

Women and Homelessness in Massachusetts

Problem

It's not my home. Things feel so unstable. I don't know when I'll be transferred, how long I might be here. —homeless mother

[Homelessness is] nasty, not nice. Especially for a woman. It makes you hard, mean, it makes you a hard woman. It's a hard life... I look at people [differently] now. I used to be pretty trustworthy, and now I don't trust anybody. It's hard to trust when you are out there. —homeless woman living on the streets

Ninety percent of the 1,100 families who utilize the state's shelter system annually are headed by women, as are approximately 20% of the 19,000–29,000 individuals who stay in Massachusetts emergency shelters each year. In total, a minimum of 5,000 women and 2,000 children annually stay in Massachusetts homeless shelters.

These figures do not include over 3,000 women in domestic violence shelter (60% of whom enter a shelter with their children), nor the 50% of families seeking emergency shelter who are turned away each year. Over a period of three years, women also make up a quarter of Boston's 1,400 street dwellers: homeless people who reside on the streets, rather than staying in shelters (approximately 350 women).

DEFINITIONS

THERE ARE THREE TYPES OF HOMELESS SHELTERS IN THE COMMONWEALTH:

- *Individual* emergency shelters for adult women and men
- *Family* shelters serving parents and their children
- *Domestic violence* shelters housing both single women and mothers with children who are fleeing domestic violence

For the most part, individual shelters provide a bed for the night, while family and domestic violence programs offer longer stays, from several months to, in some cases, a year or longer.

FIGURE 1

CHARACTERISTICS OF HOMELESS WOMEN IN SHELTERS

Characteristic	Unaccompanied Women	Women in Families
Average Age	38 years	32 years
Average Number of Children	N/A	2
Race/Ethnicity		
White	51%	31%
African American	33%	30%
Hispanic/Latina	12%	32%
Other	4%	7%
Educational Attainment		
Some High School or Less	35%	48%
High-School Graduate/GED	35%	35%
Some College or More	30%	17%
Marital Status		
Single/Never Married	64%	67%
Divorced/Separated/Widowed	27%	18%
Married/Partnered	9%	15%
Health Insurance Status		
Medicaid/MassHealth/Medicare	70%	92%
None	25%	4%
Other	5%	4%
Disability Status (more than one response possible)		
Mental Health Problems	24%	N/A
Alcohol Addiction	20%	
Drug Abuse	13%	
Medical Problems	13%	
Primary Reasons for Homelessness		
Financial/Unemployment	26%	23%
Family Conflict/Breakup	15%	14%
Substance Abuse	10%	3%
Other	10%	N/A
Eviction	9%	13%
Relocation	7%	11%
Overcrowding/Health/Fire	6%	31%
Residence Prior to Current Shelter (primary response categories)		
Other Shelter	54%	59%
Homes of Relatives/Friends	15%	14%
Other	13%	10%
Street/Park/Car/Abandoned Bldg	11%	2%
Rented Home	7%	15%
Primary Reasons for Leaving Shelter		
Left for Permanent Housing	35%	47%
Unknown/Disappeared	35%	17%
Terminated	16%	36%
Other	14%	N/A

- In 2002, the income eligibility for family shelter was reduced from 130% to 100% of the federal poverty level. Families who need assistance are being denied access to shelter because Emergency Assistance (EA) income eligibility criteria have not been adjusted to reflect the increased cost of living. Many working mothers are unable to afford the high cost of today's housing, yet they earn too much to be eligible for shelter; as a result, families are forced to live in unsafe, overcrowded conditions. To remain in shelter, a parent with two children must earn less than \$15,670 annually (\$7.53/hr).
- In order to afford a two-bedroom Fair Market Rent apartment in the Commonwealth, a full-time worker has to earn a minimum of \$20.93 per hour, more than three times the Massachusetts minimum wage. The situation is even worse for those with the lowest incomes. In Massachusetts, there are less than four affordable and available units for every five extremely low-income renters (0-30% of area median income). The supply of low-income housing is shrinking.
- State priorities have included ending homelessness through an increased emphasis on mobilizing interagency collaborations and a renewed commitment to implementation of homelessness prevention and rapid rehousing initiatives. The state no longer relies upon hotel/motel placements for families, and has, instead, developed transitional and other programs designed to house families more quickly.

Solutions

For women as well as men, solving homelessness requires increasing affordable housing and raising income levels. Recommended approaches include:

1 A federal commitment to:

- Offer short-term rental vouchers, like those currently being provided to hurricane survivors, to all homeless families and individuals.
- Expand funding for the Section 8 program. One proven solution to keeping people out of homelessness is the Section 8 Voucher Program, the country's main source of federal housing assistance. Section 8 is the only federal program targeted to extremely low-income individuals, and yet the funding is in constant danger of being cut.
- Provide resources for the preservation and production of affordable housing. Support the establishment of a National Housing Trust Fund that would build, renovate, and preserve 1.5 million units of rental housing for the lowest-income families over the next ten years.

2 A state commitment to:

- Expand funding for "Housing First" programs. This year, the state has begun housing the most disabled homeless people prior to treatment. The housing is then used as a transforming element to support participation in treatment.
- Focus on housing. Homeless service programs should take a more active role in addressing housing needs. Housing assistance should be included as a critical component in detoxification and mental-health programs.

- Continue to expand funding for the Mass. Rental Voucher Program (MRVP), the state's rental assistance program. MRVP helps low-income families and the elderly pay their rent in private apartments. In FY06, MRVP was funded at \$26.3 million, a \$2 million increase over FY05. In addition, the program was adjusted so that voucher holders will pay no more than 40% of their income for rent. Further, mobile vouchers whose use had been discontinued are being reissued, so as households turn in their vouchers, new households will receive them. Continued funding will enable more families to find rental housing.
- Expand its investment in homelessness prevention for both families and individuals. These efforts require sustained partnerships among federal, state, and local governments with housing developers, the nonprofit sector, philanthropists, employers, educational institutions, households' informal support networks, and faith-based organizations.
- Continue funding for RAFT (Residential Assistance for Families in Transition), an example of a family homelessness prevention program that offers hope. Initially funded in FY05, RAFT provides families with up to \$3,000 to help them maintain their housing or move to safer, more affordable housing.
- Expand public support for the creation of affordable housing.

Figure 1 compares the circumstances of women staying in individual shelters with those who enter family shelter. Women who enter shelter as unaccompanied individuals may also have children living elsewhere. (Most of the data presented are for 2003; however, some of the family information is for 2001.) Notable differences between the two groups include:

- Unaccompanied women are more likely to be white, and less likely to be Latina, than those in families. The single women are also more educated, less likely to have health insurance, and more likely to have stayed on the streets prior to entering a shelter. Women in family shelter are more likely to end up there due to overcrowding, health violations, or fire; they are also more likely to enter shelter from rental housing. As compared to men, single women are twice as likely to stay with friends or relatives before becoming homeless, possibly because women are more likely to have a supportive social network than are men.
- Outcomes for unaccompanied women and those in families also vary. Those in family shelter are more likely to go from shelter to housing, and to be terminated from their program for rule violations,

while single women are more likely to disappear from the system; they do not return to shelter, and staff are unable to track their whereabouts.

- About half of the children growing up in shelter are girls. Just under half are ages five and younger, and about one in five are twelve years of age and older. Just over two in five of the preschoolers participate in formal child care or early-childhood education, as compared to two-thirds of the housed population of young children in the Commonwealth. For these young children, the disruptions associated with homelessness can negatively impact school readiness.
- As compared to their male counterparts, long-term female street dwellers are more troubled by life on the streets, and therefore more likely to leave the streets when opportunities arise. They are also more willing to accept help than are men. As a female service provider states:

“I think they [the women] are also much more prone to accept help [or] to even think about it. Men tend to think macho, I can do this on my own. I have not found that too much in women.”

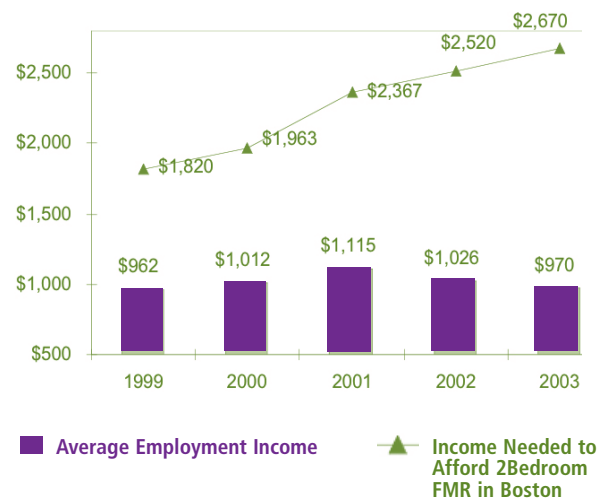
Context

After California, Massachusetts is the second-least-affordable state in the nation for rental housing. Growing poverty and an inadequate supply of permanently affordable housing and housing assistance feed the continuing crisis of homelessness in the Commonwealth.

- None of the women described above come close to having an income high enough to meet their basic needs at a minimal level of adequacy. Three-quarters of parents and one-third of single women receive public assistance in the form of Temporary Assistance for Needy Families, Food Stamps, Social Security, and/or Unemployment benefits. These benefits average \$150-600 per month. About another two in five work, with monthly salaries averaging \$1,000 or less. Figure 2 compares the average earnings of homeless families in Boston from 1999-2003 with that required to afford a two-bedroom apartment at Fair Market Rent (FMR). As shown, the gap between wages and rent is growing.

FIGURE 2

AVERAGE EMPLOYMENT INCOME OF BOSTON SHELTERED FAMILIES COMPARED WITH INCOME NEEDED TO AFFORD TWO-BEDROOM FAIR MARKET RENT, 1999-2003



THIS FACT SHEET DRAWS ON THE FOLLOWING SOURCES:

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