# I Live in My Car

Dozens of parking lots have opened across the country for working people who can afford a car but not rent.

Chrystal Audet and her daughter, Cierra, pictured here with her dog Coda, are among a growing cohort of working Americans living out of their cars.





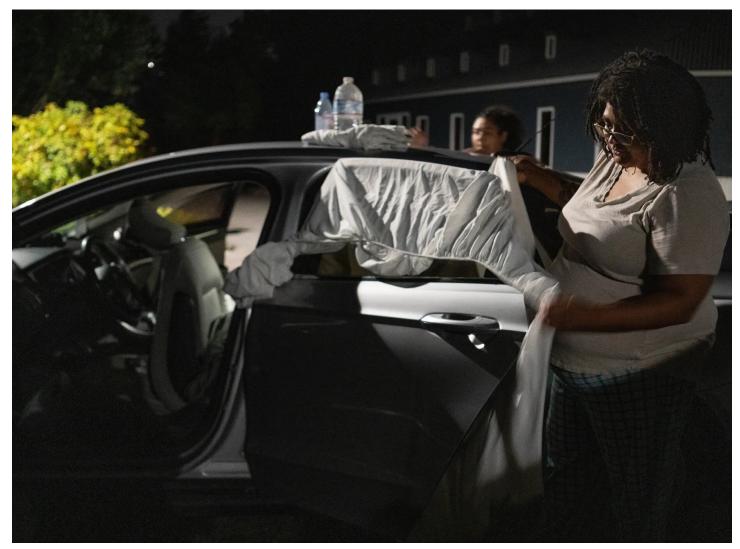
### By Rukmini Callimachi Photographs by Ruth Fremson

Rukmini Callimachi spent three days shadowing a woman living out of her car in Kirkland, Wash. She interviewed more than two dozen people, including car dwellers and those trying to help them.

Chrystal Audet tried to get comfortable in what she called her "bedroom" — the back seat of her eight-year-old Ford Fusion. To stretch her legs, she had to leave a passenger door ajar, but September nights are raw in the Pacific Northwest, with sheets of rain that cut to the bone.

From her own "bedroom" in the front seat, her 26-year-old daughter Cierra Audet asked her to close it.

"We have to get out of this," Ms. Audet said to herself as she pulled a comforter against the cold and struggled to fall asleep in a parking lot in Kirkland, Wash.



Ms. Audet and her daughter place sheets on the windows of the car to create privacy.

Ms. Audet, 49, earns over \$72,000 a year as a social worker for the Washington State Department of Social and Health Services. But a combination of bad luck, bad debt and a bad credit score priced her out of her apartment in Bellevue, another suburb of Seattle, one of the most expensive housing markets in the country. With an eviction looming, she put her furniture in storage this spring and began parking the sedan in a U-shaped parking lot outside a church in Kirkland.

The car, her biggest investment, became her home — the roof turned into a dining table, the trunk a closet. And a weathered stretch of blacktop provided by a Methodist church became her yard, her neighborhood and her safe place.

Around the country, real estate is being set aside for people like Ms. Audet in the form of parking lots. Dozens of such lots have opened in the last five years, with new ones being announced every few months, including as far east as Pennsylvania and North Carolina. They are sprinkled across the Midwest in Green Bay, Wis., and Duluth, Minn. And they dot the spine of the Pacific Northwest, providing a safe harbor for a growing cohort of working Americans who are wedged in the unforgiving middle. They earn too little to afford rent but too much to receive government assistance and have turned their cars into a form of affordable housing.



One of the first places to open up its parking lot to the "mobile homeless" was this Methodist church in Kirkland, Wash.

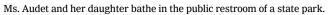
The idea of providing a parking lot for homeless parkers is nearly two decades old, with the first known lot opening in the shadow of Santa Barbara's mansions in 2004. But the idea didn't take off nationally for some time.

The Lake Washington United Methodist Church began experimenting with offering a beachhead for the "mobile homeless" in 2011 in response to Seattle's "scofflaw ordinance," which called for the impounding of cars that had accrued multiple parking tickets, a law that was disastrous for people forced to live in their cars. "Our simple idea was, 'Hey, if they're in our parking lot, they won't get parking tickets. And they won't get booted and towed," said Karina O'Malley, who helped create the program.

Now it is one of 12 in Washington State.

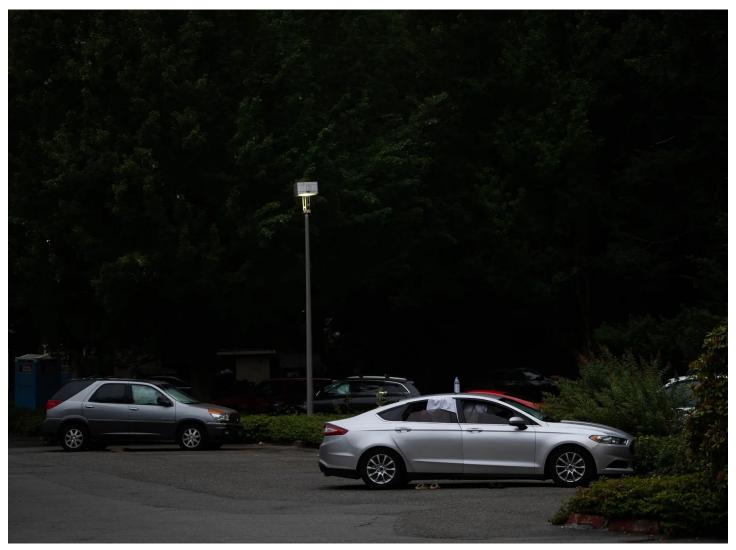
"Tens of thousands of people are living in their vehicles," said Graham J. Pruss, an applied anthropologist studying the trend, who heads the National Vehicle Residency Collective. "It's huge."







The trunk of the car has become Ms. Audet's closet.



An early morning in the parking lot.

## 'One Bill Too Many'

In 2001, Ms. Audet posted a bad check. It went to court and ended up on her record, one of several setbacks that has damaged her credit.

Her free fall into unsustainable debt began last December when her car made a horrible, sputtering sound, and died. With poor credit, the only loan she could find came at a punishing cost: For the 2015 Ford Fusion with over 100,000 miles, she is being charged interest of 27.99 percent, equaling a payment of \$398 per month, one-tenth of her take-home pay.

Medical bills in the thousands arrived for her Crohn's disease. She missed two rent payments. And then the landlord raised her rent \$248 a month.





Ms. Audet uses a portable toilet to get ready for work. At night, she also washes her dishes outside of it.

"It was a case of one bill too many," Ms. Audet said.

Down the spiral that led her to homelessness were a series of forks — choices between bad and very bad that she made, many in moments of desperation. She spent a week at a hotel. Expedia offered to break up her payments, which she is now paying off at the rate of \$138 a month. To avoid her unpaid rent going to collections, she signed an installment plan, agreeing to pay \$495 per month.

By midsummer, Ms. Audet's take-home pay of nearly \$4,300 a month was hollowed out by bills totaling nearly \$2,600, leaving her with too little to pay for an apartment in a market where the median rent is \$2,200.

She finally found the parking lot after seeing a news story about parking programs for homeless people. A tiny house is typically 300 square feet. For months, Ms. Audet, her daughter and their cream-colored mutt Coda lived out of a space that was no more than 30 square feet.

The fact that she was able to hang on to her car allowed her to maintain a semblance of normalcy. Almost no one knew her secret. Each morning, Ms. Audet used a portable toilet to get ready for work, then commuted to the downtown Seattle office of the Washington State Department of Social and Health Services, where she spent her day sitting behind a plexiglass partition across from some of the city's most destitute residents.



Sheets hang from the windows of the car, makeshift curtains, providing a measure of privacy in the crowded lot.

"There's no judgment here," she told the desperate people seeking government assistance, including a man clutching a medical certificate proving that he is blind. She helped him qualify for disability benefits. "It could be me on the other side of this glass," she told them.

She, in fact, was on the other side of the glass — her bank account overdrawn by more than \$900, a black hole of loans and bills that ate up her paycheck the moment it landed. Because she spent her days assisting others, she knew that she earned too much to be helped herself: The cutoff for receiving housing assistance in King County is 80 percent of the median income, or \$70,650, said Benjamin Maritz, a member of the King County Regional Homelessness Authority Implementation Board.



Ms. Audet's dog Coda, a rescue pit bull mix, brings her comfort.

In many cities, the "mobile homeless" are now the majority of the homeless population — people living out of vehicles make up about 53 percent in King County, Washington, where Ms. Audet lives. About 45 percent in San Mateo, a county perched on California's rugged northern cliffs, are in the same predicament. In Los Angeles, the number approaches 60 percent.

Many of them have jobs: In Denver, 135 out of the 217 people who slept in one of the lots provided by the Colorado Safe Parking Initiative earlier this year earned an average of \$1,581 a month. One-bedrooms there average \$1,655.

After losing his job in January as a purchasing agent for a gardening company in Denver, Josh, 37, who asked that he be identified by his first name only because he had not told his family about his predicament, moved into his Toyota RAV 4. Finding somewhere safe to park was a daily struggle: "I was bouncing around between gyms, hotel parking lots, light industrial areas and the side streets off of hotels or apartments," he said. Soon after, he learned he had colon cancer.





Lotions, soaps and hand sanitizer line the side panel of the Ford Fusion's doors.

One night, when he was sleeping outside a Planet Fitness, he woke up to a man trying to break in. He left after Josh pushed the emergency button on his key fob. On another night when it was snowing, he parked in the lot of a Super 8 motel and found tracks leading to his car and the snow sheared from one of the car's handles the next morning.

He called the Colorado Safe Parking Initiative, one of the newest in the country which operates thirteen lots in Denver, and begged the operator for a spot.

Josh now lives in one of the lots and commutes to his chemotherapy appointments.

There are so many people in need of a place to park that most are turned away. "We can only serve 10 to 20 percent of the people who call us," said the executive director, Terrell Curtis.

In other parking lots across the country, car dwellers shared the hardships that landed them there: A man who scraped by delivering pizzas in Santa Barbara ended up in his Nissan Frontier when the pizza parlor cut his hours. A 35-year-old who installed home security systems ended up in his Chevy Suburban when he lost control of the drill, snapping his radial tendon. And one woman said she had to choose between helping her mother or herself.

"The rent just kept going up and up and up," said Brooke Rosales, 41, describing how she and her mother shared an apartment in Lakewood, Colo., scraping by through a delicate lean-to of wages and disability benefits. Ms. Rosales suffers from grand mal seizures while her mother has chronic obstructive pulmonary disease.

It came crashing down when the mother's condition progressed and she was no longer able to work. Sandy Rosales, 64, now struggles to breathe. Unable to make rent, the mother moved in with her son.

There was no room for Brooke Rosales, who ended up in her Jeep Liberty at a lot for homeless parkers in Denver.



To stretch out in the back seat, Ms. Audet leaves the door of the car ajar while she sleeps, and leaves her sandals on the pavement, in case she needs to go to the portable toilet.

### Shame

To try to stay ahead of the tsunami of bills, Ms. Audet worked two jobs. On a recent evening, after clocking out at the Washington State Department of Social and Health Services, Ms. Audet took Bus No. 554 back to Kirkland, where her daughter, a college student, waited for her. They spent the next three hours delivering food through DoorDash, breaking for dinner and picking up the next day. The pair earned \$86.05 that evening, then spent \$20 on gas and \$20.37 at a waffle place for a takeout dinner.

They ate in the empty parking lot of a middle school, the Styrofoam container laid out on the roof of the Ford.

"It's the irony of working and making a nice income and still not being able to afford housing," Ms. Audet said. "I make \$32 and some change per hour, but even still, I find myself struggling."

To bathe, Ms. Audet and her daughter headed to a state park the next morning. It's inside a 489-acre forest of Douglas firs crisscrossed by trails. They found that the parking lot was roped off — an equestrian competition was underway. So they parked on the highway, across from the park entrance, next to a "Tow Away Area" sign. She and her daughter took

turns walking across the highway with their toiletries; one person needed to stay with the car to make sure it wasn't towed.

Ms. Audet padded across the two-lane road in the pajamas she had slept in the night before. She had bought a bucket at the drugstore in order to carry her lotions, but on this particular morning she decided to leave it in the trunk, carrying her creams, her razor and her rosewater body wash in her arms, covered by a towel.

"I didn't want to draw attention to myself," she whispered, as she passed teenage girls leading shiny horses with braided manes.

On the door of the public shower, someone had taped a real estate listing to the wall, advertising a \$4.25 million home. It was walking distance away and featured a three-stall barn, custom millwork and heated floors. Six miles from the public restroom where Ms. Audet showers is the exclusive community where Bill Gates and Jeff Bezos live.



Ms. Audet carries her toiletries into the public restroom of a state park, one of the places she could find to bathe.

#### Calculated Omission

There are so many ways in which a person's life becomes smaller when they are forced to fit a home into a car. To avoid using the portable toilet at night, Ms. Audet tried to limit how much water she drank, leading to dehydration. The fact that she couldn't properly stretch out caused her ankles to swell to the point that she couldn't fit into her tennis shoes.

Mother and daughter draped sheets over the car's windows to try to have a measure of privacy at night. When it rained, the sheets got wet and with nowhere to dry them out, they became moldy.

In between working two jobs and navigating the church parking lot and the public shower, Ms. Audet found time to search for apartments. She was presented with the impossible math of her life: Her pay stubs presented one picture — that of a woman earning a respectable income — but as soon as the apartment managers pulled her credit report, their expressions changed, she said. With a score of 562, considered "Very Poor" by credit reporting agencies, she was asked to find a co-signer, or else provide multiple months of deposits. She didn't have so much as the first month's rent.

Her luck changed in late August at an event inside the church, when housing activists noticed that she was being trailed by a Times reporter. Several offered their business cards. One coached her on how to approach potential landlords — what to share and what to omit.



After months of sleeping with her knees bent in the back seat of her car, Ms. Audet relishes the ability to sleep fully stretched out in her new apartment.

Soon after, she toured a \$2,360-a-month one-bedroom in Redmond, Wash. At 673 square feet, it was a palace: Bright, white countertops and shiny floors stretched over floor space 20 times the size of her car.

A calculated omission — one that she wasn't proud of but felt necessary as winter approached — allowed her to clear the first hurdle. On the form requesting two years of rental history, she left off her most recent apartment. Because she had entered into a payment agreement, the unpaid rent did not appear on her credit report.

She was nearly in tears when she heard that she had been approved, but almost lost the apartment when she couldn't provide the security deposit. The church where she had been parking stepped in, ending her homelessness for a little more than \$2,000.

Ms. Audet and her daughter moved in on Sept. 23. For now she is relishing the simplest of human pleasures — the ability to drink as much water as she wants, to take a shower in a space that is fully hers and to stretch out when she sleeps. Her tennis shoes fit again. Yet the math of her life remains precarious. Her sizable debt continues to carve out her salary, leaving too little for rent.

"I'm always, like, on the edge," said Ms. Audet. "At least I have a car to sit in — and a safe parking lot to be in."



Ms. Audet's car is now strictly for driving.

Ruth Fremson contributed reporting from Kirkland, Wash. Susan Beachy, Kirsten Noyes, Sheelagh McNeill and Jack Begg contributed research.

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