied youth or families defined as homeless under other Federal statutes who have experienced (1) a long period without permanent housing and (2) persistent instability as measured by frequent moves and are expected to continue in that status for an extended period</td>
<td>Yes, if youth cannot live with relatives and has no safe alternative</td>
</tr>
<tr>
<td>Living doubled-up/cook surfing</td>
<td>Yes, if no adequate and regular residence due to a loss of housing or economic hardship</td>
<td>No, with the following exceptions • Imminent loss of housing (&lt; 14 days) including housing shared with others and no resources to obtain permanent housing • Fleeing domestic violence or threatening conditions in current housing situation with no other residence and no resources to obtain permanent housing</td>
<td>Yes, if youth can’t live with relatives and has no safe alternative</td>
</tr>
</tbody>
</table>
Unaccompanied youth or families defined as homeless under other Federal statutes who have experienced (1) a long period without permanent housing and (2) persistent instability as measured by frequent moves are expected to continue in that status for an extended period.

Table 2. Decomposition of youth homelessness and couch surfing by respondent characteristics

<table>
<thead>
<tr>
<th></th>
<th>Homelessness &amp; couch surfing (n=88)</th>
<th>Homelessness only (n=48)</th>
<th>Couch surfing only (n=312)</th>
<th>Neither (n=2,541)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-report: 18-25 year olds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>49.1%</td>
<td>47.2%</td>
<td>46.8%</td>
<td>48.6%</td>
</tr>
<tr>
<td>Identify as LGBT</td>
<td>14.9%</td>
<td>15.1%</td>
<td>10.3%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Race</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>63.9%</td>
<td>49.0%</td>
<td>69.3%</td>
<td>69.7%</td>
</tr>
<tr>
<td>Black/African Am.</td>
<td>18.6%</td>
<td>28.3%</td>
<td>14.2%</td>
<td>16.3%</td>
</tr>
<tr>
<td>Asian</td>
<td>1.1%</td>
<td>2.9%</td>
<td>6.1%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Other</td>
<td>10.0%</td>
<td>9.0%</td>
<td>4.3%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Multiracial</td>
<td>6.4%</td>
<td>10.8%</td>
<td>3.0%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>30.8%</td>
<td>45.8%</td>
<td>27.6%</td>
<td>25.4%</td>
</tr>
<tr>
<td>Educational completion</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; high school</td>
<td>37.6%</td>
<td>43.0%</td>
<td>13.9%</td>
<td>8.3%</td>
</tr>
<tr>
<td>High school</td>
<td>43.2%</td>
<td>36.9%</td>
<td>43.5%</td>
<td>47.5%</td>
</tr>
<tr>
<td>Technical school</td>
<td>0.8%</td>
<td>0%</td>
<td>0.3%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Some college</td>
<td>13.1%</td>
<td>17.3%</td>
<td>23.7%</td>
<td>27.0%</td>
</tr>
<tr>
<td>College</td>
<td>5.3%</td>
<td>2.8%</td>
<td>18.6%</td>
<td>15.3%</td>
</tr>
<tr>
<td>Currently enrolled in, or completed, 4-year college/university</td>
<td>11.5%</td>
<td>11.0%</td>
<td>49.0%</td>
<td>49.1%</td>
</tr>
<tr>
<td>Underemployed</td>
<td>22.3%</td>
<td>32.6%</td>
<td>23.2%</td>
<td>21.8%</td>
</tr>
<tr>
<td>Household income (annual)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; $24,000</td>
<td>53.3%</td>
<td>47.3%</td>
<td>37.3%</td>
<td>23.7%</td>
</tr>
<tr>
<td>$24,000 to $47,999</td>
<td>28.9%</td>
<td>36.2%</td>
<td>27.4%</td>
<td>28.3%</td>
</tr>
<tr>
<td>$48,000 to $89,999</td>
<td>9.9%</td>
<td>9.4%</td>
<td>19.6%</td>
<td>26.6%</td>
</tr>
<tr>
<td>$90,000 to $119,999</td>
<td>6.3%</td>
<td>0%</td>
<td>8.4%</td>
<td>7.5%</td>
</tr>
<tr>
<td>≥ $120,000</td>
<td>1.6%</td>
<td>7.1%</td>
<td>7.2%</td>
<td>13.9%</td>
</tr>
<tr>
<td>County mostly rural</td>
<td>9.4%</td>
<td>9.8%</td>
<td>9.8%</td>
<td>9.4%</td>
</tr>
</tbody>
</table>

Note: All values refer to the youth respondent self-reporting on homelessness or couch surfing. Weighted column percentages are given.
Figure 1. 12-month prevalence of youth couch surfing

Note: “Rural” means that the respondent’s county was mostly rural according to the Census. Respondents in all other counties are included in “non-rural.”
Figure 2. Comparisons of homelessness and couch surfing groups

Note: hh income = household income. compl.=completed. Afr.-Am.=Africa-American. Lat.=Latino. LGBT=lesbian, gay, bisexual, or transgender. Underemployed refers to those unemployed or wanting and lacking full-time work out of those in the workforce.