

1996

Living on the Edge of Homelessness: Executive Summary

Maine Housing Technical Assistance Consortium

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Living on the Edge of Homelessness:

Executive Summary
1996

Maine Housing Technical Assistance Consortium
P.O. Box 268
Wiscasset, Maine 04578

Research supported by a grant from the U.S. Department of Housing and Urban Development

Maine Housing Technical Assistance Consortium

Membership:

Coastal Enterprises, Incorporated.
Department of Economic and Community Development
Department of Mental Health, Mental Retardation, and Substance Abuse Services
Maine State Housing Authority
Private Consultants:
Anne Gass
Ed Rosenthal
Al Smith

The 1996 study of near-homeless households consists of the following documents:

Living on the Edge: Executive Summary

Living on the Edge: A Report of the Near-Homeless Population of Maine

Research and Reports Completed by:

Planning Insights, Inc.
P.O. Box 217
Yarmouth, ME 04096
(207) 846-1100

Planning Decisions, Inc.
P.O. Box 174
Hallowell, ME 04347
(207) 621-2623

Documents and technical information may be obtained by contacting:

Cyndy Carney
Maine Housing Technical Assistance Consortium
P.O. Box 268
Wiscasset, ME 04578
(207) 882-7552

The Maine Housing Technical Assistance Consortium is a statewide program designed to coordinate all housing technical assistance in the state of Maine. The Consortium's mission is to enhance the ability of organizations and communities to develop, improve, and manage affordable housing and community development initiatives benefiting people with very low and low incomes. The program is funded through a three-year grant from the U.S. Department of Housing and Urban Development.

Maine Housing Technical Assistance Consortium

To the reader:

We are pleased to present the Executive Summary of Living on the Edge: A Report of the Near-Homeless Population of Maine. This summary consolidates the findings of research and analysis of Maine households seeking emergency financial and housing assistance. In its entirety, the study provides information about the characteristics of the households that are near-homelessness, their housing situation, and their assessment of the availability of social services throughout the state.

Funded by a grant from the U.S. Department of Housing and Urban Development and administered by the Maine State Housing Authority, this research project will serve as a foundation as the Maine Housing Technical Assistance Consortium begins its efforts to provide training and technical assistance to housing and service providers for the creation of affordable housing opportunities.

We would like to take this opportunity to thank the local officials and staff members at community action agencies and local housing authorities that participated in the research project. Their daily efforts to assist households in need deserves our gratitude.

We also thank the hundreds of people who took the time to complete a questionnaire and share their personal information with us. Their daily struggles provide us with the motivation to coordinate resources to develop decent, affordable housing appropriate to their needs.

To obtain a copy of the full report or for technical assistance, please call the Maine Housing Technical Assistance Consortium at (207) 882-7552. We look forward to hearing from you.

Sincerely yours,

Maine Housing Technical Assistance Consortium Management Team Members

Howard Dupee
CEI

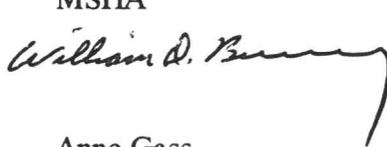


Shelley Toppan
DECD



Al Smith

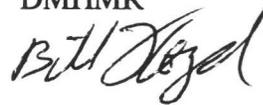
William D. Burney
MSHA



Anne Gass



Bill Floyd
DMHMR



Ed Rosenthal



Introduction

There are about 27,000 households in Maine that earn less than \$6,000 a year.¹ They tend to be young. They tend to have little formal education. They lack permanent employment. They are overcommitted in their finances, most obligated to housing payments alone which exceed their total incomes. They move frequently, ahead of evictions or in hope of something better. When there is a family conflict, a job loss, or a medical emergency, the bottom to this precarious life falls through. They move in with their friends, or hit the streets, or go to a shelter. Since all of these are temporary solutions, soon they move on; some make it out, some fall back through the cycle once again.

Personal crises come and go in all of our lives. In the case of a middle income household, such crises may result in a temporary loss of a job, or a divorce, or mental health counseling. For a low income household living on the edge, the result may be homelessness. The following pages take a look at those households living on the edge.

Sample Design and Methodology

Questionnaires were sent to all local housing authorities, community action agencies, and to all local welfare offices that hold membership in the Maine Welfare Director's Association. The survey questionnaire was provided to people who inquired about emergency assistance between March 4, 1996 and March 15, 1996.

The survey was designed with the following goals in mind:

- to gain an understanding of the number of persons who meet the U.S. Department of Housing and Urban Development definition of homelessness but are not staying in emergency shelter;

In addition to the 375 different adults who stay in emergency shelter in a given month, this research indicates that another 450 households (approximately 900 persons) who apply for emergency assistance on a monthly basis may meet the HUD definition of homelessness and not be staying in emergency shelter.

- to learn more about the demographic characteristics of persons who are near-homeless and are seeking emergency financial or housing assistance;

Research indicates that near-homeless persons seeking emergency financial or housing assistance are under the age of 35, earn less than \$6,000 annually, have a twelfth grade education or less, and are expected to pay more than their monthly income for their housing costs.

¹ Claritas, Inc.; 1996.

- to learn more about the living arrangements of the near-homeless population;

The majority (84%) of near-homeless persons are in a rental situation. Most near-homeless adults live in apartment units, though the tendency is higher for urban areas of Maine. Slightly more than half of the rural respondents live in single family or mobile homes, though most are still in a rental situation.

- to determine the gaps in social service delivery for near-homeless persons; and

Of the respondents who stated a need for a service but did not use the service, 25% of the services were not used because they "couldn't get". For the majority of the time, services were not used for reasons other than a lack of availability.

- to determine if differences exist between urban and rural homelessness in Maine.

There were no significant differences in the characteristics of the homeless population by geography in Maine.

In total, questionnaires were sent to 243 locations to be available for persons inquiring about emergency financial or housing assistance. In all, 101 points of contact participated in the survey for a response rate of 42%. A list of participating points of contact are located on page 11.

The Maine Housing Technical Assistance Consortium (MHTAC) was also interested in knowing what differences exist between persons who stay in emergency shelter and those who may be homeless and are not in shelter or are near-homeless. The Maine State Housing Authority provided demographic data about persons who stayed in shelter for the latest time period that they had available (July 1995) for comparison purposes.

Definition of Terms

The U.S. Department of Housing and Urban Development provides funding for a number of programs through the McKinney Act that serve persons and families that are homeless. To be eligible, HUD has defined homeless persons as "those who are sleeping in shelters or in places not meant for human habitation, such as cars, parks, sidewalks, or abandoned buildings". Persons are "also considered homeless if 1.) they are in the process of being evicted from dwelling units or are persons with disabilities being discharged from institutions; and 2.) no subsequent residences have been identified; and 3.) they lack the resources and support networks needed to obtain access to housing".

Of the 408 surveys returned, 24 of the respondents were staying in emergency shelters and were deemed to be homeless. Detailed information about these 24 households was removed from the near-homeless sample prior to the analysis of the data. Two other survey results were also eliminated due to the lack of information provided.

The Executive Summary and full report describe and distinguish among three separate groups:

- those who are homeless and not in shelter (MHTAC survey data) - referred to as **“unsheltered homeless adults”** (61 respondents, 16% of sample);
- those who are near-homeless (MHTAC survey and Claritas, Inc. data) - referred to as **“near-homeless adults”** (321 respondents); and,
- those adults who are homeless in shelters (MSHA data) - referred to as **“homeless adults”** (from the July 1995 data set).

The research team emphasizes that the data does not represent all of the people who spent a night or more in emergency shelter or all of the people who are at-risk of being homeless. Many people do not seek assistance. Due to the dynamics of the population who are homeless or near-homeless, a census of persons within a given time period will not directly translate to the number who are homeless or near-homeless in a year.

Summary and Conclusions

When asked “Why are you coming for help today?” 51% of the responses highlighted the need for rental assistance. An additional 16% indicated the need for assistance with electricity and fuel bills. Other mentioned the needs for personal hygiene items such as toilet paper, shampoo, and diapers for their children. And others mentioned the need for medications and food.

We can reasonably conclude that the characteristics of the people in emergency shelter and on the edge of homelessness are virtually identical. They are young, uneducated, and earn very low incomes. The primary difference is that persons who are homeless and some of the unsheltered homeless adults are in affordable housing situations because they are in shelters or live with family members or friends. But while housing affordability is a major problem for the respondents of this survey (93% are cost burdened), persons in shelter more often mention substance abuse and family violence or conflict as reasons for their plight.

The findings of this research point out that the solutions to the problem of homelessness will require more than simply providing adequate and affordable permanent shelter. Social, economic, and substance abuse problems run rampant through the population sample. The picture is remarkably consistent throughout all of Maine, in large cities and small towns. The unemployment rate, the housing market vacancy rate, and the median income for the region do not seem to make much difference, though costs and overcrowding problems are slightly higher in high-cost areas. These people are at the margin, virtually unable to negotiate conventional labor market and housing market transactions, regardless of the prevailing conditions. In this respect, homelessness is first a social problem, even before it is a housing problem.

Every city and town in Maine has its share of households living in substandard housing conditions, in structures with major physical deficiencies, and in campers and buses. Every town also has its

share of households with no place of their own, shuffling between the homes of family members and friends. We can estimate the number of different adults that will stay in shelter (approximately 350-400 per month) and the number of different households that will inquire about emergency assistance and may meet the HUD definition of homelessness (approximately 450 households or 900 persons per month). What we have been unable to do is count persons who are homeless and are unable and/or unwilling to ask for assistance.

It is hoped that the information provided in this report will serve as a baseline for future research efforts. The structure is in place to study the population of people in emergency shelters and those temporarily housed by local providers in hotels, safe homes, and county jails. What causes their delicate balance to break? Why did they drop out of school? When was the last time they were employed? Why are they currently unemployed? What are the obstacles to getting the services they need such as dental work, eyeglasses, and education? What are the differences between people who have an isolated episode of homelessness and those who are chronically homeless?

The challenge is to develop prevention programs rather than remedial programs; to create a vaccine while continuing to treat the symptoms.

General Findings

Estimate of Size of Near-Homeless Population

- Approximately 6,800 households (approximately 24,200 persons) in Maine are headed by a person under the age of 35, with a household income of less than 75% of poverty (approximately \$6,000 for a household of two), with a twelfth grade education or less, and living in a rental situation.² These are the households living on the edge of homelessness.

The MHTAC survey results studied 382 of these households and found that 1 in 6 met the U.S. Department of Housing and Urban Development definition of homelessness but were not in emergency shelter. *In addition to the 375 different adults who stay in emergency shelter in a given month, this research indicates that another 450 households (approximately 900 persons) who apply for emergency assistance on a monthly basis may meet the HUD definition of homelessness and not be staying in emergency shelter.* Experienced providers indicate that hundreds more would meet the HUD criteria, but they do not apply for government-sponsored emergency assistance programs.

Age

- Adults who are homeless and are near-homeless are disproportionately younger than the general population of Maine.

The distribution of ages among the adults who are homeless, unsheltered homeless adults, and near-homeless adults is consistent. Thirty-eight percent (38%) of the adult homeless persons and 39% of the near-homeless adults are between the ages of 18 and 30. A slightly higher percentage (44%) of the unsheltered homeless population are between the ages of 18 and 30. In 1995, 12% of Maine's households are headed by a person under the age of 34.³

For all populations, less than 3% were over the age 60. Twenty-nine percent (29%) of Maine's households in 1995 were headed by a householder older than 60.⁴ Older persons in Maine do not represent a significant percentage of the persons staying in emergency homeless shelters or seeking emergency financial assistance.

Gender

- Males comprise a higher percentage of homeless adults in shelters (63% male, 37% female) while females comprise a higher percentage of unsheltered homeless adults (37% male, 63% female) and near-homeless adults (39% male, 61% female).

² U.S. Bureau of Census.

³ Claritas, Inc.; 1996.

⁴ Claritas, Inc.; 1996.

Education

- This research indicates that education levels among adults who are homeless, unsheltered homeless adults, and near-homeless adults are significantly lower than for the general population of Maine.

In Maine in 1990, 21% of the adult population had not earned a high school diploma. An additional 37% were high school graduates.⁵ Eighty-three percent (83%) of the adults who are homeless, 78% of the unsheltered homeless adults, and 84% of the near-homeless adults have a 12th grade education or less compared to 58% for the general adult population in Maine.

Household Size

- The average household size for unsheltered homeless adults was slightly higher than the statewide average, while the average household size for near-homeless adults was slightly lower than the state average.

The household size for the unsheltered homeless adults was 2.96. Household size for the near-homeless adults was 2.55. The estimated average household size for the state was 2.62 in 1995.⁶ Information to calculate the household size of homeless persons is not available.

Households with five or more members are more prevalent for the unsheltered homeless adults and near-homeless adults in rural areas. Eighteen percent (18%) of the near-homeless households in rural areas had five or more persons in their households compared to 9% for the urban areas. Thirty percent (30%) of the unsheltered adults had five or more persons in their households compared to 11% in the urban areas of the state.

Duration of Residency

- The data indicates that the near-homeless population and unsheltered adult populations may be in a continuous state of transition.

Forty-three percent (43%) of the near-homeless population and 67% of the unsheltered adults have lived in their current place for less than 6 months. More than one-fourth of the unsheltered adults have lived in their current place for less than one month.

Of the unsheltered adults, 25% had lived in their place for more than one year. Sixty percent (60%) of those unsheltered households living in their place for more than one year are being evicted and have no other place to go. One-third were recently hospitalized for mental illness and are not able to return to that place.

⁵ U.S. Bureau of Census.

⁶ Claritas, Inc.: 1996.

Amount of Monthly Household Income

- Household incomes for homeless adults, unsheltered adults, and near-homeless adults are significantly lower than for the general population of Maine.

Unsheltered homeless adults had lower incomes than homeless adults and near-homeless adults. Four of five (80%) unsheltered homeless adults earn less than \$6,000 annually. This figure is 70% for homeless adults and 74% for near-homeless adults. For all of the samples, more than 90% of the households (average household size of 2.55 to 2.96) earned less than \$9,000 each year. In 1995, 14% of Maine's households earned less than \$10,000 annually. In general, households earned no incomes or extremely low incomes relative to the statewide median of \$30,200 regardless of where the household was living.⁷ Geographic distribution did not affect this data.

Housing Affordability

- Most unsheltered adults and near-homeless adults are committed to housing payments which exceed their total incomes.

Nearly three-fourths (71%) of the unsheltered adults and 93% of the near-homeless are cost burdened and pay more than 30% of their income for their housing. More than half (57%) of the near-homeless are expected to pay more for their housing than their monthly income. Though housing prices are higher in the high demand areas of the state, the percentage of households experiencing severe cost burden does not vary greatly among geographic regions.

Reasons for Homelessness

- Substance abuse, family conflict, family violence, and housing affordability play a major role in the transition to homelessness for adults in Maine.

Substance abuse was the most often mentioned reason for homelessness among adults in shelters (28%). One in five (21%) sheltered adults mentioned family conflict or family violence as a reason for homelessness. Sixteen percent (16%) of the adults who were in emergency shelter cited housing affordability as a reason for their homelessness. Mental illness was mentioned 9% of the time for adults who were homeless.

One should exercise caution in interpreting the findings for some measures as the data on consumer characteristics are widely based on a self-reporting system. Issues such as domestic violence, substance abuse, or mental illness are difficult for some people to self-report. The data probably underestimates the incidence of these problems.

⁷ Claritas, Inc.: 1996.

Characteristics of the Housing

Place of Residence

- Most near-homeless adults live in apartment units, though the tendency is higher for urban areas of Maine.

Nearly three-fourths (73%) of the near-homeless population were staying in apartments at the time of the survey. A much higher proportion of near-homeless respondents from the urban areas of Maine reside in apartments. Eighty-one percent (81%) of the urban respondents who were near-homeless lived in multifamily housing compared to 48% for the rural areas of Maine.

For the rural areas of Maine, slightly more than half (51%) of the respondents live in single family or mobile homes compared to only 14% in the urban areas of the state, though most are still in a rental situation. A full 69% of the single family and mobile home units occupied by near-homeless people are being rented.

The urban areas of the state also reported a higher percentage of “other” housing options occupied by near-homeless persons such as rooming houses and group homes. Unsheltered adults were more likely to live in single family homes (20% vs. 13%) and were more likely to live in “other” places (16% vs. 5%) than the near-homeless population.

Adults living in shelters report a higher percentage (40%) of persons who had resided on the streets, or in cars, tents, or vacant buildings for the prior six months to shelter admission.

Owner of Place

- A substantial majority of the near-homeless persons report that a landlord owns the place where they are staying.

Only 8% of the near-homeless population own their housing. A higher percentage of near-homeless households in rural Maine (17%) own their housing compared to 4% in the urban areas of Maine. Eighty-four percent (84%) of the near-homeless respondents report that a landlord owns the place in which they are staying.

Living with family or friends was the living arrangement for 34% of the homeless population just prior to their admission to emergency shelter. One-third (33%) of the unsheltered adults were living with other family members and friends compared to less than 6% of the near-homeless respondents. Overall, 3% of the survey respondents did not know who owned the place where they were staying.

Housing Cost

- More than half (57%) of the near-homeless population are expected to pay more for their housing than their monthly income

Only 29% of the unsheltered adults and 7% of the near-homeless adults are living in affordable housing situations, where their monthly housing costs consume less than 30% of their monthly income.

Unsheltered adults pay significantly less for their housing than near-homeless persons. Twenty-six percent (26%) of the unsheltered homeless adults pay nothing for their housing compared to 5% of the near-homeless population. This is, in part, due to the high percentage of unsheltered adults who live with other family members and friends. Three-fourths of the unsheltered homeless adults who pay nothing for their housing were staying with family or friends.

Overcrowded Conditions

- Unsheltered adults and near-homeless people are more likely to live in overcrowded conditions than the general population of Maine.

Four percent (4%) of renter-occupied housing units and 2% of owner-occupied housing units were overcrowded for an overall rate of 2.6% of households living in overcrowded conditions.⁸

Sixteen percent (16%) of the unsheltered homeless adults and 6% of the near-homeless population live in overcrowded conditions. Again, the high number of unsheltered homeless adults living with family and friends contributes to the higher rate of overcrowded conditions.

Gaps in Service Delivery

The survey provided a means for respondents to self-report a need for a number of social services, indicate whether the services were used, and also indicate if they were unable to secure a service to meet an identified need (“couldn’t get”). “Couldn’t get” responses were interpreted as gaps in the service delivery system. The data appears to indicate that respondents in urban areas may have more needs and use more services than respondents in rural areas. Respondents from rural areas report less frequency of service use, but did not indicate that “couldn’t get” was the reason. The incidence rate of reporting “couldn’t get” was consistent throughout Maine.

Overall, respondents most frequently indicated the need for financial assistance (22%), dental (20%), and permanent housing (18%). Respondents in the urban areas ranked their top three service needs as dental (22%), financial assistance (21%) and permanent housing (19%). Rural respondents most often mentioned financial assistance (22%), fuel assistance (20%), medical (20%), and permanent housing (17%).

⁸ U.S. Bureau of Census.

Of the respondents who stated a need for a service but did not use the service, 25% of the services were not used because they “couldn’t get”. For the majority of the time, services were not used for reasons other than a lack of availability. Most often mentioned “couldn’t get” as a reason for not using the services needed included:

Most Often Mentioned	Sample	Urban Areas	Rural Areas
# 1	Medical	Medical	Food Stamps
# 2	Education	Education	Eyeglasses
# 3	Dental	Financial	Dental

The data appears to indicate that respondents in Quadrant 1 may have more needs and use more services than respondents in other quadrants. Respondents from Quadrant 3 and Quadrant 4 (rural areas) report less frequency of service use, but did not indicate that “couldn’t get” was the reason. The incidence rate of reporting “couldn’t get” was consistent throughout all four quadrants.

Participating Points of Contact

The Maine Housing Technical Assistance Consortium (MHTAC) thanks the following for their participation in this research project.

Augusta Housing Authority
Biddeford Housing Authority
Brewer Housing Authority
Cumberland Housing Authority
Fort Fairfield Housing Authority
Portland Housing Authority
Presque Isle Housing Authority
Sanford Housing Authority
South Portland Housing Authority
Van Buren Housing Authority
Westbrook Housing Authority

Aroostook County Community Action Program
Community Concepts, Inc.
Community Resource Center in Portland
Kennebec Valley Community Action Program
Mid-Coast Human Resources Council
Waldo County Committee for Social Action
York County Community Action

The cities and towns of:

Arundel	Farmingdale	Madawaska
Augusta	Fort Kent	Millinocket
Bangor	Friendship	Monson
Bath	Gardiner	Morrill
Belfast	Glenburn	Newport
Benton	Gorham	New Sharon
Biddeford	Guilford	North Berwick
Boothbay Harbor	Hodgdon	Old Orchard Beach
Bridgton	Island Falls	Old Town
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Camden	Jackman	Otisfield
Cape Elizabeth	Kezar Falls	Oxford
Clinton	Lee	Paris
Corinna	Lewiston	Patten
Cumberland	Lincoln	Pittston
Dover-Foxcroft	Lincolntonville	Portland
Edinburg	Littleton	Presque Isle
Ellsworth	Locke Mills	Rockport (more)

Rumford
Saco
Sanford
Shapleigh
Sherman
South Portland
St. Albans
St. George
Strong
Thomaston
Topsham
Unity
Wade
Waldoboro
Warren
Waterville
Wells
Westbrook
Westfield
Wilton
Winslow
Winthrop
Woodland
Woolwich
Five Other Cities and Towns That Could Not Be Identified

