



# Preble Street Reports

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## Women and Homelessness

### Understanding Risk Factors and Strategies for Recovery

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# **Women and Homelessness**

## **Understanding Risk Factors and Strategies for Recovery**

### **EXECUTIVE SUMMARY**

Recent research has helped to identify the causes of homelessness, but questions remain about factors that are unique to women. In order to learn how the women using its shelter became homeless, the supports they need to access and maintain stable housing, and their satisfaction with the services they were receiving, Preble Street contracted with Thomas Chalmers McLaughlin, Ph.D. to conduct a study from August to October 2008.

The purpose of this study was twofold. First, to examine the reasons for homelessness reported by the women using the Women's Shelter in relation to the pathways to homeless that have been referenced in research literature (e.g. poverty, domestic violence, health, housing loss and affordability, sporadic employment, addictions and lack of social/public support). The second purpose is to identify the needs of women who reside at the shelter as well as their overall satisfaction with the programming and configuration of the shelter.

Understanding the causes of homelessness for women is critical to improving homelessness prevention; ensuring an effective service delivery system to address their needs while they are homeless; and helping them return to housing stability after becoming homeless.

With this knowledge Preble Street will be able to provide the most effective services as we help women move out of shelters and off the streets—and do everything we can to end chronic homelessness.

Women could choose whether to participate; and ultimately, 40 women agreed to complete a 43 item survey, and 21 women participated in one of four focus groups. These were women with lengthy experience of homelessness; about 25 percent had been homeless for more than a year, and 29 percent had been homeless from 6 to 12 months. The remaining 45 percent had been homeless less than six months. Just over half had lived with a husband, boyfriend, or partner prior to becoming homelessness, 15 percent had lived with a family member, and 12 percent had lived with one or more children.

Study results identified four primary risk factors for homelessness, described in Table 1. While these factors may be present for any homeless person, women are more likely to experience domestic violence, or lose entitlements due to changes in family status.



**Table 1: Risk Factors for Homelessness**

<p><b>Poverty</b></p> <ul style="list-style-type: none"> <li>• Unemployed or underemployed (currently).</li> <li>• History of short term jobs (49 percent reported holding a job one year or less).</li> <li>• Lack of public supports such as Social Security (SSI), food stamps, or Temporary Assistance to Needy Families (TANF). 31 percent of women became ineligible for entitlements when they lost custody of their minor children. An additional 25 percent lost entitlements for other reasons.</li> </ul>
<p><b>Housing Issues</b></p> <ul style="list-style-type: none"> <li>• Lack of access to affordable housing.</li> <li>• Loss of housing through eviction.</li> <li>• Change in family status (divorce, loss of custody of minor children, death of parent) that resulted in loss of housing due to reduced income or loss of entitlements.</li> </ul>
<p><b>Domestic Violence</b></p> <ul style="list-style-type: none"> <li>• 52 percent of respondents reported being victims of domestic violence.</li> <li>• Of these, 67 percent said they left their homes to escape domestic violence.</li> <li>• 29 percent reported losing a job due to harassment or sabotage from an abusing partner.</li> <li>• 44 percent reported being a victim of sexual assault since becoming homeless.</li> </ul>
<p><b>Mental Health, Substance Abuse, or Co-Occurring Disorders</b></p> <ul style="list-style-type: none"> <li>• 63 percent of the women reported having a mental health issue such as post-traumatic stress disorder and mental illness.</li> <li>• 49 percent reported co-occurring substance abuse and mental illness.</li> </ul>

Most women in the study experienced multiple risk factors for homelessness; e.g., they had incomes below the poverty level and had lost their housing and had a history of domestic violence. Most people can recover from one of these, but the presence of two or more is a powerful predictor of homelessness. The study found that:

- Women who have a disability are twice as likely to be homeless as those who are not disabled;
- Women who are victims of domestic violence, have a disability, and have lost entitlements are three times more likely to be homeless than women who have been victims of domestic violence but do not have the presence of the other two factors;
- When added together, women who have a sporadic employment history, a disability, and have lost entitlements are nearly four times more likely to be homeless as those who do not have all three of these variables.

The presence of multiple risk factors is also associated with longer periods of homelessness. Not surprisingly, in light of these substantial challenges women in the study needed extensive and ongoing support to help them achieve housing stability. Participants identified four benefits of staying at the Preble Street Women’s Shelter:



- Help from staff in setting goals, and in applying for and obtaining public assistance and services;
- Access to medical care from the Health Care for the Homeless Clinic;
- Activities arranged by staff and volunteers that were empowering, educational, and/or enriching and offered healthy outlets for their free time.
- The companionship, friendship, networking, support and advice of other homeless women at the shelter;

The study results underscore the importance of having emergency shelter, housing options, and support services that consider the unique challenges of women. Florence House, which Preble Street is developing in partnership with Avesta Housing, is scheduled to open in December 2009 to provide supportive housing for women who are chronically homeless, helping them redirect their lives away from instability, poverty, illness, and abuse and come “home for good.” Florence House will consist of:

- *Efficiency Apartments* for women who are ready to manage independently.
- *A Safe Haven* to provide a permanent, private living space for chronically homeless women who are not quite ready to maintain their own apartments. With support, many women will begin to develop the trust, self-assurance, and skills they need to become more independent.
- A small number of *Emergency Beds* will offer immediate, short-term housing for women who are temporarily homeless because of a financial or other situational crisis that can be resolved quickly.

Like its predecessor, Logan Place, Florence House will include a holistic service and support system, coordinating and integrating with its public and private partners, to provide a collaborative model of care for this very vulnerable and underserved population..

Based on these findings and the ongoing evaluation of the success of Logan Place and taking into consideration the unique characteristics and needs of the women represented in this study, Florence House will provide a selection of housing options and supports—including domestic violence, health care, mental health and substance abuse services, transportation, and education and vocational opportunities—that will reduce homelessness among women who become homeless or who have been chronically homeless by empowering them to establish safe housing and long-term economic stability and independence.

“I know that I am safe here. Safe from my husband who has done some terrible things to me.”



# Women and Homelessness

## Understanding Risk Factors and Strategies for Recovery

When the doors close at the end of each day, the main room at Preble Street's day shelter for homeless adults undergoes a transformation. The furniture is shoved back against the walls, and 47 cots with bed linens, blankets, and pillows are set up in rows across the floor. Once the cots are full any additional women needing shelter must sleep on mats on the floor. From 7:00 PM until 7:45 AM, this is home for women who have no place else to go. The overnight shelter at Preble Street opened in January 2007 and serves women only, replacing beds lost when the YWCA closed its doors in late 2006. It also gave women an alternative to the overcrowded Oxford Street Adult Shelter, where men outnumbered women four to one. In the two years it has been operating, the Preble Street Women's Shelter has provided 34,665 bed nights to 654 women.



Women's Shelter staff Melian Young erects a cot while setting up the homeless women's shelter for the evening.

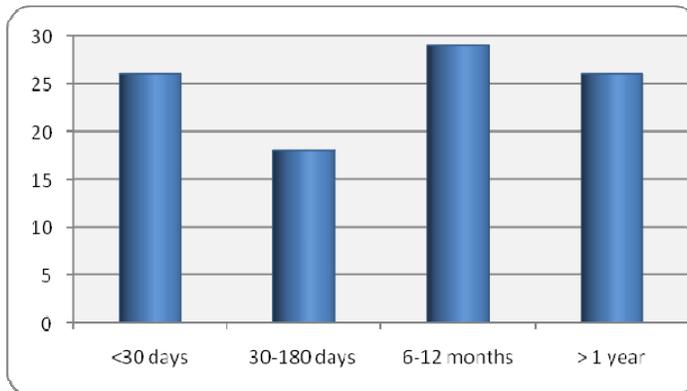
The causes of homelessness that are unique to women are still not well understood. Some studies have shown that extreme poverty, lack of affordable housing, and domestic violence can cause people to become homeless. Other studies have highlighted chronic unemployment, reductions in public welfare support, mental illness, or alcohol and substance abuse as risk factors. While these studies provide important answers, they included both men and women and questions remain as to whether women's experience is different from that of men.

Yet understanding the causes of homelessness for women is critical to improving homelessness prevention; to ensuring an effective service delivery system to address their needs while they are homeless; and to helping them return to housing stability after becoming homeless. As Preble Street prepares to open Florence House, which will provide permanent supportive housing, safe haven, and emergency shelter to chronically homeless women, the need to better understand women's risk factors is imperative.



Preble Street contracted with Thomas Chalmers McLaughlin, Ph.D. of University of New England to conduct a study of women’s shelter guests from August to October 2008. While participation was voluntary, 40 women agreed to complete a 43-item survey, and 21 women participated in one of four focus groups.

**Figure 1: Length of Time Homeless at Time of Study**



They were women with lengthy experience of homelessness; about 25 percent had been homeless for more than a year, and 29 percent had been homeless from 6 to 12 months. The remaining 45 percent had been homeless less than six months at the time of the study.

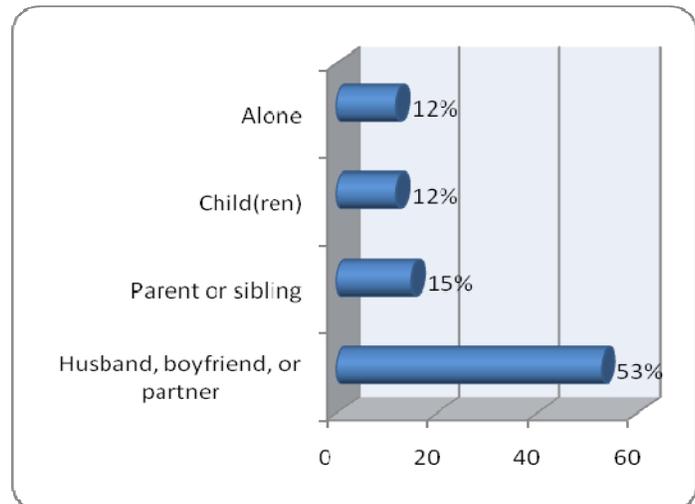
Just over half had lived with a husband, boyfriend, or partner prior to becoming homelessness, 15 percent had

lived with a family member, and 12 percent had lived with one or more children. This illustrates the importance of the financial link between women and their partners or children.

All of the women surveyed had lived alone at some point in their lives: 42 percent for less than two years, 17 percent for two-three years, and 42 percent had lived alone for more than three years.

It is unclear exactly how experience living alone is linked to causes of homelessness or recovery from it. Anecdotally, it appears that women who

**Figure 2: Who Women Lived with Prior to the Shelter**



have little experience living alone may be more at risk when they lose their partners, and more likely to remain in abusive relationships rather than face homelessness alone.

“My daughter and I were living with my fiancée and one day when I came home, he was dead. He had a heart attack. I didn’t have a job and we had to move out of the apartment. . . A couple of months later I was out on the street and ended up here.”



## FACTORS THAT CONTRIBUTE TO HOMELESSNESS FOR WOMEN

The study results indicate women become homeless due to four primary factors: poverty, housing issues, domestic violence, and disability. While these factors may be present for homeless men as well, women are more likely to experience domestic violence, or lose entitlements due to changes in family status.

### ■ Poverty

Given the high cost of housing, energy, food, and other necessities, it is not surprising that being poor may lead to homelessness.

Long-term employment instability and income loss made it impossible for many women in this study to maintain stable housing or meet their living expenses. It includes those who were unemployed or underemployed as well as those who had a history of short term jobs (49 percent reported the longest they had held a job was one year or less).

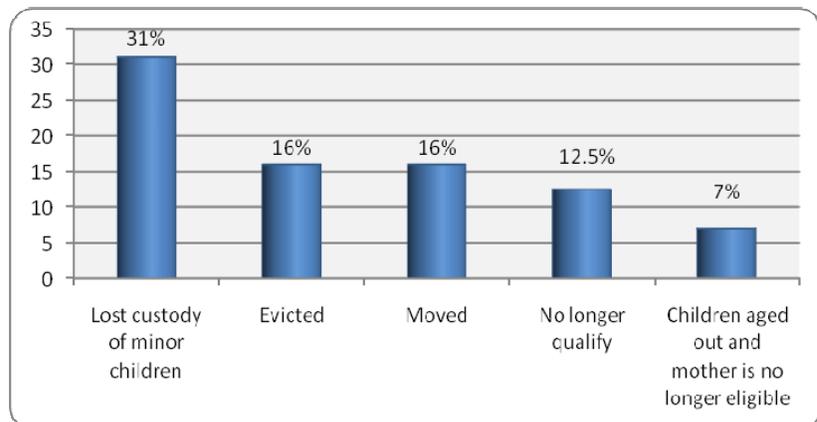
Women, especially single mothers, are more likely to live in poverty when they have children and must balance earning an income with child care responsibilities. They may be more likely to work part time and to miss work when their children are sick, leading to underemployment, loss of employment, or frequent job changes.

The women in this study reported having worked in restaurants, retail, and other service sector jobs which are part-time and unlikely to offer health care, paid sick leave, or other benefits. In such hourly wage jobs a serious or extended illness can spell financial disaster due to lost income and medical costs that are not covered by insurance.

Studies also show that the longer a woman spends out of the workforce, the weaker her chances are of making a successful transition to paid employment (Russell Helen, Smyth Emer, Lyons Maureen, O’Connell Philip, 2002).

Lack of public supports such as Social Security, food stamps, or Temporary Assistance to Needy Families (TANF) is also a factor contributing to poverty that causes homelessness.

Figure 3: Reasons for Losing Public Assistance





Significantly, 31 percent of the women became ineligible for income and housing entitlement programs when they lost custody of their minor children. The resulting income loss made it impossible for women to afford housing and other living expenses, and led to their homelessness. Others lost their assistance when they were evicted or moved. While women with children are more likely to qualify for public assistance to support themselves and their children, when this income is lost they cannot replace it with earned income.

### ■ Housing

Maine has a shortage of affordable housing, particularly rental units, and frequently the waiting lists for housing assistance are long. Housing issues experienced by the women in this study included:

- A change in family status (divorce, loss of custody of minor children, or death of a parent or partner) that reduced income or made them ineligible for entitlements, making it impossible for them to afford their house payment.
- Loss of housing through eviction, for reasons that may or may not be within their control. For example, one woman lost her housing when the building she lived in was sold to a new owner. Others may be evicted for non-payment of rent or lease violations.

Women are more likely than men to be vulnerable to homelessness due to changes in family status, particularly when there are children involved. A divorce or separation can mean the loss of income that is critical to maintaining housing.

Furthermore, accessing housing assistance can be difficult; eligibility criteria vary across programs, and each program requires a separate application that must be updated regularly. Housing subsidies in the Portland area have a waiting list of months or years, depending on the program, much too long a time frame for immediate relief when a woman's circumstances change quickly.

Public assistance programs designed to support families, such as Temporary Assistance for Needy Families, are time limited and have strict eligibility criteria. Mothers become ineligible for the programs when their children reach the age of 18, or if their minor children are no longer living with them. The loss of this income may make it impossible to maintain housing, and homelessness results.

### ■ Domestic Violence

Portland has limited resources for assisting women who are fleeing domestic violence, especially if they are not accompanied by children. The city's only domestic violence shelter, Family Crisis

There is no transitional housing for single women without children who are fleeing domestic violence. Had they been able to get into this type of housing, women could have avoided homelessness.



Services, reserves its beds for women with children, and has a 30-day limit on shelter stays. Family Crisis Services also does not have the capacity to assist women struggling with mental illness or substance abuse.

Yet unaccompanied women need a safe, supportive place to stay while they resolve the complex problems that led to their homelessness, which led Preble Street to open the Women's Shelter while developing Florence House. In this study:

- Fully half of the women reported being victims of domestic violence;
- Of these, 67 percent said they left their homes to escape domestic violence;
- 29 percent reported losing a job due to harassment or sabotage from an abusing partner;
- 70 percent said they had remained with an abusive partner in the past because they had no other place to go.

Even more tragic, living on the streets or in shelters makes women more vulnerable to sexual assault. **Fully 44 percent of those interviewed reported suffering sexual assault since becoming homeless.**

Domestic violence is a particularly serious contributor to homelessness because its effects are so far reaching. Women may be forced to leave their homes in order to protect their own safety and that of their children. Abusive behavior can also result in job loss that keeps women dependent on their abusers, and continues to undermine their self-confidence. Without counseling and support, women that have been abused in the past have a higher likelihood of entering into other abusive relationships.

“I know that I am safe here. Safe from my husband who has done some terrible things to me. I've asked around and I would say that 50 percent of the women here have been abused.”

### ■ Mental Health, Substance Abuse, or Co-Occurring Disorders

Many homeless women struggle with mental health, substance abuse, or co-occurring disorders. In this study:

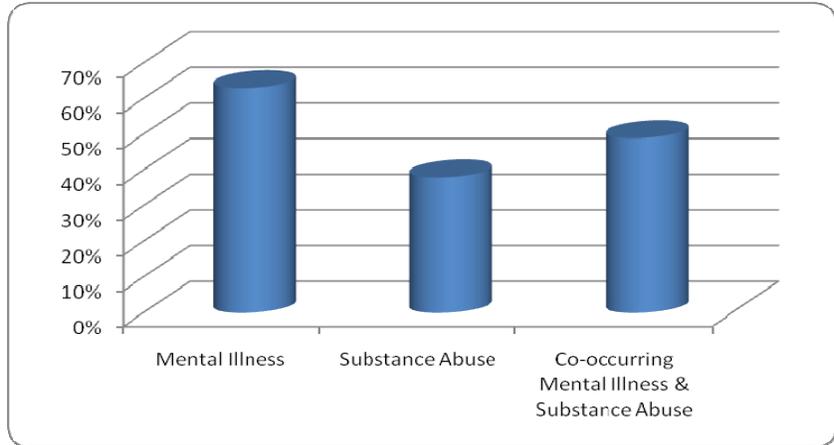
- 63 percent of the women reported having a mental health issue such as post-traumatic stress disorder (PTSD), depression, bi-polar disorder, or schizophrenia.
- 49 percent reported co-occurring substance abuse and mental illness.



Prolonged and severe mental health or substance abuse issues alone can lead to homelessness. Their presence also makes it more difficult for women to manage other risk factors that lead to homelessness, such as domestic violence or loss of a partner. They may also contribute to loss of custody of minor children.

Paradoxically, while their future housing stability will depend on their ability to manage these conditions, it is difficult for homeless people to work on mental health and substance abuse issues without a safe and stable place to live.

**Figure 4: Prevalence of Mental Illness, Substance Abuse, or Co-Occurring Disorders**



One study participant reported that her depression caused her to lose her job as a nurse; when she exhausted her savings, she lost her housing as well.

Only 30 percent of the women were receiving Social Security disability (SSDI) benefits when they participated in the study. It is unclear whether their conditions were not severe enough to qualify them, or if they had not yet completed the application process, but SSDI is difficult to obtain. The application criteria are strict, and the process often requires persistence in order to see it through to a successful completion. Homeless people with serious and prolonged mental illness need help in completing paperwork and furnishing documentation.

## **MULTIPLE FACTORS LEAD TO GREATER RISK**

Most women in the study experienced multiple risk factors; e.g., they had incomes below the poverty level and had lost their housing and had a history of domestic violence. Most people can recover from one of these, but the presence of two or more is strongly correlated with homelessness. Results showed:

- Women who have a disability are twice as likely to be homeless as those who are not disabled;



- Women who have lost entitlements are also twice as likely to be homeless than those who currently have some of their entitlements;
- Women who are victims of domestic violence, have a disability, and have lost entitlements are three times more likely to be homeless than women who have been victims of domestic violence but do not have the presence of the other two factors;
- When added together, women who have a sporadic employment history, a disability, and have lost entitlements are nearly four times more likely to be homeless as those who do not have all three of these variables.
- Women with two or more risk factors were also more likely to be homeless longer.

### ADDRESSING NEEDS IN THE SHELTER ENVIRONMENT

Not surprisingly, in light of these substantial challenges women in the study needed a safe place that was separate from men (especially important for those who have a history of domestic violence) and extensive support to help them achieve and maintain housing stability. Study participants reported the Preble Street Women’s Shelter helped them in the following ways:

“...there is a sense of freedom that comes with feeling safe.”

- Preble Street staff helped women set short and long term goals that supported women’s progress towards housing stability. The staff also helped women apply for and obtain supports for which they were eligible, such as food stamps, social security, housing subsidies, and educational and vocational services.
- Access to medical care from the Health Care for the Homeless Clinic, located across the street from Preble Street. Without health insurance, women at the Women’s Shelter consistently lacked ongoing medical diagnosis and treatment for health and mental health conditions.

“Homeless Health is awesome!”

- Activities organized by staff and volunteers helped them feel empowered (Homeless Voices for Justice), taught needed skills such as money management, or provided enrichment (art, dance, and writing projects), and provided women with healthy outlets for use of their free time.

“I have met great women here and they will always carry a special place in my heart.”



- Often most important to the women surveyed was the companionship, friendship, networking, support and advice of other homeless women at the shelter received high praise from study participants. Being in a women-only shelter felt safe, and allowed them to obtain emotional support from others with similar experiences. The support systems they developed helped to sustain them through their difficulties.

## CONCLUSION

Women are more likely to become homeless and to remain homeless for longer periods when they experience two or more risk factors. This study found that poverty, loss of housing, domestic violence, and disability or substance abuse were four key factors most commonly associated with homelessness among women.

Changes in family status; divorce, death of a parent or partner, or loss of minor children were also cited as contributing factors in income and housing loss.

Women valued having a safe place to be at night that was separate from men. This was especially important for those who have a history of domestic violence. A critical component of planning for women who have been victims of violence is decreasing fear of further assault and providing support that can only exist in a women-only program; and victims advocates have found that they are more likely to be able to help victims reveal their experiences and seek legal and clinical support when in a safe, supportive environment.

In addition, staff assistance in accessing a broad array of public assistance and services as well as positive peer support from other women at the shelter were important in helping women in this study work towards housing stability.

While grateful for the safety, support, services, and relationships available at the Women's Shelter, women expressed great concern with the temporary nature of the shelter. Because it exists only at night and is converted to a drop-in center during the day, women are displaced every morning and do not feel as if they have a space of their own. Women who worked in the evening found it difficult to check in and request a cot at the appropriate time, and those who worked overnight shifts found it hard to find a place to sleep during the day.

Staying in a shelter means women have to plan for warmth, security, and resources continuously throughout the day, which leaves many struggling with fear and frustration and limiting their ability to focus on working on long-term solutions to their situations.

The study results underscore the importance of having both emergency shelter and permanent housing programs that are directed to women and separate from that available for homeless men.



## BRINGING WOMEN HOME FOR GOOD

To effectively, efficiently, compassionately, and permanently address the problem of chronic homelessness for women, we must end it. And building on the success of Logan Place, by 2010 we will profoundly and permanently change the way we respond to homeless women in Greater Portland.

Logan Place, a “housing first” model developed and operated by Preble Street and Avesta Housing, greatly improved the quality of life for its tenants while it dramatically decreased the costs to the municipal emergency service system (e.g. police calls, shelter nights, emergency room visits, etc.).

The second Preble Street/Avesta supportive housing partnership, **Florence House**, will be a comprehensive women’s center, scheduled to open in December 2009. It will provide a range of housing options for women who are homeless that will help them redirect their lives away from instability, poverty, illness, and abuse.

- *Efficiency Apartments* for women who are ready to manage independently.
- *A Safe Haven* to provide a permanent, private living space for chronically homeless women who are not quite ready to maintain their own apartments. With support, many women will begin to develop the trust, self-assurance, and skills they need to become more independent.
- A small number of *Emergency Beds* will offer immediate, short-term housing for women who are temporarily homeless because of a financial or other situational crisis that can be resolved quickly.

Based on the Women’s Shelter report findings and the ongoing evaluation of Logan Place and taking into consideration the unique characteristics and needs of the women, Florence House will provide a selection of housing options and supports to address the range of challenges presented, including domestic violence, sexual assault, poor health, mental health and substance abuse issues, and education and vocational deficits.

Like Logan Place, Florence House will encompass a holistic service system, coordinating and integrating with its public and private partners to provide services—e.g. counseling, healthcare, transportation, access to entitlements, skills building—to ensure that women making the transition to independence will succeed. Fundamental to that success will be providing a sense of safety, a connection to the community, and on-site supports to empower them to maintain housing and long-term economic stability and independence.