Appendix D

The Characteristics and Causes of Homelessness Among At Risk Families With Children in Twenty American Cities

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May 2006

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Biographical Statements

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The Characteristics and Causes of Homelessness among At Risk Families with Children in Twenty American Cities

Abstract

This paper explores the characteristics and causes of homelessness among poor families with children. In so doing, it attempts to develop a conceptual framework on family homelessness that shifts the dominant focus on individual characteristics or structural factors to consider their combined role in fostering homelessness episodes. Analyzing data from 4,900 poor families in twenty cities who took part in the Fragile Families and Child Wellbeing Study, the authors find that homelessness episodes are more closely linked to mother's physical health, exposure to domestic violence and social connectedness, as well as housing affordability, local unemployment rates, receipt of housing subsidies, the availability of shelter beds, and anti-homeless laws. However, basic socio-economic and demographic characteristics thought to influence family homelessness were not observed to have any effect, including educational attainment, labor force participation, welfare receipt, martial status, or race. Moreover, poor families living in cities with severe weather, higher housing vacancy rates, and higher poverty rates were not at an increased risk of becoming homeless.

Introduction

Scholarly research over the past twenty-five years has firmly established the emergence and persistence of family homelessness in the United States. The homeless household – usually a mother and her children – represents a departure from the stereotypical image of skid-row residents (sometimes referred to as the "old homeless") who are predominately single, working age males. Homeless households (or families), frequently perceived as a component of the "new" homeless, are thought to have emerged in the late 1970s as a result of changes in the labor market, largely caused by deindustrialization, as well as shifting marriage patterns, the decline in value of in-cash welfare benefits, rising housing costs, and the crack epidemic (For additional historic trends and potential explanations for the emergence and growth of family homelessness in the United States see Jencks 1994; Rossi 1994).

Recent estimates from the U.S. Department of Housing and Urban Development (1999) suggest that 15 percent of homeless households are families (that is one or more people represented by each client in the 1996 National Survey of Homeless Shelters). This means that between 900,000 and 1.4 million children experience a homelessness event with their parents (Burt, 2001). These children are evenly distributed by age – 22 percent are 0 to 2 years old, 22 percent are 3 to 5 years old, 33 percent are 6 to 11 years old, and 20 percent are 12 to 17 years old. These estimates of the family homelessness problem are consistent with a systematic review of sixty data collection exercises of homelessness enumeration between 1980 and the early 1990s (Shlay and Rossi, 1992).

Unfortunately, we do not know how much the family homelessness problem has changed since the mid-1990s – the last time HUD administered the National Survey of Homeless Shelters. However, in places where consistent records are kept the family homelessness problem appears to be getting substantially worse. For example, the number of homeless families in Minnesota tripled to 1,341 in 2003 a night from 434 in 1991 when the State started collecting consistent homeless shelter counts and censuses of people living in public spaces (Kaufman, 2004).

Our understanding of the family homelessness problem comes from a growing literature designed to measure the characteristics of homeless families, as well as the circumstances that are responsible for causing homelessness spells among parents and their children. For the most part, these studies have substantially improved our ability to identify the correlates of family homelessness (see, for example, Bassuk and Rodenberg, 1998; Wood et al, 1990; Bassuk et al, 1996; 1997; Shinn, Knickman and Weitzman, 1991; Shinn et al, 1997; Caton et al, 2000; Goodman, 1991; Quigely, Raphael, and Smolensky 2001; Main, 1996).

Unfortunately, much of this research presents family homelessness as the product of individual characteristics without adequate attention to community (or structural) circumstances. The prominence of individual forces, such as mental illness, drug use and domestic violence, in this research stems from a reliance on studies from a single city, limiting what we can say about the relative importance of community variation in local housing market conditions, climate, the supply of shelter beds, and the presence of local anti-loitering laws.

When the literature attempts to bring-in the structural aspects of family homelessness, it has done so with research strategies that omit the individual from the analysis. The typical approach is to predict municipal-level homelessness rates or counts with selected characteristics of the city and its population. This aggregate approach may tell us how family homelessness rates vary by a city’s housing affordability, among other city-level factors of interest, but it cannot tell us whether the lack of affordable housing actually increases an individual household’s chance of becoming homeless or whether housing affordability has a stronger effect on family homelessness than individual mental illness, drug abuse or domestic violence.

Another shortcoming of the family homelessness literature (and the homelessness literature in general) is the tendency to collect data from individuals who have sought assistance from homeless shelters without collecting comparable information from non-shelter beneficiaries. These studies tend to use duration of shelter use or repeat shelter use as the dependent variable, seeking to explain why some families remain homeless for extended periods of time or experience multiple homelessness spells (sometimes referred to as chronic homelessness). As a result, these studies are unable to provide much information on why some at risk families become homeless and others do not.

These shortcomings have resulted in a research literature that compartmentalizes the problem as one that derives only from the individual or only from the community – failing to integrate across the micro- and macro-levels. That is, we know individual characteristics matter and we know structural characteristics matter; however, we do not know if individual characteristics matter when controlling for city-level variation in structural characteristics or if structural characteristics matter when controlling for individual variation. To answer this type of question, we need detailed life-history information from a representative sample of households (some who have been homeless and other that have not) across a number of different geographic units (such as cities) that vary by characteristics thought to be responsible for creating conditions that can lead to homelessness.

Fortunately, the Fragile Families and Child Well Being Study meets all of these basic criteria. This new longitudinal birth-cohort sample includes nearly 5,000 children born between 1998 and 2000 in twenty cities in the United States with populations over 200,000. The survey over-samples births to unmarried parents and follows the families from birth through 3 years of age thus far. The Fragile Families data is well-suited to the goals of this analysis and allows us to overcome many of the limitations of prior research. That is, these data allow us to measure the impact of structural variation (at the city-level) on the probability of becoming homeless, while comparing low-income households that have been homeless to those that have not, controlling for a wide-range of individual socio-economic and demographic characteristics, physical and mental health conditions, drug use, exposure to domestic violence, and access to informal and formal social support.

This paper is organized into four sections. First, we provide a critique of the existing family homelessness literature and argue these studies have been unable to adequately capture the conceptual typology of individual versus structural causes of homelessness. Second, we explore the limitations of the family homelessness literature and its disconnect with trends in risk factors thought to shape family homelessness and the well-being of at risk families. Third, we describe our empirical strategy, data, and results. Forth, we summarize our findings and discuss the limitations and implications of our analysis.

Theoretical Background

Typologies are ubiquitous in the social sciences. They are frequently used to help provide clarity and improve understanding of a given population, situation, or pattern of social organization. They are not designed to capture all subtle variation in a given context, but function as a heuristic device to provide theoretical clarity to help formulate basic understanding. As one might expect, some typologies are more helpful than others.

In the homelessness literature, the event of becoming homeless is frequently differentiated along a single causal dimension: individual versus structural explanations. Individual explanations include those micro-characteristics that reside within people, such as physical and mental health, substance abuse and addiction, domestic violence, and educational attainment, among others. Structural explanations include those macro-characteristics beyond the individual, such as lack of affordable housing, slack labor markets, and the availability of homeless shelters, among others.

The individual-structural homelessness typology represents an overly simplified version of general typologies found in the social science poverty literature. For the past fifty years, poverty scholars have conceptualized poverty as a function of social structure, culture and individual behavior. Social structure (sometimes referred to as structural causes) includes macro-economic and social constraints thought to block economic opportunity, including changes in the labor market, discrimination, and lack of access to educational opportunities. These constraints interact with and produce cultural adaptations, including beliefs, values and strategies for daily living, that sometimes reinforce the effects of these structural barriers or create cultural adaptations that help individuals overcome these barriers. The interaction between structural and cultural dimensions is thought to shape individual behavior which predisposes certain people and groups to poverty (for a more detailed treatment of this conceptual framework, see Rainwater, 1987; Wilson, 1987; and Newman, 1992).

The role of culture in the homelessness literature is not well developed. However, it tends to be equated with access to and willingness to receive informal help from friends family, and strangers, as well as the changes in belief systems that may be associated with illegal activity, drug use, and mental illness where these conditions are thought to mediate individual behavior that puts an individual or group at greater risk of being homeless.

The individual-structural dichotomy can be complicated by introducing the idea that some factors at both the micro- and macro-levels are associated with increased risk of becoming homeless, while other protective factors may reduce the likelihood of becoming homeless. Risk versus protective factors can be further distinguished as distal or proximate. That is, those events and conditions at the micro- and macro-levels can take place early in life (distal) and are distinct from those that take place later in life (proximate) (Bassuk et al, 1997). So, it is possible to think of distal and proximate factors that increase the risk of being homeless or help protect against homelessness at the individual- and structural-levels.

This approach is useful for untangling the complex social problem of homelessness, but it tends to reinforce the way in which the debate on homelessness (including family homelessness) has unfolded. Most of the data used to test this typology can only speak to one dimension. That is, it focuses on either the micro- or macro-level and it rarely accounts for risks and protective factors that are proximate and distal to homelessness spells. As a result, we know a great deal about each discrete cell in this typology, but we have very little empirical work that explores the relative influence of individual versus structural factors, risk versus protective factors, and distal versus proximate factors. This has shaped the scholarly debate around homelessness into finite findings that investigate a segment of the original theoretical approach. So, we know individual factors are associated with family homelessness, but we do not know whether these relationships hold when controlling for structural conditions. Similarly, we know that structural conditions matter, but we do not know whether these relationships remain robust when controlling for individual distal and proximate protective factors of informal social support.

Overall, the homelessness literature is fragmented and overly deterministic without adequate data to support global statements about what causes this social problem. More important, this fragmentation has created a very confusing picture to public policy makers and others interested in fighting family homelessness, since it is hard to tell from the literature what policy levers really matter and will produce the greatest effect on pushing down the number of poor mothers and children living on the street or in shelters. As a result, the social science literature on homelessness has been unable to offer coherent and comprehensive knowledge that can effectively shape the policy debate.

At Risk Families & Homelessness

This fragmentation in the literature has created a perception that many hypothesized correlates of family homelessness matter equally. Whether it is domestic violence, drug use, weak labor force attachment, lack of informal social support, high housing costs, climate, the decline in the value of cash welfare benefits, etc., all have some empirical support to suggest that each is a cause of the family homelessness problem. The vast number of causes associated with the problem creates an environment where it is easy for policy makers to downplay the problem family homelessness or declare it is too complicated to combat.

For instance, we know that family homelessness is closely associated with female-headed households, unwed childrearing, and the economic hardships of single-mothers (Bassuk et al, 1996; Early, 2004). However, this observation rings hallow when we look at some of the national trends on these risk factors and attempt to link them to recent increases in family homelessness. From 1996 to 2001 the teen birth rate declined by 24 percent, the high-school drop out rate declined by 10 percent, the percent of youth not attending school and not working declined by 11 percent and the percent of families where no parent has a full-time, year round job dropped 11 percent (Kids Count Databook, 2004:33). These trends are supported by more detailed studies which indicate that the economic hardship experienced by mother-only families declined at a faster rate during the economic expansion of the 1990s than during prior periods of economic growth (Winship and Jencks, 2004). How is it possible that family homelessness at the micro-level is being driven by out-of-wedlock births and economic hardship among single mothers when these factors at the macro-level are improving?

A similar disconnect seems to exist with respect to welfare reform, at risk families and family homelessness. Micro-level studies indicate welfare and other cash benefit programs have a protective effect against family homelessness (Salomon, Bassuk, and Brooks, 1996). However, at the micro-level the welfare reforms of 1996, introducing time limits and work requirements, would seem to make at risk families more vulnerable to homelessness; however, this does not appear to be the case. A number of studies have tracked welfare recipients and studied the impact of these policy changes on socio-economic outcomes, including the degree to which they have pushed at-risk families into economic hardship, such as homelessness. According to the 1997 National Survey of American Families, 7.1 percent of former welfare recipients reported that they had to move in with others because they couldn't pay mortgage, rent, or utility bills (Loprest, 1999). This figure is a bit lower than more recent cross-sectional evaluations of welfare reform in specific states. For example, a comprehensive evaluation of Indiana's welfare reform indicates that nearly 9 percent of current and former TANF recipients became homeless approximately 3 years after these reforms took place, over 25 percent had their utilities turned off; about 8 percent had been evicted; and about 17 percent indicated they either moved in with others or obtained roommates to defray rental costs (Institute for Family and Social Responsibility, 2000).

However, more rigorous experimental data from Connecticut and Florida provide little or no evidence that welfare time-limits and work requirements have increased homelessness. In Connecticut, 2.6 percent of the treatment (TANF) group reported being homeless following welfare reform compared to 1.5 percent of the control group (those not subject to time-limits and work requirements). This difference is statistically significant, but the percentages are very small. In contrast, Florida's experimental evaluation indicated no statistically significant difference between the treatment and control groups. As the authors of this report indicate, "homelessness has been quite rare" among welfare leavers (compared to those recipients operating under the old rules). These authors go on to summarize the welfare reform literature and its effects on homelessness:

> Relatively few respondents reported experiencing the most serious kinds of housing distress: eviction and homelessness. Almost all the studies reported the percentage of respondents who had been homeless since leaving welfare. Although the definitions vary, all the figures are 2 percent or below. Three studies reported the percentage who had been evicted since leaving welfare: Florida FTP (8 percent), Ohio (8 percent), and Utah (5 percent). Other studies found that relatively few recipients had moved to worse living arrangements since leaving welfare (in fact, respondents who had moved were more likely to have moved to better arrangements). As noted earlier, relatively large proportions of time-limit leavers are living in public or subsidized housing; it is possible that housing subsidies are protecting some families from severe housing distress (Bloom, Farrell, and Link, 2002:91).

Therefore, the evidence seems to indicate that welfare reform has not pushed more at-risk families into homelessness. While it is true that the implementation of welfare reform in some states has resulted in higher rates of homelessness among welfare leavers, the numbers are extremely small. So, how is it possible that one of the protective factors (welfare) that keeps families from homelessness has been dramatically changed without any observed increase in more homeless families because of these reforms?

It is worth noting two other areas where the family homelessness literature seems disconnected from the macro-trends: (1) Housing affordability; and (2) The intersection between crime, mental illness, and drug use. Each is discussed in turn.

The housing affordability literature seems to indicate that aggregate levels of homelessness are associated with higher housing cost metropolitan areas (Quigely, Raphael, and Smolensky, 2001; Price-Spratlen and Kanon, 2003). While the United States has long had a shortage of affordable and available housing units," [t]he economic boom of the 1990s did little to improve the mismatch between the number of renters with household incomes of $16,000 or less and the number of affordable and available (not occupied by households with higher incomes) rentals. Indeed, between 1993 and 2003, the shortfall in affordable and available units remained essentially unchanged at 5.2 million" (2005:23). Again, how is it possible that housing affordability is increasing homelessness when the problem of housing affordability has not changed much since 1993?

A similar pattern exists for the intersection between family homelessness, crime, mental illness, and drug use. The family homelessness literature makes a clear connection to the role of domestic violence (crime), drug use and mental illness as risk factors in becoming homeless (Wood et al, 1990; Goodman, 1991; Bassuk et al, 1998). That is, relatively high rates of domestic violence, drug use and mental illness create circumstances where households may be unable to manage the challenges of daily life, resorting to life on the street or in a shelter. However, macro-level trends indicate the rate of sexual assault between 1993 and 2003 declined by 62.5 percent (Catalano, 2004), usage rates for marijuana, cocaine, and hallucinogens have remained constant (or increased modestly) in the past decade (Substance Abuse and Mental Health Service Administration, 2004), and rates of mental illness have remained unchanged (or are declining because of new pharmacological treatments) during a time of rising family homelessness. Again, how is it possible that domestic violence, mental illness and drug use are causing the family homelessness problem when rates of domestic violence, drug use and mental illness have declined or remained unchanged?

It is important to note that there are at least two areas where the family homelessness literature is supported by macro-trends on at risk families: (1) The decline in wages for unskilled workers, and (2) the destruction of public housing that provided a buffer against family homelessness. Each is discussed in turn.

The family homelessness literature clearly indicates the importance of family income and labor force participation as determinants of unstable housing situations that lead to homelessness (Wood et al, 1990; Shinn at al, 1998). In fact, according to a detailed study of 164 working poor mothers, 12 percent reported being homeless for some period of time in the past twelve months (Edin and Lein, 1997:113), and some of these spells are likely due to problems in the labor market (underemployment, unemployment, joblessness, or low-wages). The link between family homelessness and limited labor market opportunities for unskilled workers may have been exacerbated by the growth in full-time workers who remain in poverty. According to the Bureau of Labor Statistics, 5.9 percent of working families lived below the poverty level in 2001, up from 5.6 percent in the previous year (Mosisa, 2003). This number increased to 6.3 percent of working families in 2002 where it has remained unchanged (U.S. Department of Labor, 2005). As one might expect, two earner families are less likely to be working poor than single earner families. Mother-headed households had a working-poor rate of 23.0 percent and father-only households had a working-poor rate of 13.5 percent, while married parents had a working-poor rate of only 5.8 percent in 2003 (U.S. Department of Labor, 2005).

The overall 0.7 percent increase (from 5.6 percent in 2000 to 6.3 percent in 2002) in the working poor family rate may appear small; however, it represents hundreds of thousands of households. If ten percent of this population were to become homeless, that would represent a substantial increase in the family homelessness problem. Therefore, it would appear that the wage returns to work for those at the bottom of the wage distribution has worsened over the past few years, and may be causing upward pressure on the number of homeless – including families. However, the working poor rate remains below the 1993 high, so it is unlikely that changes in the low-wage labor market have aggravated the family homelessness problem beyond where it was in the early 1990s.

Much like having a well-paying job is a protective factor against homelessness, public housing and other low income housing subsidies have been shown to protect families from experiencing multiple homelessness spells (Bassuk et al, 1997) – even though these subsidies are not well-targeted to the homeless (Early, 2004). However, low income housing programs and policy especially public housing, has undergone substantial changes in the past ten years. In particular, the HOPE VI effort, combined with the low-income housing reform Act of 1998, has attempted to address substantial deterioration of the public housing stock, while promoting mixed-income replacement housing. Moreover, the 1998 Act gave local housing authorities increased flexibility in how they operate their programs, including giving preference to higher-income tenants even at the expense of the very poor. Over the past decade, hundreds of thousands of run-down public housing units have been demolished and replacement housing has been provided in a limited number of new mixed-income housing developments, as well as rental-based Section 8 vouchers. Low-income housing advocates are correct to point out that the number of replacement units is far less than the number of units that have been torn-down. These same advocates fear that the transformation of public housing has increased the number of low-income families who have no place to live.

Unfortunately, evidence on how these changes in the public housing program have impacted residents is not very comprehensive or systematic. However, we do have some indication of these effects (and whether they are causing more families to become homeless) from selected cities across the United States. The only national-level effort to track families affected by these low-income housing policy changes is being conducted by The Urban Institute. According to the study's director, "…we did indeed find a few people who had become homeless, but for the most part the unassisted renters were doing well. Several of them had earned their way off housing assistance; a few of them have become homeowners. So at this point…we did not find big indications of people becoming homeless" (Popkin, 2004).

In contrast, detailed research on Chicago's public housing transformation efforts indicates these structural policy changes may be having a dramatic effect on the family homeless problem. For instance, "[n]early 52 percent of squatters [i.e., non-lease tenants] report experiencing homelessness in the year after building closure. On average, a squatter moves at least twice (the mean is 2.7 times) in the year after building closure. 4% stay in Single Room Occupancy (SRO) dwellings and shelters, while 5% stay with friends or relatives…[And] one year after building closure 13 percent of the squatter population is homeless" (Venkatesh, et al., 2004).

A primary reason for these contradictory findings is that the national Urban Institute study is only tracking individuals and families with formal lease agreements with local housing authorities, whereas the Chicago study is also tracking those individuals who live in public housing illegally. Unfortunately, we have little or no national data on the number of public housing squatters, making it impossible to know exactly how many of these individuals and/or families may be at risk of homelessness as a result of national efforts to revitalize public housing. Nevertheless, the Chicago data seem to indicate that the changes being introduced via HOPE VI and the 1998 housing reform act, may be exacerbating the homelessness problem – particularly among illegal residents and families living in public housing.

In sum, the family homelessness literature has unfolded in a piece-meal fashion, and is disconnected from the theoretical paradigm that simultaneously recognizes both individual and structural factors that generate risk, as well as protection from homelessness where these factors can be immediate (proximate) or cumulative from the past (distal). The proliferation of family homelessness research, focused on narrow pieces of this paradigm (or typology), has established findings that appear counter-intuitive to many macro-trends for at risk families. As a result, the value of this literature to policy makers has been diminished since it has been unable to conduct research that can accommodate the complexity of the problem.

Families at-Risk of Being Homeless: A Comprehensive Empirical Inquiry

In order to expand our understanding of the current characteristics of homeless families, while comparing the importance of individual and structural factors that represent both proximate and distal risk and protective dimensions, we analyze data from the Fragile Families and Child Wellbeing Study. This new longitudinal birth-cohort sample of approximately 4,900 children born between 1998 and 2000, includes data on 3,712 children born to unmarried parents and 1,186 children born to married parents, as well as independent interviews with mothers and fathers at the time of the child's birth, one year after birth, three years after birth and five years after birth. Since the last wave of data collection is still ongoing, the proceeding analysis is restricted to the first three waves.

Data were collected in twenty U.S. cities with populations above 200,000, and the random stratified sampling strategy is designed to produce a representative cohort of non-marital births in large U.S. cities. The Fragile Families data is well-suited to the goals of this analysis because it captures a population of at-risk families and collects information on whether a respondent was homeless or in a shelter for at least one night in the year prior to the interview. In addition, the survey contains a large amount of socio-demographic and life-history information on each respondent, including questions that capture some of the structural dimensions that may be responsible for recent changes in the family homelessness problem discussed above. To supplement these individual measures, we collected detailed city-level data on the local economic environment, climate, housing affordability and availability, access to shelter beds and anti-loitering laws.

Overall, the number of homeless respondents in these data is small. At the 12 month follow-up, 140 mothers report being homeless in the prior year (or 3.2 percent), 98 fathers report being homeless in the prior year (or 2.9 percent), and 49 mothers and fathers both report being homeless in the prior year. At the 36 month follow-up, 110 mothers report being homeless in the prior year (or 2.6 percent), 54 fathers report being homeless in the prior year (or 1.6 percent), and 4 mothers and fathers both report being homeless in the prior year. Given the small number of fathers who report being homeless, as well as households where both the mother and the father report being homeless in the prior year, we focus our analysis on the sub-sample of mothers in the Fragile Families data.

Specifically, our analysis focuses on two different sub-samples of households at 50% of the federal poverty threshold: those mothers who report being homeless at the 12 month interview (n=140), and those mothers who report being homeless at the 36 month interview (n=110). It is important to note that these are two separate sub-samples with very little overlap; only 18 mothers report a homeless spell at both the 12 and the 36 month follow-up interviews. We categorize a mother as having been homeless if she answers positively to the following question: In the past 12 months, did you stay at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night?

Our analysis is organized around three research questions: What are the current characteristics of homeless families compared to a similar sub-group that did not experience a homeless spell during the study period? What is the relative impact of individual versus structural factors in explaining a family's exposure to a homeless spell? And, what factors seem to inoculate at risk families from experiencing homelessness?

Our strategy of analysis is to utilize our measure of homelessness as a dependent variable, comparing individual-level characteristics of those respondents that were homeless and those that were not. We attach the city-level characteristics to each individual record and estimate the impact of our individual-background characteristics and city-level measures on the likelihood of experiencing a homeless spell.

Table 1 provides a large number of characteristics of mothers and their households for each of the two homeless sub-samples. For comparison, we also show the corresponding statistics for a group of mothers who did not report a homeless spell at the appropriate follow-up interview but who were in households at 50 percent of the poverty line at the 1-year interview. We argue that this group of mothers is at-risk of homelessness. We first provide some basic demographic characteristics and then show characteristics pertaining to a mother's housing, economic status, health, drug use and violence, parental support, and community connectedness. As these latter characteristics can change over time, we show the mother's reports at the baseline interview and then at the 1-year interview. For each characteristic, we report whether the difference in the mean for the homeless sample is significantly different from the mean for the non-homeless comparison group.

Those mothers who report being homeless are slightly older on average and less likely to be immigrants compared to those that who report no homeless episodes during the study period. However, homelessness among these families is not linked to race, marital status, or the number of children. Mothers who report homelessness are more likely to have drug, health and violence problems, and their families are less able to support them in times of trouble. At the bottom of Table 1, we also see that mothers who experience homelessness at the 3-year interview were more residentially mobile prior to the 1-year interview.

Table 2 displays a few characteristics of the cities which may influence the probability of family homelessness. There is a lot of variation across the twenty Fragile Families cities in these characteristics. The economic strength of the cities range from Newark, New Jersey, whose poverty rate is 28% and whose median family income is less than $27,000 a year, to San Jose, California whose poverty rate is 9% and whose median family income is over $70,000 a year. The climate may have a large influence on the homeless population and this data includes three cities in Texas with very high year-round temperatures and cities like Milwaukee, Wisconsin whose average minimum temperature in January is 12 degrees Fahrenheit.

We measure housing affordability and availability of a city with three variables – fair market rent, the percent of apartments whose rent is less than 30 percent of the median family income, and the rental vacancy rate. These variables all come from the U.S. Department of Housing and Urban Development. As we can see in Table 2, there is substantial variation in these three measures across cities. Finally, we measure city-level homelessness policy with three variables – the number of shelter beds per 1000 people in the city, the percent of the total number of shelter beds that are reserved for families, and the number of anti-homeless laws which a city has enacted. Examples of anti-homeless laws include whether or not a city has established laws that prohibit vagrancy (closure of particular public places; obstruction of sidewalks/public places), loitering (loitering, loafing in particular public places or city-wide), sitting-lying (sitting or lying in particular public places or city-wide), camping (camping in particular places or city-wide), sleeping (sleeping in particular public places or city-wide), begging (aggressive panhandling, begging in particular public places or city-wide), and sanitation (urinating or defecating in public places or bathing in particular public waters). Data on anti-homelessness laws were compiled by the National Coalition for the Homeless – a non-profit advocacy organization – and represent the presence of such laws in 2004. Shelter bed data were tabulated by the U.S. Department of Housing and Urban Development's Continuum of Care initiative and capture the number of beds per city in 2004.

To evaluate the constellation of factors that best explain variation in family homelessness, we estimate the effect of these variables on the probability of being homeless at a future interview in Table 3. In the first column, we regress homelessness at 1 year on the characteristics of the mother at baseline to determine if any of these dimensions of her life at the time of her child's birth can predict her future homeless spell. In the third column, we regress homelessness at 3 years on the characteristics of the mother at the 1-year interview. In columns 2 and 4, we omit the homeless policies variables from the regressions because we believe that these variables may be acting as an indicator for cities with high levels of homelessness. That is, cities with a lot of homeless may be more likely to fund homeless shelters and pass anti-homeless laws. Thus, when we control for homeless policies, these variables may be absorbing all of the effects which may actually be attributable to other factors.

We find that immigrant status reduces a mother's risk for homelessness. At the 3-year interview, public housing residence and housing subsidies also appear to insulate mothers from the risk. Parental support is protective at the 1-year interview. Health problems, domestic violence, and high rates of residential mobility appear to be predictors of homelessness. Finally, the most important city-level predictors of homelessness are homeless policies. This finding has two possible interpretations. First, it may be that an abundance of homeless shelters encourages homelessness. Second, it may be that cities with high numbers of the homeless build more homeless shelters and institute anti-homeless regulations, as mentioned above. When the homeless policies are omitted in columns 2 and 4, we see that families living in high-rent cities are more likely to experience a homeless spell.

Discussion & Conclusion

Our analytic approach is designed to measure the multiplicity of individual and structural factors that may be associated with increased risk of becoming homeless, while also measuring those characteristics thought to protect families from this unfortunate hardship. The design of the Fragile Families Study allows us to estimate these effects on the actual experiences of at risk families. As a result, we are able to overcome the limitations of prior research that frequently omits structural factors because these studies are conducted in a single city, focuses only on those families that have been homeless without an adequate comparison group, or lacks potentially important individual and household characteristics on health, drug use, domestic violence, and informal social support.

Our approach provides the kind of analysis needed to establish the relative importance of those dimensions thought to shape homeless spells among low-income families. In so doing, it provides the kind of information that can help untangle the complex matrix of factors thought to influence family homelessness. We believe this type of analysis can help policy makers prioritize strategies that can have the greatest effect on reducing the number of families living in shelters or on the street.

Our analysis demonstrates the importance of both individual and structural factors. In particular, poor health, domestic violence, and residential mobility significantly increase the likelihood of homelessness even when controlling for city-level variation in housing affordability, local economic conditions, climate, shelter availability, and anti-loitering laws. Moreover, high unemployment, lack of affordable housing, shelter availability, and anti-loitering laws all significantly increase the odds of a family experiencing a homeless spell independent of individual- and household-level socio-demographic characteristics.

It is important to note that a number of factors thought to be important in explaining family homelessness did not help explain why some families in the Fragile Families Study became homeless. In particular, race, educational attainment, labor force participation, out of wedlock birth, welfare receipt, and drug use were not associated with homeless spells. Similarly, housing vacancy rates and climate had little or no effect. At risk families in our analysis do experience lower rates of homelessness because of protective factors. We observed small but statistically significant effects for informal familial social support, as well as some benefits of reduced homelessness as a result of receiving low-income housing subsidies.

Before concluding, it is important to highlight several limitations in our analysis. First, our measure of homelessness is somewhat crude and does not capture variation in the severity of homelessness spells. Sleeping in a homeless shelter for a few nights is substantially different from sleeping on the street for months; however, the Fragile Families Study is unable to distinguish the severity of homelessness spells or the number of homelessness spells. Second, the number of homeless families in the sub-samples is large enough to generate reliable estimators, but limits our ability to establish statistically significant coefficients. The robustness of our findings would likely improve with a larger sample of homeless families. Third, our study is restricted to the twenty cities in the Fragile Families Study and it is unclear whether our findings can be generalized beyond these places. This external validity threat may be overstated given the mix of cities by region, size, and level of deprivation; however, it is important that these results not be interpreted beyond the study sample. Forth, the assumed causal direction between our dependent and independent variables, i.e., simultaneity, may be reversed. For instance, we observed a strong positive relationship between a city's unemployment rate and the likelihood of a respondent reporting a homeless spell. This effect is observed at the 3 year interview but not at the one year interview and may indicate high-unemployment in a city causes family homelessness but it is also possible that homelessness causes higher unemployment rates in a city. Unfortunately, this problem can only be addressed though the longitudinal design of the Fragile Families Study and the use of future waves of data collection.

While future research will have to overcome these limitations, we believe our analytic approach is an innovative strategy for the study of family homelessness (and homelessness in general), and provides a framework for improving what we know about the problem of family homelessness. It provides a more coherent and comprehensive approach to the study of this complex social problem, while providing policy makers with the type of knowledge and understanding they need to craft effective interventions designed to keep at risk families from becoming homeless.

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