

The Effects of Welfare Reform on Housing Stability and Homelessness:

Current Research Findings, Legislation, and Programs

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Welfare Reform Presents New Housing Challenges to Low-Income Families

The Welfare Reform Act of 1996 fundamentally changed welfare in ways that may negatively impact the housing stability of current and former TANF recipients and their families. Time limited assistance and sanctions may worsen the housing situations of those who do not find living wage work, especially considering the severe shortage of affordable housing and housing assistance in the U.S. Although 1999 federal appropriations for the U.S. Department of Housing and Urban Development (HUD) include 50,000 new housing vouchers for families who receive welfare, the availability of housing assistance for welfare recipients will continue to fall far short of the need.

Early findings on the effects of welfare reform suggest that benefit loss makes it more difficult for families to pay rent and can worsen hardship. Social service organizations in many states report increases in the

numbers of families seeking shelter and other emergency services. Many state-level evaluations of families who have lost TANF benefits do not ask questions related to housing instability and those that do find little change in rates of homelessness. Further research that effectively locates the hardest to find respondents is necessary to fully understand the impact of welfare reform on homelessness.

Improved access to affordable, safe, and stable housing would decrease hardship and improve families' chances of moving successfully from welfare to work.

Such improvements would also decrease the risk of physical danger for women and children who experience domestic violence and who have few housing options other than staying with an abuser.

Policies Related to Housing and Homelessness for Welfare Recipients

Recent Housing Legislation and Appropriations Will Help Some, Put Others at Risk

Recent housing legislation and federal budget appropriations include provisions to provide new subsidies for people moving from welfare to work and make it easier for current TANF recipients to cover their housing costs, but also include provisions that may put sanctioned families at increased risk of homelessness. The majority of families receiving housing assistance contribute 30 percent of their incomes toward their housing costs; if a family's income changes because of changes in TANF benefits

due to time limits or increased earnings from work, their monthly rental payments are adjusted to reflect their new income. The Quality Housing and Work Responsibility Act of 1998 (QHWRA, Public Law 105-276) allows housing authorities to disregard increases in TANF recipient earnings for at least 12 months, making it possible for families to keep more of their earned income (National Low Income Housing Coalition, 1998a; Sard and Lubell, 1998). Although housing authorities usually require minimum rent payments, the minimum may be waived following benefit reduction or termination. However, the Act stipulates that families whose

incomes decrease due to sanctions (because of failure to comply with economic self-sufficiency requirements) cannot have their rents reduced accordingly. If these families fail to replace their lost income, they risk losing their housing.

The 1999 federal HUD appropriations fund 50,000 new Section 8 Welfare-to-Work vouchers and the President's proposed 2000 federal budget would increase this number even further. Public Housing Authorities are awarded Welfare-to-Work housing vouchers through a competitive bidding process, and the vouchers are then redistributed to families as Section 8 vouchers (see Box 1). To obtain the vouchers, housing authorities must agree to work with TANF offices and with local Welfare-to-Work programs. To be eligible to receive the vouchers families must qualify for, currently receive, or have received TANF benefits in the previous two years and must need housing to obtain and/or retain employment. Housing Authorities can use the vouchers for a range of purposes, such as to help families move closer to areas with better job opportunities, to reward families that maintain employment, or even to help supply new housing (Lubell and Sard, 1998).

While welfare to work vouchers promise to create closer links between some housing authorities and other social service agencies, the breadth of their impact may be limited for a number of reasons. First, because the QHWRA allows housing authorities to grant housing assistance to families with incomes greater than 30 percent of the area median income, some Section 8 vouchers and other housing assistance that would have previously gone to welfare recipients could become available to others at higher income levels. Given that in 1996 only 29 percent of welfare recipients received housing assistance (U.S. GAO, 1998b), it is unlikely that the new Welfare-to-Work vouchers will significantly reduce the huge number of eligible families waiting for such assistance. Further, because the vouchers are awarded to housing authorities and other programs through a competitive grant process, they are unlikely to serve eligible families equitably across different geographic regions.

The vouchers also do not address the extreme shortage of affordable housing. Many housing units (potentially up to 300,000) previously reserved for low-income families and supported with federal funds, will soon be eligible to be put on the private market at rents unaffordable to families living at or below

poverty ("A Loss of Housing," 1999). Low-income housing stock is also being lost through the demolition or disposal of aging public housing units (Ranghelli, 1999). While displaced tenants will be provided with housing vouchers similar to the Welfare-to-Work vouchers, they will be of little use to families if they are unable to locate affordable housing on the private market.

To download the Notice of Funding Availability for the Welfare-to-Work Section 8 Assistance Program for FY1999, go to <http://www.hudclips.org> and choose "Current NOFAs".

To address the lack of affordable housing the **National Coalition for the Homeless** has proposed the development of a \$50 billion Community Housing Investment Trust (ComHIT) that could be used to create capital or subsidies to acquire, renovate, construct, or preserve one million units of rental housing for low-income families and individuals throughout the United States. The trust would be financed through a combination of federal, state, and local public funds and the private sector. For more information on the proposed Trust, contact Mary Ann Gleason, (202) 737-6444, ext. 310, maegleason@aol.com.

Some States Reduce TANF Benefits for Those with Housing Assistance

Several states count housing subsidies as income in determining eligibility for TANF benefits and reduce benefit levels accordingly. Connecticut, Florida, Rhode Island, and Maryland currently consider the value of housing subsidies in determining TANF benefits. Benefits in these states are typically reduced by \$65 a month or less, and families' benefits are affected differently depending on the type of housing assistance they receive.

State housing agencies and HUD will lose income when families with housing assistance lose TANF benefits. Because families receiving housing assistance typically pay a set percentage of their income in rent, if TANF benefits are reduced because of housing assistance receipt, or time limits, and that income is not replaced by other sources, these families will contribute a smaller portion of their rent than before benefit loss. In these cases state housing agencies will have to use their HUD dollars to make up lost rental payments (National Council of State Housing Agencies, 1998). For example, proposed

legislation in Minnesota would reduce TANF benefits by \$100 for families that receive housing assistance, which in turn would reduce local housing revenues. If the bill is passed, housing officials estimate they will lose \$30 a month for each TANF family, requiring a 3 percent increase in their annual budget to cover lost rental payments (U.S. GAO, 1998b; 1998c). Because federal housing assistance funds are limited, the reduction in welfare recipient contributions to rental costs could mean that HUD would have to reduce the total number of households served (U.S. GAO, 1998b). Thus the financial impact of welfare reform on HUD will be affected by families' ability to replace lost TANF benefits with income from other sources (U.S. GAO, 1998c).

HUD Housing Assistance Programs

The U.S. Department of Housing and Urban Development (HUD) sponsors three major housing assistance programs: public housing, tenant-based Section 8 rental assistance, and project-based Section 8 assistance (see Sard and Daskal, 1998, for more information on these programs). **Public housing projects** are owned and operated by local Public Housing Agencies and typically include multiple dwellings that are only inhabited by those who are eligible for the program. Under the **tenant-based Section 8 rental assistance program** recipients are provided with vouchers to rent housing on the private market. Maximum payment standards are set by individual housing authorities and families generally receive vouchers as long as they are eligible. **HUD's project-based Section 8 assistance program** allows families to live in rental units on the private market that have been subsidized by HUD. These buildings are owned and operated by private for-profit or non-profit organizations that are contracted to provide some subsidized housing through HUD. Under these programs, most recipients are required to pay 30 percent of their incomes in rent and HUD pays the remainder of the rental costs.

Advocates in New Mexico successfully blocked the state's original TANF plan which called for the reduction of TANF benefits for those who received housing assistance. Under the plan, which stated that the full amount of any housing assistance must be counted as income, many families would have lost all of their benefits. Because the plan had not been approved by the New Mexico state legislature before its implementation, the New Mexico Center on Law and Poverty brought suit, and a judge ruled that the

TANF plan was unconstitutional. The new plan, the New Mexico Work Act, states that housing subsidies cannot be counted as income and increases the TANF grant of families not receiving housing subsidies by \$100.

Meeting TANF Work Requirements May Be Especially Difficult for Homeless Welfare Recipients

The federal welfare legislation does not require states to exempt homeless individuals from work requirements or time limits. However, some state plans do allow for exemption from work requirements and time limits in cases of serious hardship. According to the U.S. Department of Health and Human Services, as of August 1998 at least nine states reported that they allow exemptions based on hardships, but it is unclear whether this means that they grant exemptions for homelessness. Homeless families that are not exempted from time limits could face the nearly impossible task of simultaneously living in a shelter, working, arranging child care, and trying to locate secure housing before emergency shelter time limits run out.

New York City will soon begin enforcing its workfare requirements among residents in the city's homeless shelters. If homeless welfare recipients living in shelters do not participate in workfare they will have their benefits sanctioned and be expelled from the shelter. In addition, former TANF recipient families who lost benefits for failure to comply with work or other requirements will be expelled from shelters if they do not comply with the state workfare and other rules. If these families have no other means to secure lodging, their children will be referred to child protective services (Bernstein, 1999).

To reduce the difficulties homeless families face in meeting TANF work requirements, the **San Francisco Council on Poverty and Homelessness**, with other non-profit organizations, advocacy groups, and business leaders, worked with county commissioners to change the allowable work activities so that homeless TANF recipients can count the time they spend looking for housing toward their work requirement. The coalition presented a position paper to the county (that was supported by local organizations and businesses) that outlined local housing problems and described the difficulties faced by homeless families. Businesses also signed on in

support of the paper, expressing concern about hiring individuals without stable housing arrangements. More information about this work can be obtained from Rebecca Vilkomerson, San Francisco Council on Poverty and Homelessness (415) 357-4673.

Policy Questions

- ◆ How will welfare-to-work housing vouchers be administered to assist those moving from welfare to work? Will preferences be given to working

families and if so, will families engaged in training and/or education programs be eligible for the vouchers?

- ◆ Will HUD take steps to ensure that the competitive bidding process for housing vouchers allows for geographic diversity in access?
- ◆ Will Congress appropriate more funding to make up for the loss of housing assistance for poor families because of the new income eligibility requirements?

Research Findings on Housing and Homelessness Among Welfare Recipients

Welfare Recipients Move Frequently

Welfare recipients experienced serious problems with housing stability prior to welfare reform and these problems continue in the current policy environment. A Connecticut study found that almost 50 percent of 5,508 AFDC recipients studied moved at least twice in the two years prior to the survey (Bloom, Andes, & Nicholson, 1998). In a Florida study of 603 welfare recipients, between 55 and 58 percent of study participants had moved at least once in just over two years (Bloom, Farrell, Kemple, and Verma, 1998).

Some research suggests that benefit loss increases rates of moving. A survey of food pantry and other human services clients in seven U.S. communities, analyzed by the Children's Defense Fund and the National Coalition for the Homeless, found that 23 percent of former TANF recipients said they had moved in the last six months because they could not pay their rent, while 11 percent of current recipients had moved (Sherman, Amey, Duffield, Ebb, and Weinstein, 1998).

High moving rates do not necessarily indicate that all those who move go to lower quality housing, and the nature of changes in housing quality may differ according to the economic conditions of the state. A study of 137 former TANF recipients in Iowa found that of the 30 percent who moved after losing their welfare benefits, half reported moving to better quality housing, while 22 percent said they had moved to worse quality housing (Fraker, Nixon, Losby, Prindle, & Else, 1997). This may be explained by the fact that approximately 40 percent of those who lost

benefits experienced increases in their monthly income. Improvements in housing quality could also result from welfare recipients moving in with others who have better housing arrangements.

The degree to which welfare recipients report having to move in with others differs tremendously by state and these varied research findings may be influenced by differing sample selection methods and response rates across studies. A six-state survey of 674 former and current welfare recipients contacted in-person found that 25 percent of former recipients said that they had to live with others to afford rent, while only 15 percent of current recipients did so (Sherman, et. al, 1998). A telephone survey of 349 former welfare recipients in New Orleans found that 21 percent of those studied had to move in with others one to five months after losing benefits (Mancoske, Kemp, & Kindlhorst, 1998), while a phone survey of 560 respondents who had lost benefits in the past 11 months in Kentucky found that only two percent had moved in with others (Cummings & Nelson, 1998). The lower incidence of moving in Kentucky may be the result of a low response rate (17 percent).

While moving in with others may sometimes be a resourceful coping strategy, such arrangements are often temporary and can lead to over-crowding. Few studies measure the extent of crowding in housing arrangements and the impact that such arrangements have on families' housing stability over time. Further research is needed to assess the capacity of family and other support networks to provide for the housing needs of families who lose TANF benefits.

A Lack of Affordable Housing Makes Paying Rent Difficult

Because of high rental costs, a lack of affordable housing, a shortage of housing assistance, low wages, and low TANF benefit levels, many families have difficulty paying rent. The availability of rental units affordable to low-income renters has declined persistently in recent decades. While in 1973 there were approximately 4.9 million low-cost, unsubsidized rental units in the private market, this number fell to 2.8 million units by 1995 (Daskal, 1998). The recent economic expansion in many sections of the U.S. economy has not improved the availability of low cost rental units (U.S. HUD, 1998a; 1999).

A recent study of housing affordability in 661 counties and 345 metropolitan areas in the U. S. conducted by the **National Low Income Housing Coalition** (1998b) found that in 64 percent of the communities studied, low-income workers would need to earn at least double the minimum wage to afford the rent of a two bedroom apartment at the fair market rent.¹ In three of the worst counties, a minimum wage employee would have to work 160 hours per week to afford a two bedroom apartment.² An analysis of 1995 American Housing Survey data by the **Center on Budget and Policy Priorities** found that 78 percent of low-income working families who rent spent 30 percent or more of their income on rent and utilities (Daskal, 1998). According to HUD, seven out of ten families with extremely low incomes (below 30 percent of the median) who do not receive housing subsidies spend more than half of their incomes on rent (U.S. HUD, 1998a)

A significant proportion of welfare recipients and other low-income families report difficulty meeting their housing costs. A representative survey of 44,461 households in the U.S. found that 28 percent of parents with incomes below 200 percent of the poverty level reported problems paying their mortgage, rent, or utility bills in 1996-97 (Wigton & D'Orio, 1999). These problems are worse for welfare recipients, and even more difficult for families who lose their cash assistance, especially if they are not able to replace lost benefits with living wage work. A study in South Carolina found that 18 percent of 395 former AFDC recipients got behind in their rent or other housing payments after losing cash benefits, while 12 percent reported that they had these difficulties while they were receiving welfare benefits (South Carolina Department of Social Services, 1998).

Further, a survey conducted by social service agencies in six states found that 48 percent of those no longer receiving benefits said that in the past six months it had become harder to pay rent while 33 percent of current recipients said the same (Sherman, et. al, 1998).

Some States Report High Eviction Rates

Threat of eviction can be a particularly serious problem for welfare recipients who lose benefits. Wisconsin officials report an overall increase in court-ordered evictions, up almost 14 percent in 1998 compared to 1994 (Held, 1999). Advocates attribute this steep increase to reforms of the welfare system that began with state waiver programs. A Milwaukee study of 134 unemployed families with closed AFDC or TANF cases who also received food stamps found that 29 percent had been threatened with eviction and 10 percent had been evicted following benefit loss (Wittman and Verber, 1998). In a Michigan study of 67 former recipients who were sanctioned, 12 percent were evicted from their homes after losing benefits (Colville, Morre, Smith, & Smucker, 1997).

Emergency Programs Report Increases in Families Seeking Shelter While Formal State Evaluations Find Little Change in Homelessness

Many surveys conducted in emergency service settings report that the rate of families seeking shelter has increased following welfare reform. Researchers in California, New Jersey, New York, and Wisconsin report increases in homeless persons seeking shelter, and many attribute these changes to new welfare policies (Barrera, Erlenbusch, & Vodopic, 1997; Hernandez, 1998; Homes for the Homeless, 1998; Huston, 1998). In a ten city study of 30 social service agencies, 90 percent of the agencies said that they witnessed an increase in family homelessness in the six months prior to the survey (Homes for the Homeless, 1998). Shelter Task Force officials cited welfare reform as the cause of shelters in Milwaukee being full two months earlier than usual in 1998 (Huston, 1998). In a study of shelters in Atlanta, 59 percent of 161 homeless women surveyed said that their welfare benefits had been stopped or reduced in the previous year (Task Force for the Homeless, 1997). Most of the women interviewed experienced welfare cuts and homelessness within two months of each other.

Among studies conducted outside the context of emergency services, the extent of homelessness experienced by welfare recipients ranged from 3 percent of the sample in Michigan to 12 percent in Wisconsin (Colville, Morre, Smith, & Smucker, 1997; Dodson, Joshi, & McDonald, 1998; Whittmann, 1998). Those state-level studies that compare homelessness rates among former and current recipients show little apparent effect of benefit loss on homelessness. In South Carolina, 3 percent of the 345 former recipients studied said they had to go to a homeless shelter after leaving welfare while 9 percent said they had had to do so while receiving welfare (South Carolina Department of Social Services, 1998).

A study of 742 TANF families in Indiana found that those who lost benefits in the 12-18 months of the study period experienced 4.6 mean days with no place to stay while those who continued to receive benefits had 7.4 mean days with no place to stay over the same time period (Fein, 1997). However, these studies did not report rates of homelessness separately for those who had lost benefits due to sanctions and those who stopped receiving welfare because of increases in earnings.

The **National Law Center on Homelessness and Poverty** has surveyed the experiences of 44 homeless families who receive TANF in Washington, DC and the potential barriers they face in meeting TANF requirements. The results of the study will be released in late Spring, 1999. More information about the study is available from Laurel Weir or Katelyn Berntson (202) 638-2535, <http://www.nlchp.org>.

Access to Housing Assistance is Uneven

Despite recent funding increases, there is a severe shortage of housing assistance for all low-income families, including those who receive welfare. Many families spend years on waiting lists for housing assistance (Kingsley, 1997)³. In 1996 only 29 percent of welfare recipient families received housing assistance (U.S. GAO, 1998b). In seven state-level studies reviewed by IWPR, the percent of current or former TANF/AFDC recipients who resided in public or subsidized housing varied greatly by location (see Table 1). Only 15 percent of 15,683 recipients studied

in Los Angeles received such assistance (Freedman, Mitchell, & Navarro, 1998), while in Massachusetts a significantly larger proportion of respondents (51 percent) lived in public or subsidized housing (Dodson, Joshi, & McDonald, 1998). These differences are likely due in part to varied sampling techniques in combination with variations in the availability of assistance.

Given that many welfare recipients who stop receiving benefits are employed at or near the minimum wage (Parrott, 1998), the lack of affordable housing and housing assistance is likely to continue to cause serious financial hardship and put many families at risk of homelessness unless greater access to subsidies and affordable housing becomes available. Further, an increased availability of housing assistance would help families move off of welfare by stabilizing their housing, freeing up funds to pay for work-related expenses such as child care and transportation, and allowing them to move closer to jobs (Nelson, Sard, and Lubell, 1998). Although increases in housing assistance have been budgeted for fiscal year 2000, these increases will fall short of serving the 71 percent of welfare recipient families and numerous working poor families who currently do not receive any housing assistance.

To help TANF families reduce the amount they must pay in rent and provide housing assistance to families as they wait for federal subsidies, the Minnesota Housing Agency sponsors a state-funded rental subsidy program called **Rental Assistance for Family Stabilization (RAFS)**. In 1997 the state legislature allocated \$5.5 million dollars for 1997-98 to provide monthly \$200-\$250 state housing subsidies to families who receive TANF cash assistance. To be eligible, families must be receiving TANF, must not already be receiving a housing subsidy, must pay more than 30 percent of their income in rent, and have an employment plan developed with their case worker or other approved agent. Families can receive this subsidy for up to three years, but program administrators report that most families use the subsidies for approximately one year or until they receive housing assistance from their local housing authority. Program administrators hope that funding for 1999-2000 will remain at current or higher levels. For more information on the program contact the Maggie Demco, Program Manager, 1-800-657-3647.

Table 1: Housing Status of Current TANF Recipients in Welfare Reform Studies

Study	Percent in Public or Subsidized Housing	Percent in Emergency or Temporary Housing
Connecticut	34	1.2
Los Angeles, CA	15	.4
Florida ¹	30	NA
Illinois ²	19	NA
Indiana	32	NA
Massachusetts	51	11
Washington ³	39	NA

NA=not asked/included in study

⁺ In comparing 1996 HUD calculations on the percent of AFDC recipients with housing assistance and the figures reported in these studies, it seems that two studies mentioned here over-sampled recipients who receive housing assistance. HUD calculations indicate that in Florida approximately 22 percent of the AFDC population also received housing assistance while in Washington only 19 percent did. For a full list of HUD figures on the percent of AFDC families receiving subsidies by state, see Sard and Daskal (1998).

¹ Bloom, Andes, & Nicholson, 1998, ² Chicago Urban League, 1998, ³ City of Seattle, 1998.

Research Questions Related to Housing Availability and Homelessness

- ◆ What are the differences between current TANF recipients and former recipients in terms of rates of eviction, moving in with others, and homelessness?
- ◆ How much do rates of homelessness differ between those who lose benefits due to sanctions and those who leave welfare for other reasons?
- ◆ What types of housing arrangements do families utilize as they leave welfare, and what is the quality of their housing arrangements?
- ◆ How do sanctions, time limits, and work requirements affect the housing options of women who experience physical or emotional abuse?

Methodological Considerations and Good Research Practices for Measuring Housing Outcomes

Studies Need to Pay Special Attention to Sample Selection, Response Rates, and Tracking Methods

Some of the variation in findings on the effects of welfare reform on housing and homelessness can be explained by methodological differences in the studies. Increased attention to methodological issues and cross-study consistency will improve our understanding of the potential relationship between welfare reform policies and housing instability and homelessness.

Those families who experience the worst housing outcomes are the most difficult for researchers to find and stay in touch with. Sample selection techniques, response and attrition rates, and tracking methods can strongly influence whether a research study has the capacity to report on those who are faring poorly in addition to those who are doing well. Studies conducted by phone or in-home interview often unintentionally under-represent welfare recipients who cannot afford phone service or who are homeless. Those who leave welfare for good jobs are also more

likely to have phones and less likely to have moved compared to those who are unemployed or employed at low wages. Similarly, families receiving benefits are easier to locate than those who have lost benefits, because their TANF records are more likely to have current contact information. In addition, longitudinal studies of welfare recipients often have high attrition rates, or rates of sample decrease over time, and analyses of sample attrition indicate that those who drop out of studies are worse off than those who remain (Huggins & King, 1998).

Half of the state-level studies examined by IWPR for this newsletter could only locate 30 percent or fewer of those individuals originally identified for inclusion in the sample. Findings from studies with low response rates are likely to reflect the experiences of welfare recipients who are doing relatively well. To combat the difficulty of locating welfare recipients, some researchers carry out extensive efforts to improve response rates. For example, researchers with the **Michigan Family Independence Agency**, in their study of sanctioned welfare recipients, tried to contact potential respondents at their home address at

least three times (Colville, Morre, Smith & Smucker, 1997). Researchers also talked to neighbors, landlords, or other relatives to try to locate potential respondents. Even with these procedures, interviewers were only able to locate 53 percent of those identified for the study sample.

One way that researchers can capture the experiences of current or former welfare recipients who are faring poorly is to conduct surveys in emergency service settings. This method, however, creates its own sampling bias, by excluding those welfare recipients who are doing relatively well. To obtain a complete picture of the housing outcomes of welfare reform policies, it is important to carry out research both in emergency service settings, and through phone and in-person surveys in a non-emergency context.

Surveys Need to Include More Questions on Housing and Homelessness

Knowledge of the impact of welfare reform policies on housing is limited by the extent to which studies include questions about housing. In addition, cross-state comparisons of housing outcomes will not be possible until housing questions are asked more routinely. Of the 37 studies reviewed by IWPR for this newsletter, approximately half included questions about housing problems and/or assistance, and those that did failed to ask about the type of assistance received. Information about type of assistance received, such as tenant-based vouchers (that allow recipients to move to another location), project-based housing, or public housing assistance, can help researchers determine the types of housing assistance that best help families transition from welfare to work.

One study that successfully explored a range of housing issues was conducted by the **South Carolina Department of Social Services** (1997). Their survey of families leaving the Family Independence Program included questions about being behind in rent payments, if respondents had ever moved because they could not afford housing, if they had been to a homeless shelter, and about utility and phone shut-offs. Respondents were also asked to specify whether any of these incidents occurred while they were receiving welfare and/or after losing welfare benefits, and were asked if they currently received free housing from a parent or other relative.

None of the studies examined for this newsletter asked questions about housing quality, crowding, or neighborhood safety. Especially for those families living in shared housing, it is important to ask about the number of individuals living in the household and the number of rooms in the home. Also, many families may be forced to live in neighborhoods that they consider dangerous or unsafe. Unsafe neighborhoods can hinder self-sufficiency by making parents reluctant to leave their children to participate in work activities. Finally, few surveys ask whether a family's homelessness led to family breakup or to a child having to change schools. Housing instability and frequent school changes have been linked to lower reading and math skill achievement and greater rates of school drop-out (U.S. GAO, 1994).

Examples of Community-Based and Participatory Research on Homelessness

Community-based and participatory studies can allow for widespread data collection when funds are limited, provide immediate insight to participating service providers, and can empower low-income individuals by involving them in monitoring the circumstances that affect them. The **National Welfare Monitoring and Advocacy Partnership** (NWMAP) is coordinating a national study of welfare reform outcomes that involves service providers and grassroots organizations in the collection of data.

A single survey instrument is being administered in more than 18 states, with most surveys being administered to clients of food pantries, homeless shelters, and other social service agencies. Because the same survey is being used in all sites, the study will allow comparisons both within and across states. In addition to questions about employment, access to food, and experiences with the welfare system, the survey includes a number of questions about housing stability, such as if respondents recently became homeless, have moved in with others, and if others have moved in with them because they could not afford rent. The survey will allow communities to document the effects of local policies, the needs and problems of low-income individuals in their area, and the services that best promote their well-being. Four waves of data will be collected in 1999. For more information about NWMAP, or to receive a community monitoring packet with a copy of the survey instrument, contact Mina Kim at the Children's Defense Fund, (202) 662-3552.

The **Roofless Women's Action Research Mobilization** (R-WARM) is a team of formerly homeless women who are studying homeless women's experiences in Massachusetts. The team uses their first-hand knowledge of homelessness to inform the survey instrument, to conduct effective and sensitive interviews, and to make recommendations on how to reduce homelessness (Kennedy, 1996). The findings of their first report, "Lifting the Voices of Homeless Women" (1997), demonstrate the major needs of women experiencing homelessness, including: decent and safe housing, stable jobs paying

adequate wages, and lives without the threat of violence. The researchers make a number of recommendations including: centralized preventative services that help families avoid homelessness; the development of programs that ensure long-term economic stability; and increased access to shelter. The team also publishes educational materials on issues related to being "roofless", lobbies at the state level, and does advocacy work. For more information on R-WARM, contact Mikala Benbery at the Women's Institute for Housing and Economic Development, (617) 367-0520, ext. 11.

Domestic Violence Increases the Threat of Homelessness for Welfare Recipients

Domestic violence is a common cause of homelessness among women and any attempts to serve the housing needs of welfare families must consider the potential role of violence in women's housing options and stability. A ten-city study of 777 homeless parents (the majority of whom were women), found that 22 percent had left their last place of residence because of domestic violence (Homes for the Homeless, 1998). Another study of parents living in shelters or transitional housing in New York City, reported that 45 percent had witnessed or been victims of domestic violence at some point in their lives ("Homeless Families Today," 1998).

A large portion of welfare recipients experience domestic violence at any given time (Center for Survey Research, 1997; U.S. GAO, 1998; Johnson and Meckstroth, 1998; Olson and Pavetti, 1996), which means that without significant housing support, many are at risk of homelessness or continued violence. Of 846 participants in a life skills program in New Jersey from 1995-97, 15 percent reported that they were currently experiencing physical abuse and 25 percent reported that they were currently subject to verbal or emotional abuse (Curcio, 1997). Of a sample of 734 women receiving AFDC in Massachusetts in 1996, 20 percent had experienced violence in the past 12 months and 65 percent had

been victims of domestic violence at some point in their lives (Center for Survey Research, 1997). In the absence of TANF benefits, women who experience domestic violence may be at increased risk of homelessness or compelled to live with a former or current abuser to avert homelessness.

Proposed legislation introduced by Representatives Conyers (D-MI), Morella (R-MD), and Roybal-Allard (D-CA) on January 19, 1999 would expand housing resources for women who experience domestic violence, including welfare recipients. The **National Task Force on Violence Against Women** is working to support the reauthorization and expansion of the Violence Against Women Prevention Act of 1994 (VAWA). The new bill, VAWA 99 [H.R. 357], proposes a number of housing provisions that would increase access to transitional housing and battered women's shelter services for women who experience domestic violence. The bill proposes an allocation of \$50 million toward the Stewart B. McKinney Supportive Housing Program for transitional housing services for victims of domestic violence and would increase funding for domestic violence shelters from \$72.5 million in 1999, to \$120 million in fiscal year 2000, and would provide increasing funding over the next five years. For more information contact Susheela Varky at the McAuley Institute (301) 588-8110 ext. 264.

Innovative Programs Provide Stable Housing and Training Opportunities

The typical emergency shelter allows homeless families to stay no more than thirty days, which is not usually enough time to save enough money for a

deposit, find affordable housing or develop the means to pay rent. Transitional housing programs, where they exist, are an excellent alternative to shelters

because they provide families with up to two years of affordable housing and the supportive services needed to secure long-term housing.

Women Opting for More Affordable Housing Now (WOMAN, Inc.) is one such transitional program that focuses on the housing needs of women who have experienced abuse. The group is working in Southeast Texas in partnership with local emergency and domestic violence shelters to build and provide transitional housing for women leaving abusive partners. The programs will allow women and their families to live in subsidized housing for one to two years in a supportive environment as they become self-sufficient. Each housing project has a Resident Management Organization made up of project residents. They serve as advisors on all aspects of the project and its programs. The first project, in Pasadena Texas, includes 30 units, a community center, and a daycare facility. The project's ultimate goal is to build transitional housing that can be used by each shelter system that reflects the goals and culture of the shelter that the women initially went to for help. Thus programing and services that women first accessed at the shelter continue once they are in more stable housing. The existence of such facilities also reduce the chance that women will be forced to return to abusers for housing once they have used up their time at the emergency shelter and/or their welfare benefits have run out. For more information on WOMAN, Inc. contact Michaele Wormly (713) 621-3434.

Other housing programs are finding unique ways to bring job training and other resources to families where they live. The **Train and Gain** job training and employment program in New York prepares homeless parents for employment in various fields. One of the Train and Gain programs, the Self

Employed/Enterprising Daycare (SEED) program prepares homeless parents to become self-employed licensed family daycare providers. Any parents residing in a Homes for the Homeless shelter in New York City are eligible to participate in the program. To join the program parents must first participate in a pre-training assessment and orientation. Then qualified parents complete a ten week apprenticeship with weekly occupational learning and business development workshops. Participants gain business and workplace literacy and learn about self-employment and family daycare provision. Many program participants become employed as day care providers and then, after obtaining housing, open their own home-based daycare centers. The program is run by **Homes for the Homeless** and the **Institute for Children and Poverty**. For more information, contact Homes for the Homeless: (212) 529-5252; hn4061@handsnet.org; <http://www.HomesfortheHomeless.com>

Neighborhood Network Centers, currently accessible to residents in more than 576 public housing properties across the U.S., provide residents with computer training classes and equipment. The centers are administered through partnerships between HUD, local housing authorities, and in some cases community colleges and adult education programs. The number of TANF residents in the complex is taken into account when selecting sites for the centers. Although the number of programs available at each center varies by location, most programs provide residents with Internet access and training in basic education, GED certification, computer literacy, and job search techniques. For more information about the centers, contact the Neighborhood Networks Information Center, (888) 312-2743 or visit their website: <http://www.hud.gov/nnw/nnwindex.html>.

More Housing Resources and Research Needed

Families leaving welfare need improved access to affordable and safe housing. Increased resources for housing assistance and affordable housing development will improve chances of self sufficiency and decrease the risk of homelessness among those who do not find adequate employment. Improved integration of housing, TANF, and other supportive services can help families overcome barriers to employment and build skills that allow them to attain living wages and avoid homelessness. Research that thoroughly tracks the housing needs and circumstances of current and

former TANF families can identify at-risk populations, gaps in services, and effective interventions.

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Endnotes

¹The fair market rent represents the 40th percentile of apartments newly available on the market.

²The three counties were Nassau County, New York, Suffolk County, New York and Fairfield County, Connecticut.

³According to a new report from HUD, the average wait for a Section 8 voucher in 1998 was 28 months. The average wait time was 10 years in Los Angeles and Newark, eight years in New York City, and five years in Memphis and Chicago (U.S. HUD, 1999).

New Welfare-Related Resources

The Center on Budget and Policy Priorities has launched the *Affordable Housing Policy and Welfare Reform Listserv*. The purpose of the listserv is to facilitate the exchange of information on the intersection of housing and welfare policy among housing and welfare professionals, researchers, policy analysts, policymakers and foundation representatives. To subscribe to the list, send an e-mail to majordomo@lists.cbpp.org that reads: subscribe housingwelfare. Questions about the listserv should be directed to Barbara Sard or Jeff Lubell at: housing@cbpp.org or (202) 408-1080.

State Investment in Income and Asset Development for Poor Families (January 1999) explores policies that impact economic security for low-income working families including current and former TANF recipients. The report discusses states' investments in asset development programs that are accessible to TANF recipients and those leaving welfare. The report is available from the Center on Hunger and Poverty, Tufts University, Medford, MA 02155; Tel. (617) 627-9356.

Characteristics and Financial Circumstances of TANF Recipients (December 1998) presents the first round of TANF data from each state as reported to the Department of Health and Human Services. Data presented include state-by-state break downs of the numbers of adult and child recipients of TANF, demographic characteristics of families receiving benefits, work participation and employment rates, and distribution of families by reason for grant reduction (sanction, recoupment, or other). The data are available from the United States Department of Health and Human Services, Office of

Planning, Research and Evaluation, Washington, DC 20447 at Tel.(202)690-7148 or off the web: <http://www.acf.dhhs.gov/programs/opre/particip/index.htm>.

Welfare to What? Early Findings on Family Hardship and Well-Being (December 1998) focuses on the transition and well-being of families under welfare reform and highlights innovative programs at the state level that promote work and well-being. The report, by the Children's Defense Fund and National Coalition for the Homeless, compiles research findings from state and local studies to describe the well-being of current and former welfare recipients. Copies of the report are available from the Children's Defense Fund, 25 E St., NW, Washington DC 20001; Tel. (202) 662-3542; E-mail: cdmonitor@Childrensdefense.org; Website: www.childrensdefense.org.

Welfare Recipients Who Find Jobs: What Do We Know About Their Employment and Earnings? November 1998. By Sharon Parrot (November 1998) of the Center on Budget and Policy Priorities. The report uses information from unemployment insurance records and surveys in various states. Employment rates, earnings, occupations, and benefits of TANF recipients who receive jobs are explored. The report is available from the Center on Budget and Policy Priorities, 820 First Street, NE, Suite 510, Washington DC 20002; Tel. (202) 408-1080, Fax(202) 408-1056 E-mail: center@cbpp.org; Website: www.cbpp.org

Back copies of IWPR's *Welfare Reform Network News* can be downloaded from IWPR's website: <http://www.iwpr.org>

IWPR's Welfare Monitoring Listserv

To promote coordinated research, programs and advocacy, IWPR manages a listserv (electronic bulletin board) devoted to the discussion of welfare reform. This listserv provides a daily forum for more than 800 researchers, students, welfare recipients, advocates, administrators, policy makers, and service providers to share information on research, policy, and activities related to poverty and welfare reform. Information such as calls for papers and conference information are also welcome posts to the list. You can subscribe to the list by sending an e-mail message to: listserv@american.edu with the command: SUBSCRIBE WELFAREM-L Your Full Name.

The listserv software can read your Email address automatically. When you sign up you will receive a welcome message providing further instructions for the listserv. For more information on the listserv contact the listserv administrator at: adminwm@www.iwpr.org.

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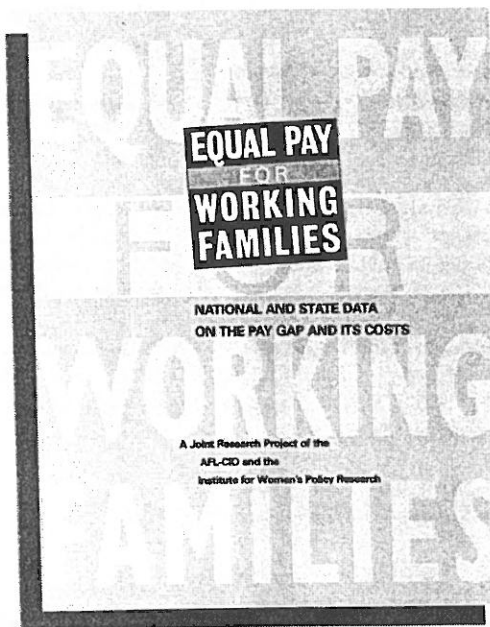


ON COMMON GROUND: PROMINENT WOMEN TALK ABOUT WORK AND FAMILY

Includes interviews with:

- Judy Woodruff
- Susan Molinari
- Linda Chavez-Thompson
- Janice Weinman
- Mary Matalin
- Gail Shaffer
- Carole Simpson
- Iris Chang
- Ellen Levine
- Irene Natividad
- Kathleen Kennedy Townsend

The Road Not Taken ♦ Early Life ♦ Juggling ♦ Myth and Reality



Equal Pay for Working Families

- ♦ If married women were paid the same as comparable men, their family incomes would rise by nearly 6 percent, and their families' poverty rates would fall from 2.1 percent to .08 percent.
- ♦ If single working mothers earned as much as comparable men, their family incomes would increase by nearly 17 percent, and their poverty rates would be cut in half, from 25.3 percent to 12.6 percent.
- ♦ If single women earned as much as comparable men, their incomes would rise by 13.4 percent, and their poverty rates would be reduced from 6.3 percent to 1 percent.
- ♦ Working families in Ohio, Michigan, Vermont, Indiana, Illinois, Montana, Wisconsin and Alabama pay the heaviest price for unequal pay to working women, losing an average of roughly \$5,00 in family income each year.