

*Nyden*

**PROMISES MADE, PROMISES BROKEN ...**

**THE CRISIS AND CHALLENGE: HOMELESS FAMILIES IN CHICAGO**

by

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## EXECUTIVE SUMMARY: An Introduction

Homelessness is a serious problem that strikes at the core of our society. It is a human tragedy that is affecting record numbers of the poor across the country and is disproportionately affecting minorities in large urban centers like the city of Chicago. Locally, an estimated 40 percent of the 40,000 homeless are families. While these numbers are startling, they do not tell the real story, and often mask the human dimensions of the tragic condition of trying to raise children without a stable home. Although the general public recognizes the problem among single adult women and men, it is often more difficult to associate the problem with families because they tend to be less visible on our streets and alleyways.

This research report allows us to become personally acquainted with just a few of these families. The women's personal stories substantiate the hardship of being homeless and the difficulty of balancing their needs and those of their children when families have extremely limited resources. Though the circumstances are tragic, these women possess unusual strength and determination to make better lives for themselves and their families.

To gain a better understanding of the problem and how it affects poor families, two Loyola University researchers interviewed 258 homeless women living in Chicago shelters. The result is Promises Made, Promises Broken: the Crisis and Challenge of Homeless Families in Chicago. This study was undertaken for and with the Chicago Institute on Urban Poverty, a public policy, research and advocacy department of Travelers & Immigrants Aid, and its collaborative partners, the Chicago Coalition for the Homeless, the Public Welfare Coalition, and the Chicago Abused Women's Coalition. The intent of the study was to learn directly from homeless women of the barriers and special challenges they face in securing and maintaining housing; the coping

strategies they have used; the complexities of their lives in the shelter system; and the impact of homelessness on their children. This compelling report outlines the scope and nature of the problem of family homelessness, and identifies immediate and long-term policy solutions.

This report is divided into two sections. Part I represents the research report and the policy recommendations that stem directly from the research findings. Part II includes policy recommendations developed by the Advisory Committee that address institutional issues beyond the research findings. These recommendations are listed by the type of activity required--legislative or administrative advocacy--as well as the governmental level of intervention required (i.e., federal, state, or local). The report can be purchased in two ways: the entire document, which includes Part I and Part II; or separately, as individual units. However, there are a limited number of copies of the individual reports. For further information contact: Sabrina Robinson, Chicago Institute on Urban Poverty, Travelers & Immigrants Aid, 327 S. LaSalle Street, Suite 1500, Chicago, Illinois 60604.

"I need work. I need day care. I need to find a place to live."

--Ruth, a homeless mother in Chicago --

Ruth and her children are a part of the fastest growing segment of the nation's homeless population--families. In fact, homeless families now account for an estimated 40% of Chicago's 40,000 homeless people. As depressing as the numbers seem, they often mask the human dimensions of the tragic condition of raising children without a stable home.

The twelve-month research project was carried out in close collaboration with a Steering Committee composed of representatives from the Chicago Coalition for the Homeless, the Public Welfare Coalition, and the Chicago Abused Women Coalition. In addition, the researchers met regularly with a 24-member Advisory Committee representing a range of organizations and agencies that serve women, children, and the poor.

Between June 1989 and February 1990, 25 in-depth interviews and 198 structured interviews were conducted with mothers residing in five transitional shelters. In addition to providing rich stories of the experiences these women have had, the interviews conducted in the first phase of the study provided input for the survey instrument in the second phase of interviewing. An additional five in-depth interviews and 30 structured interviews were conducted with mothers seeking assistance at a drop-in crisis counseling center. The shelters are located in different areas of Chicago, and the women interviewed represent a racial cross-section of the city's homeless families residing in shelters.

Of the 228 women interviewed in the survey phase, 77% were African-American, 12% were white, 10% were Hispanic, and one percent were Native American. Fifty-two percent of the women were between the ages of 25 and 34; 58% had less than a high school education; only 12% were currently married.

Although homelessness is a tragedy for any adult, those even more severely affected are the children. The average number of children for the overall sample was 3.3; 48% of the women had one or two children; 36% had three or four; and 15% had more than four children. Many of these children are experiencing episodic homelessness during their prime developmental years. Of the 333 children with their mothers in the shelters at the time of the interview, 54% were no more than five years of age, and another 36% were between the ages of 6 and 11. Further, a striking percentage of these families were separated: approximately 50% of the women had all or some of their children living apart from them.

The major findings of this report are divided into six areas: housing, welfare policy, education and employment, domestic violence, children, and emergency services. At the end of each section we have listed a few of the legislative and administrative policy recommendations developed by the Advisory Committee.

### HOUSING

A lack of decent, affordable housing has been cited as one of the most significant causes of homelessness in this country. The study found that for women with sole responsibility for their children, finding and maintaining housing is even more difficult because they simply do not have the financial means to afford rental housing.

1. The most frequent reasons for being without housing were abuse or harrassment by a partner, eviction or fear of imminent eviction, rent increases, or a late welfare check. An examination of the women's housing histories show that these are the same factors that have led many of them in and out of homelessness for years.

- 46% of the women had at some time left their housing because of abuse.
- 24% had left housing because of harassment by an ex-partner.
- 33% of the women had been evicted at some time in their lives.
- 30% left their homes because they feared eviction.
- 32% lost their homes due to rent increases.
- 19% lost housing because of a late or missing welfare check.

2. Most women experienced long periods of housing instability before arriving at a shelter. The women averaged over seven different residences in the three years preceding their move to a shelter, and 3.5 residences in the single year before arriving at a shelter. Over 40% had lived in overcrowded conditions just before coming to the shelter. The strain produced by doubling up with friends and relatives over time had clearly taken its toll on the interpersonal relationships.

3. The housing the women had most recently lived in was, in many instances, substandard.

- 51% of the women had lived without heat in the winter.
- 39% had lived with no safe place to receive mail.
- 29% had lived without secure locks on the doors and windows.
- 17% had lived with no electricity.
- 16% had spent some nights during the past three years with no regular shelter at all (i.e., living in a car, abandoned building, or garage).

4. The difficulties in reentering the housing market are extreme. Almost half of the shelter residents surveyed had stayed in at least one other shelter during the preceding three years. Discrimination by landlords because the family receives public assistance or has children is a serious problem for

poor women, but the most serious deterrent to securing an apartment is coming up with a security deposit. More than three-fourths (76%) of those who had trouble finding housing said they could not afford a security deposit.

5. Many of the women did not consider a Chicago Housing Authority (CHA) apartment a priority housing option because of their fears for their own safety and that of their children. However, a significant number would live in CHA if apartments were available. Almost one-third had lived in CHA in the past, but very few had lived in a Section 8 apartment or had a Section 8 certificate.

6. Many women are in family relationships marked by friction. This, combined with the paucity of resources usually available to their relatives, severely limits the number who can count on living with a family member when a crisis occurs. Fewer than one in five indicated they could live with a parent or sibling.

#### AFFORDABLE HOUSING RECOMMENDATIONS

##### FEDERAL

1. Support comprehensive federal housing legislation such as the Omnibus Housing Bill (SB 566, HR 1180).

2. Support the efforts of the National Low Income Housing Coalition and local housing advocates to restore funding for low-income housing programs to at least 1980 levels. Work with housing advocates to persuade federal, state, and local officials to take a public stand on this issue.

### STATE

3. Launch an extensive publicity campaign to raise public awareness about illegal discrimination of landlords against families. Push the Illinois Department of Human Rights (IDHR) to develop an aggressive policy to prevent discriminatory practices by landlords.
4. Work with local housing community groups to advocate for increased funding for the Illinois Housing Trust Fund.
5. Push for an adequate appropriation to implement HB 3058, which establishes the state's first Homeless Prevention Bill.

### LOCAL

6. Advocate that the city of Chicago increase its funding allocation to affordable housing efforts to at least three percent of the corporate budget, and increase Community Development Block Grant dollars in this area as well. If not already available, commission a study that compares local and state funding commitments to housing with other midwestern states or large urban centers.
7. Expand funding sources for the Chicago Housing Trust Fund in support of local affordable housing efforts.
8. Although now a place of last resort for many low-income families, CHA is a major source of low-income housing in Chicago. Every effort should be made to restore the 7,000 vacant units for community residents who need them.



## WELFARE INCOME AND HOUSEHOLD MAINTENANCE

Most of the women in the study (64%) were currently receiving public assistance and food stamps; another 19% had received public aid in the past. The average monthly cash allotment from the Illinois Department of Public Aid (IDPA)--\$367 for a family of three--does not even come close to meeting the "fair market" rent of \$580 for a two-bedroom apartment in the city of Chicago. Combined with \$277 in food stamps, the monthly income of \$644 brings a family of three to only 73% of the federal government's poverty-level income, and covers only 47% of Illinois' State Standard of Need, established by the Illinois Department of Public Aid.

1. More than half of the women who received welfare had also had the experience of being sanctioned; 38% of those who had been sanctioned had been so more than once. To be sanctioned means having checks reduced or stopped for a period of time as a result of not following an IDPA regulation. The most common reason for sanctioning was failure to appear at a child support meeting. Many women complained that the noncompliance occurred as a result of their not receiving their mail.
2. In 60% of these cases, sanctioning created housing problems for the women. Among the poorest women, familial and financial support networks were frequently so meager or strained that little informal assistance was available when income was eliminated. Many of the women were unaware of the emergency assistance programs available in Chicago.
3. The public aid system in Chicago is frustrating and confusing to its clientele; perceptions that IDPA staff were insensitive and not helpful ran high.

4. While many of the women were aware of IDPA's Project Chance, few had used the program and very few had found jobs through it. Of the total sample of 258 women, only one was currently holding a job that was found through Project Chance. (It should be noted that homeless individuals are exempt from participation in Project Chance).

### INCOME MAINTENANCE RECOMMENDATIONS

#### FEDERAL

1. Liberalize assistance rules related to income from paid labor to help families meet basic needs without penalty. Stringent income policies "punish" those who are able to work.
2. Exempt the \$50 child support pass-through from consideration as income in determination of food stamp allotments. Child support payments that are less than one-half of a welfare grant should be given directly to the public aid recipient with no penalty on cash assistance or other entitlement benefits.

#### STATE

3. Increase public aid grant levels in Illinois.
4. Place a moratorium on sanctions that will result in homelessness. Evaluate the current system to determine the impact of sanctions and its relationship to homelessness.
5. Adopt administrative procedures that would be initiated by public aid recipients to inform landlords when an assistance check has been delayed and there is a possibility of eviction. When requested by the recipient, a letter

should be sent directly to the landlord from IDPA.

6. IDPA caseworkers should receive disciplinary action for discourteous or inappropriate behavior toward public aid recipients. A system should be put in place to reward outstanding caseworkers and discipline those in violation of IDPA employee conduct guidelines and policies.

7. Information regarding an appointment for recertification or a child support hearing should be included with monthly assistance checks to insure that the information is received.

8. Remove the \$3 million cap on the IDPA emergency assistance program and increase the funding available to meet the emergency needs of poor people.

#### EDUCATION, TRAINING AND EMPLOYMENT

A high school diploma or equivalency is a rudimentary requirement for most employment opportunities in today's job market. Once a young pregnant woman drops out of high school, motherhood will severely limit her opportunities to complete her education.

1. Almost 60% of the women did not complete high school. The main reason for dropping out was pregnancy; 40% of the women who dropped out cited this reason.

2. The need for further education or training was widely recognized by the women who had enrolled in classes and training programs in significant numbers. Many of the women had enrolled in programs offered by proprietary schools, but few emerged with certificates or jobs. The barriers to their successful completion included lack of child care, lack of regular housing and a permanent address, and lack of information.

3. The women's job histories--and most had worked--were marked by sporadic employment in low-paying jobs. More than half of those who had worked had not held a job for more than two years; and 45% of those who had worked had never earned more than \$5.00 per hour.

4. Some women were unable to continue employment when they moved to the shelter because of the shelter's rules. A 9:00 p.m. curfew precludes night jobs. A rule that a mother must care for her own children at all times precludes child-care arrangements that could allow employment to continue.

### EDUCATION AND EMPLOYMENT RECOMMENDATIONS

#### FEDERAL

1. Welfare reform must become a high priority. In addition, the Family Support Act must be adequately funded to underwrite the real costs of transitioning public aid recipients from welfare to work.

2. Improve coordination among job-training programs at the federal, state and local levels that are designed to serve low-income populations.

#### STATE and LOCAL

3. Educators, community groups, local school councils, parents and other interested parties must come together to devise creative programs to keep young people in school. Meaningful school-to-work transition programs should also be developed that include year-round paid employment for non-college bound youths.

4. Increase state and city resources that support pregnant students in the school system. Supported programs would include counseling, continued access

to education, and access to community agencies. Every effort should be made to help pregnant students, at a minimum, obtain their high school diplomas.

5. The state must make provision of child care and medical insurance top priorities for low-income families as employment supports. Advance current efforts to implement the new child care referral network through the United Way, and work for passage of the Act for Better Child Care.

6. Enact a statewide policy to insure a certain percentage of jobs for entry-level, low-skilled individuals--especially minorities and women--for all public work projects that receive city or state funding.

#### ABUSE AND HOMELESSNESS

While the study finds that homelessness among women with children is due primarily to inadequate financial resources, domestic violence emerged as a major contributing factor. It is important to note, however, that regardless of why a woman leaves permanent housing, it is limited income that will most often prevent her from obtaining a place of her own.

1. Almost half of the women (46%) indicated that they had at some time left their housing because of an abusive husband or boyfriend. There are indications that even this high figure is an underestimate of the true extent of abuse among the population of homeless women. Two out of five women who were homeless due to abuse were not in the domestic violence shelter.

2. Abused women were less likely than non-abused women--23% compared to 32% --to have sought housing with a relative within the past six months. This may have been because of an unwillingness to put themselves or others at risk if they were found by their abusers.

3. Abused women were also less likely than the other women--31% compared to 60%--to have been referred to their current shelters by the Department of Human Services (DHS). At the same time, most of the abused women placed by DHS were not in a domestic violence shelter and consequently not receiving the counseling and support directed at their experiences with abuse.

4. Abused women were slightly more likely than the other women--49% compared with 40%--to have had prior shelter experiences.

5. All of the women had seen changes in their children since becoming homeless. The abused women were unique, however, in that a significant minority (25%) indicated that they had seen positive changes in their children since arriving at the shelter. This was clearly due to the fact that the children were now in a nonviolent setting.

6. Hispanic women are particularly vulnerable. They are often living in relationships of extreme dependence, and are unable to speak the language or negotiate their way through American society. They are frequently in fear of legal reprisals, and they often have no relatives to whom they can turn. They appear particularly reluctant to leave an abusive situation.

### DOMESTIC VIOLENCE RECOMMENDATIONS

#### FEDERAL

1. Additional Section 8 certificates should be made available to meet the emergency needs of battered women and their children. Certificates should be prioritized for the homeless.

2. Support SB-2754, the Violence Against Women Act of 1990, which would allow victims greater access to justice and protection by establishing

domestic violence as a form of discrimination.

#### STATE and LOCAL

3. Actively work with and support domestic violence advocates toward better enforcement of the Illinois Domestic Violence Act, including education of police, state's attorneys, and the judicial system.
4. Increase funding for nonresidential domestic violence programs to assist abused women who seek services before, after, or in lieu of shelter-based programming.
5. Encourage a better relationship between domestic violence and shelter providers to promote domestic violence-specific services in homeless shelters.
6. Increase visibility of abuse hot line numbers at homeless shelters, currency exchanges, grocery stores and other appropriate places women frequent. Meet with the domestic violence community to determine the feasibility of launching a major media campaign in the Chicago metropolitan area.

#### HOMELESS CHILDREN

Homeless mothers want the same things for their children that all parents want: safety, comfort and security. They also want their children to have good futures. And while it is perhaps too early to know the specific effects of homelessness on children, there can be no benefit to a population of young people growing up in shelters, unable to attend school, without a safe place to sleep or enough food to eat.

1. The 194 mothers interviewed in the shelters in the survey phase of the study had a total of 521 children. The vast majority were single parents with sole responsibility for their children.

2. Fifty percent of the women had all or some of their children living apart from them. While in about 20% of these cases the children were over 18, the vast majority of these mothers were separated from young children.

3. Shelter rules frequently exclude older male children from residence. Of the women who were separated from minor children, 14% mentioned the age of their male children as a reason for the separation. Other reasons for separation were not wanting to disrupt a child's schooling (16%) and feeling they were unable to provide adequate care for the child (24%).

4. More than one-third of the women in the shelters had had contact with the Department of Children and Family Services (DCFS), usually as mothers.

- 66% of the mothers had contact with DCFS because they were accused of abandoning or neglecting their children.
- 24% had contact because they were without shelter.
- 22% were accused of child abuse.
- 16% had contact because their boyfriends or husbands were accused of child abuse.

5. Few women (7%) indicated that a child had ever been taken from them because they did not have a proper place to live. On the other hand, a much larger number (37%) indicated they had at some time feared that their children might be taken from them.



6. Of the 333 children who were with their mothers in the shelters at the time of the interviews, 54% were no more than five years of age; another 36% were between the ages of 6 and 11. Forty-four percent of the mothers noted negative emotional changes since they had come to the shelter; 35% saw negative behavioral changes. A number (12%) felt that their children's health had deteriorated.

7. The lack of a stable home takes a serious toll on children's educational progress. A majority (52%) of the mothers of school-age children indicated their children had missed more than one week of school since they had been homeless. Almost two-fifths said their children had transferred schools two or more times during the school year. The interviewers noticed many school-age children in the shelters on school days.

8. The children's health is a concern to many women. They especially fear the consequence of a serious accident or illness. Twenty-seven percent of the women had neither health insurance nor medicaid coverage. Among those who had coverage, one-quarter indicated at least one of their children was not covered.

#### CARE FOR CHILDREN RECOMMENDATIONS

##### STATE and LOCAL

1. Raise state public aid grant levels.
2. Increase revenue to expand services within transitional shelters to provide on-site support programs for children such as day care, educational and recreational activities.

3. Request that Illinois Coordinating Council on the Homeless, in concert with shelter providers, review their regulations regarding male children staying with their mothers in shelter facilities.
4. Appoint an ombudsman to develop a coordinated, comprehensive service plan for homeless families in Illinois. Advocates and organizations active in the homeless field should push the Mayor and Governor to achieve this goal.
5. Review DCFS procedures for removing children for "environmental neglect". Request meeting with new DCFS director to develop a more humane policy around "indicated cases" related to poverty to reduce removal, and to reunite families more quickly when children have already been removed.
6. Press the Chicago and Illinois Human Rights Commissions to enforce ordinances banning housing discrimination against women with children.
7. Establish an internal policy within the Board of Education for quick transfer of student records for homeless children that includes disciplinary action for principals who do not adhere to regulations. Work with State Board of Education to implement statewide policy on this issue.
8. Provide emergency monthly bus passes for homeless individuals while residing in shelters.

#### THE USE OF EMERGENCY SERVICES

The Chicago Department of Human Services (DHS) is a major provider of emergency services in the city. DHS plays a key role in connecting homeless families with shelters by use of a 24-hour hot line, a network of community offices throughout the city, and special teams who seek out people needing shelter.

1. The women in the survey were familiar with DHS and had relied upon its services. Almost three-fourths of the women (72%) had either gone to or called a DHS office at some time in the past, usually to locate temporary emergency housing. About half of the women said that DHS referred them directly to the shelter in which they were interviewed. In contrast to their experiences with IDPA, most of the women found DHS staff to be helpful (89%) and sensitive (83%).

2. Although there are a number of shelter hot lines operating in the city, few women in the sample had ever called one. Only 24% had ever called a shelter hot line; three out of four of those who had indicated they received help in the form of placement, referral or information.

3. For many of the women interviewed, living in a shelter was not a new experience. While most of the women were in their current shelters for the first time (96%), almost half (46%) had stayed in other shelters at some time during the previous three years. More than two-thirds had only one prior stay. More than one-third of the women indicated they had at some time been turned away from a shelter.

#### EMERGENCY SERVICES RECOMMENDATIONS

##### LOCAL

1. Evaluate existing DHS hot line system.
2. Establish a citywide data collection system for existing shelter services throughout the Chicago metropolitan area. Research and identify model systems in other cities.

3. Implement a central information system on entitlement and support service programs (i.e., day care, employment, emergency services) that could prevent homelessness within Chicago.

#### CASE STUDY OF A CRISIS CENTER

A drop-in crisis counseling center on the city's North Side was included in the study in order to gain some information on a slightly different population at risk: those who are precariously housed. In fact, the study found that many of these women were simply at a different point on the continuum from being permanently and securely housed to being literally on the street. If the interviews had occurred somewhat earlier or later these women too might have been in shelters, since many of them clearly had insufficient income for the rents they had to pay and many of them had been abused.

However, there were some differences between the shelter group and this group of women, most of which were attributed to the community in which they were living, or the particular services available at the center.

- Significantly greater numbers of these women (40%) had managed to access the Section 8 system, either with a designated apartment or a certificate.
- Most of these women had found their IDPA caseworkers to be sensitive and helpful, probably a positive reflection on a particular local office.
- More of the women were aware of sources of emergency assistance. The center was significantly more successful in connecting women with the resources of the community than were most of the shelters. At the same time, the center is located in a community

that has comparatively more resources.

The most important characteristic of this center, in the eyes of the women, seemed to be the human contact and care that was provided. Unlike the bureaucratic offices of IDPA or DCFS, at the drop-in center the women frequently found a friendly and supportive counselor.

In addition to recommending structural policy changes at national, state and local levels, the report concludes by suggesting that the mothers need someone who is on their side and willing to listen to them. The report also argues that much more attention, concern and resources need to be directed toward children who are in the shelter system. Activities, supervision, affection, care and counseling are all desperately needed by hundreds of children in Chicago's shelters. Finally, the report recommends that the communities of the city must be a major focus of whatever programs are developed to address the needs of homeless families. Shelters are a necessary transitional resource, but should not be institutionalized as an acceptable form of housing for the poor. The ultimate depository of new resources and housing should be the communities which hold the fabric of human social life.

## CHAPTER 1: INTRODUCTION

Ellen became a mother for the first time close to her eighteenth birthday. She had tried to finish her senior year of high school during her pregnancy but found herself still three credits short of the degree requirements when school ended in June. Later that month her baby boy was born. Ellen planned to pick up the last course she needed during summer school, but her plans never materialized because she had no money for a baby-sitter. That summer Ellen applied for public aid.

Ellen told us of a troubled childhood. After her stepfather's death when she was seven, Ellen's mother became a drug user and frequently beat Ellen and her younger brother and sister. Ellen's grandmother became aware of the abusive situation and eventually intervened, with the result that the three children were placed by the state in a group home; Ellen was fourteen at that time. Eventually Ellen went to live with a foster family, but she ran away from that home after a frightening experience in which, as she describes it, the foster mother and her daughter tried to kill her.

After this occurrence Ellen stayed with her grandmother for a while and then with an aunt. She told us she was happy living with her aunt and uncle and cousin, but her father made her leave their home because he believed lies that her mother told him about "men and drugs and so on" at her aunt's house.

Ellen's father took her to live with him and his girlfriend and it was while living there that Ellen gave birth to Darrell. Shortly after the birth, however, Ellen and Darrell left her father's home because she could no longer get along with her father's girlfriend.

Ellen tried living with her mother again but found that to be intolerable: "She was taking my money and treating me real bad." Again Ellen sought refuge

at her grandmother's house. But shortly after that her grandmother moved, leaving her apartment in the hands of one of Ellen's cousins, Mike. Ellen decided to stay on in the apartment with her cousin. This arrangement broke down after a short time because Mike, a cocaine user, would take Ellen's money; if she resisted, he beat her up.

Again Ellen turned to a parent--this time her father--for help. Her father took her into his home, but his new girlfriend insisted that Ellen and Darrell leave. "We were too disruptive," says Ellen. Ellen begged her father to leave with her so they could get an apartment together, but he chose to remain with his girlfriend. "He put me out," says Ellen. "His girlfriend was more important to him than his own daughter and his first grandchild."

Ellen is in tears as she speaks of her relationship with her father and her mother. By the time Ellen left her father's, she had used up all her options. With no place to turn, she took her baby and went to the police station. The police called the city's Department of Human Services, which sent someone to pick up Ellen and Darrell and take them to the South Side Shelter. "I hate it here," says Ellen, "but I had no place else to go. It's hard when you're by yourself."

Since Darrell was born a year ago Ellen has received welfare, but for the last four months her usual \$250 grant has been reduced to \$95 because she missed a child support appointment. "My mail was going to Mike's house," she says. "I wasn't there so I didn't get it."

When we talked with her Ellen had been at the shelter for three weeks. She was worried about Darrell's health. The day we spoke the baby had a rash and a fever. Ellen says there is a lot of sickness in the shelter. "The little kids will just take another baby's bottle and begin drinking it and then drop

it on the ground. If your baby picks it up all those germs are passed. Some mothers don't watch their kids."

Her frustration with the shelter's rules comes through in the interview. She can't take a night class to complete her high school degree because she couldn't get back to the shelter before the 9:00 p.m. curfew. She can't keep juice in her room for the baby, although he needs liquids. And she claims the shelter food, sometimes cold, sometimes spoiled, makes her son sick. Because they usually can't eat the food, both Ellen and Darrell have lost weight since arriving at the shelter. Darrell's father remains in close touch with Ellen. He wanted to take the baby and care for him when the baby was sick, but the shelter wouldn't let him. "They said if the baby was out of the house one night we would have to leave." Nor will the shelter allow Ellen's sister to visit; no visitors is the rule. When we go with Ellen to her room to see her baby, we notice there are infants napping on both lower and upper bunk beds. With no adults present and inadequate guard rails, the arrangement seems unsafe. Why are there no cribs, we wonder?

Ellen really wants a place of her own when she leaves, but acknowledges that she will probably have to live with her boyfriend. Only their pooled resources will be able to pay the rent and even that will work only if the job for which he is training works out. "He's going to be working as a security guard at Robert Taylor Homes, from midnight to 8:00 a.m. He'll be making \$9.20 an hour." What seems like a lot of money to Ellen would not be nearly enough to induce most people having other options to consider such a high-risk job.

At the end of the interview Ellen mentions that she is pregnant but plans to have an abortion, although her boyfriend is urging her to have the baby. Ellen is sad and fragile, an adolescent who never had a secure childhood of her



own, now with a baby who has not yet known a home of his own.

### Homeless Mothers

Aspects of Ellen's experience were replayed over and over again in the lives of the other mothers we interviewed. While some may have had only one or two unfortunate events touch their lives, there were others, like Ellen, who had numerous miserable experiences packed into a young life.

Like Ellen, most of the women we interviewed in the shelters had not completed high school and most dropped out because of pregnancy. Like Ellen, most of the young mothers found that the lack of child care stood in the way of further education or employment. Most of the women we talked with had long periods of housing instability before coming to the shelter, for most, their income cannot meet the rent for even a very modest Chicago apartment. Many had such serious family problems that they could no longer count on their relatives for assistance. Like Ellen, most of the homeless women have been victims of abuse by parents, relatives, husbands, or boyfriends. Like Ellen, most of the women we interviewed are on public aid and, also like Ellen, many of them have been sanctioned by the system for not following its rules.

The root causes of homelessness for many Chicago women can be found in Ellen's story. Despite the fact that each woman's history is unique, patterns clearly emerge.

### Women, Poverty, and Abuse

Fully one-third of the families headed by women in this country live in poverty.<sup>1</sup> And growing numbers of families are headed by women: in 1984 12% of

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<sup>1</sup>Institute for Women's Policy Research, "Fact Sheet" (Washington, D.C., 1989).

all white children and 70% of all black children were born to single mothers. In eight of Chicago's poorest black neighborhoods, female-headed families range from 58% to 79% of all families.<sup>2</sup>

Women employed in full-time jobs still earn, on the average, only 64% of what full-time male employees earn; nationally, this translated into an average annual salary of \$14,780 for women workers in 1984.<sup>3</sup> In Chicago's black communities studied by William J. Wilson, 59% of the women living in extreme poverty areas had a household income of less than \$7,500 a year.<sup>4</sup> This is very close to the \$7,524 a year that a woman on welfare in Illinois receives in cash and food stamps to support herself and two children for a year.

Families on public assistance have especially suffered in the recent past. In Illinois and throughout the United States, the level of public assistance has declined dramatically in the last two decades. In 1990, the buying power of a public aid recipient's dollar was less than half of what it was in 1974. Since 1985, there has been only one increase in the state of Illinois, a 7.5% grant increase this year. Even with this increase, however, a public aid recipient in Illinois receives a cash grant that provides less than half--only 47.2%--of the state's own standard of need.<sup>5</sup>

While the growing poverty among women became evident in the 1970s, leading

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<sup>2</sup>Local Community Fact Book: Chicago Metropolitan Area. (Chicago: The Chicago Fact Book Consortium, 1984).

<sup>3</sup>Ruth Sidel, Women and Children Last: The Plight of Poor Women in Affluent America (New York: Penguin Books), 61.

<sup>4</sup>Loic J.D. Wacquant and William Julius Wilson, "The Cost of Racial and Class Exclusion in the Inner City." in *THE ANNALS* 501 (January, 1989):22.

<sup>5</sup>Center on Budget and Policy Studies, "AFDC Benefits in Illinois: Inadequate to Cover Basic Living Costs, Low by Comparison to Other States". (Washington, D.C., June 22, 1990).

to much discussion of the feminization of poverty<sup>6</sup> the impact of this economic deprivation on women's housing assumed greater proportions in the 1980s as housing itself became an ever more scarce resource. By 1983, one study reported, 32% of Chicago families headed by women were unable to pay their rent and 22% had their utilities shut off because they could not pay the bills.<sup>7</sup> Nationally, nearly three out of five poor renter households spent over half of their annual income on housing costs in 1985.<sup>8</sup>

The housing crisis hit all low-income residents, fueling the growth of the homeless population, which is now estimated by the Chicago Coalition for the Homeless to be 80,000 in the state of Illinois and 40,000 in Chicago. Women with children, always the group with the fewest resources, has been the fastest growing sector of that homeless population; the coalition estimates that 40% of Chicago's homeless are now families. Yet very little is known about the survival strategies for women and children who find themselves without housing in Chicago. More and more, families have been showing up at shelters, and more and more have been turned away for lack of space in those shelters. But what experiences precede a woman's decision to seek help at a shelter? And were there points in the process of becoming homeless where some intervention would have allowed the

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<sup>6</sup>Ruth Sidel, in Women and Children Last, presents a good historical perspective on the relationship between gender and poverty, as does Diana Pearce in a number of works, including "The Feminization of Poverty: Women, Work and Welfare" (1986) and "The Feminization of Ghetto Poverty" (1983). Paul Zopf summarizes much of the recent data in American Women in Poverty (New York: Greenwood Press, 1989).

<sup>7</sup>Fay Lomax Cook et al. Stability and Change in Economic Hardship: Chicago 1983-1985. Hardship and Support Systems in Chicago, Vol.2 (Evanston, Ill: Northwestern University, Center for Urban Affairs and Policy Research, August 1986).

<sup>8</sup>Cushing N. Dolbeare, "Out of Reach: Why Everyday People Can't Find Affordable Housing" (Low Income Housing Information Service, Washington, D.C., September, 1989).

families to stay housed? These are the questions we set out to address in this study.

Homelessness among women and their children, then, is largely a problem resulting from inadequate financial resources. Yet another factor that emerged in our interviews plays a major role in depriving women of housing. This is the widespread physical abuse of women. Women have long been victims of male abuse in American society but the incidence appears to be escalating. One recent study found that 60% of all married women will be abused by their husbands at some time in the marriage.<sup>9</sup> In Illinois, domestic violence took 200 lives in 1986.<sup>10</sup>

It is common knowledge by now that domestic violence towards women is found in all economic and racial groups. Victims of abuse, however, who are without independent financial resources and without personal and social support systems are more likely to find themselves also without housing if they attempt to leave an abusive partner. With limited income, few job skills, little familiarity with the legal system, and in some cases a limited grasp of English, such women are caught in the tragic dilemma of being victims at home or victims in the marketplace. Frequently, they are both.

#### Women and Housing in Chicago

All of the factors discussed above have merged to produce a housing crisis for women and children both nationally and in Chicago. The declining supply of affordable housing and the increase in women's sole responsibility for their children, at a time when the financial resources available to women either

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<sup>9</sup>Christi Parsons, "Abuse of women more than meets eye, doctors learn," Chicago Tribune, August 26, 1990, sec. 2.

<sup>10</sup>Needs Assessment Committee, United Way of Chicago, "Assessing Human Needs" (October 1989).

through employment or welfare are increasingly inadequate, has produced a situation where a crisis was predictable and probably inevitable. Overwhelmingly, the reason why women in Chicago do not have adequate housing is that they do not have a source of income sufficient to meet the costs of rental housing.

In 1989 the fair market rent for a two-bedroom apartment in Chicago was \$580.<sup>11</sup> Fifty percent of the city's renter population could not meet this rent on their median income of \$23,400. A worker would need to earn almost \$11.00 an hour to meet this rent without going above the guideline of paying 30% of his or her income on rent. A woman who is supporting herself and her two children through Aid for Families with Dependent Children (AFDC) would need to spend more than 150% of a month's cash grant (\$367) for rent on such an average apartment. As Tom McNulty of the Chicago Low-Income Housing Trust Fund said, "You don't need to be a rocket scientist to know there's a problem here."<sup>12</sup> The reasons for the acute lack of affordable housing both nationally and locally are at the same time extraordinarily complex and very simple. The economics of the construction industry; escalating land and labor costs; the complexities of the real estate financing industry; the escalation of high-risk, up-scale ventures and greedy investors epitomized by the savings and loan scandal--all of these would need to be explored in depth to understand the process by which the country has arrived at its current housing crisis.

In addition, the federal government after 1980 simply withdrew from any

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<sup>11</sup>All figures in this paragraph are from Cushing N. Dolbeare, "Out of Reach: Why Everyday People Can't Find Affordable Housing" (Report prepared with the assistance of Alison Feighan for Low Income Housing Information Service, Washington, D.C., September 1989).

<sup>12</sup>Chicago Tribune, August 22, 1990.

commitment to support construction or subsidy of housing for low- and moderate-income families. In 1977 the government funded the building or rehabilitation of 400,000 low-cost housing units, according to the Washington-based National Low Income Housing Coalition. In 1987 the federal budget provided for only 80,000 new or rehabilitated units. Overall, there has been a 70% decrease in the federal housing budget since 1980.<sup>13</sup>

Housing in the United States is not widely perceived as a right in the way, for example, that education is. Rather, housing is seen as a commodity to be bought and sold in the marketplace. Unfortunately, it is a commodity that is increasingly out of the reach of many families.

Recent years have seen a considerable whittling away of housing at the lower end of the scale in Chicago. An estimated 70,000 rental units were lost in the city to demolition, abandonment, or conversion during the decade of the 1970s; most of these were low-cost rental units. Over 50% of the rooms in single-room-occupancy (SRO) hotels were lost between 1973 and 1985. In addition, almost 10%--approximately 7,000--of Chicago Housing Authority family units are vacant due to management and maintenance problems.<sup>14</sup>

This is not to say that there are no other causes of homelessness. Mental illness, alcoholism, and drug abuse are widely cited in the literature as prevalent among the homeless. While we saw few obvious cases of mental disorder, we were interviewing a population that had already been selected as appropriate

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<sup>13</sup>Needs Assessment Committee, United Way of Chicago, "Assessing Chicago's Human Needs: Human Capital Development" (October 1989).

<sup>14</sup>As sources of this data, the United Way Report (1990) cites these studies: City of Chicago, Department of Human Services, Division of Planning, Research and Development, "1988 CSBG Service Application: Service Area Analysis" (October 1987); Community Emergency Shelter Organization, "SRO Hotels in Chicago" (1986); Chicago Housing Authority, "Statistical Report" (1984-85).

for living in transitional shelters and none of the shelters will accept women with obvious serious mental or emotional impairments. Similarly, the shelters have rules that prohibit the women from being active substance abusers if they wish to live in the shelters; violators are asked to leave. Although this rule was sometimes overlooked in the face of serious individual need, the women we interviewed certainly exhibited a lower incidence of such problems than would be found in the general homeless population.

Nonetheless, we recognize that the incidence of alcohol and drug abuse among the precariously housed population is high and our sample attests to this. Not only the mothers we spoke with but those around them are vulnerable to the temptations of drugs and alcohol. A number of women in our study had to leave their husbands or partners, and often their homes, because of the men's substance abuse. The use of drugs among their relatives and friends exacerbates the women's difficulties in maintaining shared housing arrangements.

On the basis of our study, however, we feel confident in concluding that there is a population of women with children facing a housing crisis that is not caused by mental illness, alcoholism, or drug abuse, however much the condition of being homeless might create or exacerbate such problems. We subscribe to the view of the director of Chicago's Coalition for the Homeless, who has said: "The problems of homelessness, poverty, alcoholism, and mental illness are related. But people are not homeless because they are alcoholic or mentally ill. They are homeless because they have no place to live."<sup>15</sup>

#### Outline of Report

The focus of this report will not solely address the overwhelming odds that

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<sup>15</sup> Interview with Les Brown, director, Chicago Coalition for the Homeless, April 18, 1989.

present themselves as women attempt to find shelter in Chicago. The other side of that picture is women who are coping each day, trying to provide a decent existence for themselves and their children with woefully inadequate resources. The systemic problems that plague the American economy--the lack of affordable housing, in adequate education and employment training, and inequitable income distribution--are faced daily in Chicago's neighborhoods by women struggling for survival. The problems are evident; without a major national reorganization of priorities, the solutions are more obscure. It is the strategies employed by women as they try to find and maintain housing that we explore in this report.

Shelters for women and children have become an additional, though usually undesirable, resource in women's struggle for housing. For most mothers, living in shelters is a last resort, preferable only to living on the street. We share the concern of others that shelters in this country not become institutionalized. Without exception, the women we interviewed expressed a preference to live independently in their own homes with their children. In short, the solution to the housing crisis is not more and better shelters; the long-term solution is more and better affordable housing units. In the short run, however, the shelters have played a crucial role in meeting the immediate basic need of women and children for a safe place to stay while they reorder their lives. This report presents substantial evidence suggesting that intervention at key points could have prevented the loss of housing.

Chapter 2 outlines the study design and methodology used in this research. Chapters 3 through 8 each focus on a substantive area of concern. Issues and problems in each of these six areas--housing, welfare, education and employment, domestic violence, services for children, and emergency services--emerged in the initial open-ended interviews we conducted with women. In discussions with the



Advisory Committee these were selected as major areas in which to focus the policy recommendations culled together for the second publication of this project. Chapter 9 introduces a case study of a drop-in counseling center that serves, among other clients, women who are on the verge of becoming homeless. In addition to the 223 shelter interviews, 35 women using the services of the drop-in center were interviewed--five in unstructured interviews and 30 in the structured interviews. Their responses provide a valuable comparison to those of women who are living in shelters. Finally, Chapter 10 consolidates the major conclusions.

The stories contained in this report are the women's own. They are told from the perspective of mothers trying to bring order to lives that have been fragmented and often made chaotic by the absence of stable housing. Their stories are likely filled with errors of perception and recall; in some cases the facts may have been rearranged or selectively presented by the women. We know, and are not surprised, that information was withheld from us at times. The frequency with which the same major concerns continually appear in the women's stories, however, imparts a chilling validity that transcends the inconsistencies of the details. Interviews with public officials, social workers, landlords, boyfriends, or children naturally would have presented the situation from a different, equally selective, perspective.

## CHAPTER 2: DESIGN OF THE RESEARCH

The initial task of the research project was to select a sample of shelters in which to interview homeless mothers. The research team, working with the Steering Committee of the Homelessness Prevention Project, developed a set of guidelines to be used in the selection of sample sites:

1. *Shelters that serve families.* Included in this were not just shelters serving women and their dependent children, but also some shelters that allowed husbands and fathers to reside in the facility with their families. Excluded were those shelters exclusively serving single men and/or women.

2. *Shelters that allow residents to remain at the shelter during the day.* Excluded were overnight shelters requiring residents to vacate the premises in the morning and be readmitted in the evening.

3. *Shelters that allow residents to remain for an extended period of time.* Excluded were those shelters in which the maximum length of stay was less than two weeks.

4. *Shelters that operate sleeping space within one building site.* Excluded were shelters that operated scattered housing sites or separate apartment units in different buildings.

5. *Shelters that provide some form of social services for residents.* Excluded were those shelters that provided a place to sleep and no other services.

6. *Shelters that represent the diversity of Chicago's homeless women.* Sites were chosen to assure a balanced representation of the three major areas of the city--North Side, West Side, and South Side--as well as major subgroups of the homeless population--victims of domestic violence and families in which the father was present. In addition, a non-shelter social service agency serving the needs of homeless families was included.

7. *Shelters that had facilities suitable for the research project.* A quiet room in which a private conversation could be held was necessary. In addition, a member of the shelter staff needed to be available to assist with arranging and conducting interviews.

At the time the project began, there were 27 shelters operating in the city of Chicago that fit the above categories. After further discussion with the Steering Committee, a preliminary list of shelter sites was compiled and the

directors of these shelters were contacted about their willingness to participate in the project and the feasibility of conducting on-site interviews with shelter residents during the specified project time.

The final selection included five transitional shelters: (1) a North Side family shelter; (2) a West Side shelter serving single women and mothers and their dependent children; (3) a South Side shelter serving single women and mothers and their dependent children; (4) a family shelter connected with the city-wide Family Shelter Program of Catholic Charities; and (5) a domestic violence shelter, one of the shelters connected with the city-wide Chicago Abused Women's Coalition. A Salvation Army crisis counseling clinic serving the homeless and near-homeless was also chosen.

The research component of the Homelessness Prevention Project included two phases of interviewing. In both phases women were interviewed at each of the five transitional shelters and the drop-in center. The criteria for participation in the study were that the woman be between the ages of 18 and 55 and have living children, although the children did not have to be living with the mother at the time of the interview.<sup>1</sup>

The first phase of the study consisted of 30 exploratory interviews. In addition to providing rich stories of the experiences these women have had, the information obtained through the interviews provided input for the survey instrument in the second phase of interviewing. Twenty-five of the women were residents in the transitional shelters; the remaining five were clients at the

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<sup>1</sup>All of the women interviewed in Phase One have living children as did all but four of the women interviewed in Phase Two. The four women who did not have living children were all pregnant at the time of the interview and these expectant mothers were all living in shelters. In one instance the woman delivered her baby and returned from the hospital to the shelter with her newborn during the period of the interviews.

crisis counseling clinic. The interviews took from one to three hours to complete. Women were asked about their housing histories, their family histories, any problems they were having with their children, their experiences with the Illinois Department of Public Aid, their contact with and use of other shelters and emergency services in the city. These interviews were conducted between the beginning of June and the middle of August 1989. Between four and eight weeks after these interviews, follow-up interviews were conducted with five of the original group of women, three of whom had left the shelters by the time of the follow-up interview.

Phase Two involved interviews with a much larger sample of women using a structured survey instrument. The sample of women was to include all the mothers who met the study criteria, using the shelter sites and the crisis center during the two-month period from mid-October to mid-December 1989. The interviewing process began in mid-October and continued until mid-February 1990, two months beyond the initial cutoff date. The extension was primarily due to a much slower than expected turnover rate at the two large shelters in the sample.

During this second phase of the study a total of 228 women were interviewed, 198 in the five shelters and 30 at the drop-in center.<sup>2</sup> Each interview lasted from 30 to 60 minutes. Women were asked about their families, their shelter experience, their housing histories, their experiences with state and city social service agencies, and their employment history. The remainder of this chapter provides a description of the research sites and the two samples of women who participated in the study.

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<sup>2</sup>Only five of the 30 women who were interviewed at the drop-in center were homeless at the time of the interview. The criteria used for selecting a respondent for interviewing at the drop-in center were: (1) past experience with homelessness; or (2) current homelessness; or (3) imminent homelessness because she could not pay the rent.

### The Shelter Sample

The sampling sites were selected to maximize contact with as many different types of homeless families as possible and to produce a racial mix of respondents that would reflect the racial makeup of the Chicago population using shelters. While the shelters shared key characteristics, they also differed from one another in terms of the rules and penalties imposed, the social services available to the women and the children, and the shelter's relationship to the surrounding neighborhood.

#### North Side Family Shelter

This shelter, located in a far North Side neighborhood, opened its doors to homeless families in January 1981. Housed in the former seminary of a religious order, the shelter was the outcome of efforts by a number of different local groups to address the needs of the homeless in their community. At the time of the interviews the shelter was managed by three co-directors who were active in community social service coalitions. This involvement in the network of community services has significant consequences for the range and quality of services available to shelter residents.

From the street this facility appears to be just another apartment house on a block of mixed-income dwellings. No signs on the door announce that this is a homeless shelter; rather, a small index card, posted by the door bell, lists the names of the families in residence. The shelter accepts both single-parent and two-parent families. Although most of their single-parent families are headed by women, the shelter does not exclude fathers alone with their

children.<sup>3</sup> Unlike many other shelters, pregnant women are accepted here and there are no age restrictions for male children. In fact, one of the shelter co-directors indicated that they specialize in finding housing for hard-to-place families. The shelter can provide services for up to eight families and three single men. The residents are assigned to private rooms but share communal bathrooms.

Shelter staff clearly articulate to residents their expectation that the rules of the house will be followed. These rules are explained to each family at the intake interview; failure to comply is grounds for dismissal from the shelter. Before being accepted the family must sign a contract stating that they understand both the rules and the penalty for not following them. The two grounds for dismissal cited in the contract are breaking the 10:30 p.m. curfew and using alcohol or any other illegal drugs.

In addition to these rules, the shelter maintains a set of expectations governing residents' behavior while in the shelter. These include:

- (1) attending house meetings each weekday morning;
- (2) meeting individually with one of the co-directors immediately following each house meeting;
- (3) doing daily and weekly household tasks unless a job or appointment interferes;
- (4) sharing in the evening meal on week nights;
- (5) attending a parent support group once a week;
- (6) having children in bed by 9:00 p.m. On Sunday through Thursday nights parents are expected to be in their rooms by 10:30 p.m.; on Friday and Saturday nights they may stay in one of the first floor common areas until 1:00 a.m.

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<sup>3</sup>During the interview period there were at least two such families in residence. Because the sample was restricted to women, these heads of household were not included.

Residents are expected to deposit 90% of their income with the shelter staff. When they leave, all the money that they have saved is returned to them. While they are not required to turn over their food stamps to the shelter, they are encouraged to save them for use when they leave. The shelter provides three meals a day for the residents.

The shelter also provides a wide range of services for its residents. In addition to the daily group and individual meetings with staff, there are weekly support meetings for parents and for women at which residents can talk about any special problems or concerns they may have. Through a plan offered by Healthcare for the Homeless, a nurse practitioner visits twice a week and a family health nurse once a week. An employment counselor from the Illinois Jobs Service comes to the shelter once a week and meets with residents, assessing their work qualifications and trying to find employment for them.

Children's needs are met in a number of different ways. In a carpeted playroom in the basement, well-equipped with toys, a parent-supervised play group for preschool children is scheduled each morning. All of the directors had worked in the field of education and at least one had been in special education. They are able to provide tutoring for school-age children, making it easier for them to catch up with missed schoolwork. Finally, the directors conduct a weekly children's support group where the children can talk about the problems they are having.

About a year ago this shelter began a second-stage housing program with six units in a nearby Section 8 apartment building. Families who have successfully completed the transitional housing program in the shelter are eligible for second-stage housing, where they are expected to pay 30% of their income towards the rent. A shelter staff member continues to meet with the

second-stage housing residents both as a group and individually and there is a women's support group. Families must develop a plan and a budget by which a portion of their income is saved to help them make the move to independent housing. They are able to remain in the second-stage housing program for up to 18 months.

#### West Side Women's Shelter

The West Side Shelter is part of a wider community services agency, founded by a Pentecostal minister, that provides a number of different services to the immediate area. Among the services provided are food and clothing for neighborhood residents, including a monthly distribution of food supplements provided by the city's Department of Human Services. On the days that food boxes were distributed, the line of people waiting at the door stretched down the steps of the building and onto the sidewalk. The community services program has been in existence for 14 years and the shelter for 12.

The West Side Shelter is located in a low-income neighborhood of boarded-up buildings and rehabilitated housing. Most of the housing on the block is apartment buildings. The shelter occupies a large, old apartment building that sits back from the street. There is a large sign in the yard in front of the building with the name of the shelter on it.

The shelter serves single women and women with dependent children, but will not take children under the age of six months, male children over the age of 11, pregnant women, or adult males. This was the largest shelter in the sample, providing beds for 80 individuals.<sup>4</sup> Families are assigned to separate rooms.

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<sup>4</sup>Although licensed for 80, the actual number of individuals in residence has gone up to 120 at times. The director said that she has a difficult time turning away anyone in need of a bed.



This shelter also has a set of in-house rules and regulations which each new resident is required to read and sign, although the signed document does not specify the grounds for dismissal from the shelter.<sup>5</sup> The rules that families are asked to follow include:

(1) no drugs or alcohol are allowed in the building. Prescription drugs will be kept with the receptionist in the front office;

(2) no one is permitted to exit or reenter the building after 9:00 p.m. on Sunday through Thursday, and 10:00 p.m. on Friday or Saturday;

(3) parents are responsible for their children at all times. Children must be in bed by 8:00 p.m.;

(4) all residents are assigned a daily task. Chores are assigned according to family size and personal stability.

Residents are expected to turn over 80% of their income to the shelter. This is returned to them upon their departure.

This shelter also attempts to provide services for its residents, although there do not appear to be any regularly scheduled times for house meetings; neither is there any space or program for children's activities. Each family is referred to a counselor upon entry.<sup>6</sup> There is a doctor who volunteers his time at the shelter once a week. According to the director he will see about 30 women in each visit and attends to them whether or not they have medical coverage. The shelter also offers an in-house training and employment program for shelter residents. Training is provided in one of four different areas: food service, household maintenance, clerical, and child care. Participants work for 30-60 minutes a day in their selected area. At the end of the training

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<sup>5</sup>From the interviews that were conducted at this site, it would appear that the grounds for dismissal are decided by the director on a case-by-case basis.

<sup>6</sup>Although the director mentioned this service in an interview with members of the research team, many of the women who were interviewed two-three weeks into their stay had not yet seen a counselor.

period they receive a certificate.<sup>7</sup>

#### South Side Women's Shelter

This shelter is one of the newer ones in the sample, having been in operation only slightly more than two years at the time the project began. Founded by two women active in the community, this shelter represents the first major project of a new community organization.

It is located in a large building--formerly a convent--with a glass block cross adorning the front door. Across the street is a senior citizens center and around the corner is an elementary school. Half a block away is a major commercial street. In an interview one of the staff members expressed the view that the neighbors liked having the shelter in the neighborhood because it provides additional services to the residents. As an example, she mentioned that the shelter has run a summertime lunch program for children in the neighborhood. Also, the classes that are scheduled almost every morning are open to community residents. The shelter is licensed for 60 beds, but more than one family is often assigned to the same room. A few of the larger rooms have private bathrooms. The residents are all women and children; male children over the age of 12 are not admitted, although exceptions have been made. This shelter will accept pregnant women.

Like the other shelters, this one also maintains a list of rules and regulations, which must be reviewed and agreed to in writing at the time of entry. Like the North Side Shelter, this "contract" indicates that violation

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<sup>7</sup>It was unclear to the research team exactly how this program was implemented. Very few of the women who were interviewed had heard of it. While both the food service and maintenance training could be incorporated into the daily chores that the women are required to perform anyway, neither the clerical nor child care training appeared to have a setting in which to train. When asked specifically about child care training, the director said, "the training in child care is in-house only, maybe a seminar three times a week."

of the rules is cause for immediate dismissal. Among the rules are:

- (1) no drugs, alcohol on the premises;
- (2) all persons entering or leaving the facility may be searched at any time by staff;
- (3) all personal articles brought into and out of the house will be checked;
- (4) all residents must receive a physical examination;
- (5) parents are responsible for their children. There will be no baby-sitting;
- (6) all school-age children must be in the house by 5:00 p.m.;
- (7) all residents must be in the house by 9:00 p.m.;
- (8) all residents must attend in-house program activities.

Residents are expected to deposit 70% of their income with the shelter. All of the money is returned to them when they leave.

There are monthly house meetings, although these are scheduled more frequently when it is necessary to remind the residents of house rules and regulations. There are also optional evening support groups and morning classes on a number of different subjects, such as nutrition, health, parenting, drug and alcohol abuse, and GED when there is an available instructor. A nurse practitioner from the Healthcare for the Homeless project visits once a week, as does a volunteer doctor from Cook County Hospital.

The shelter provides limited services for the children in residence. There is some tutoring available during the school year. While there is a room in the basement referred to as the playroom, the shelter did not appear to have much in the way of toys or other supplies for children.<sup>8</sup> If a child is in need

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<sup>8</sup>Perhaps because there are no toys, books, or supplies for the children to play with, the room did not seem to be in use as a playroom when the research team was on-site. Instead, the children were with their mothers in the hallways, bedrooms, or other common areas.

of special counseling or services he or she is referred to an outside agency. Special programs appear to depend upon the availability of outside volunteers; a staff member mentioned that a 4-H club was being planned by a group of students from the University of Chicago.

#### Domestic Violence Shelter

Probably the oldest of the domestic violence shelters operating in the city, this shelter has provided services to battered women for the last ten years. There are no exterior signs indicating that this large old house, which has recently undergone extensive renovations both inside and out, is a shelter. From the street it resembles many of the other rehabbed buildings in this Northwest Side neighborhood. However, there is a lock on the front gate, with an intercom buzzer system. The front doors are also kept locked, so visitors must be buzzed in twice. According to the staff this shelter has better security than many others.

Women are referred here from hospitals, the police, the Department of Human Services, mental health centers, and the abuse hot line. There are 40 beds available; it is not uncommon for more than one family to share a room. The shelter is the only one of the city's domestic violence shelters that does not maintain an upper-age limit for male children.

The initial intake is done over the telephone. The house rules are explained at that time. The rules and regulations include:

- (1) no drug or alcohol use is allowed during the stay;
- (2) no weapons and no physical or verbal violence will be tolerated;
- (3) curfew is 1:00 a.m.;
- (4) child care is not provided. Employed women must make outside arrangements;

- (5) each resident is assigned a household task;
- (6) each resident must work with a counselor to meet set goals.

The shelter offers a wide range of services to these victims of domestic violence, including individual counseling and legal services. There is a court advocate who will go to Domestic Violence Court with the women and attorneys from Legal Aid provide legal assistance. There are support groups, not just for residents, but for any woman from the community who is battered and would like to participate. Medical personnel schedule regular visits through the Healthcare for the Homeless program.

Recognizing the impact that domestic violence has on children, the shelter offers counseling to children in residence. There is a well-stocked playroom. While there is no formal child care program, the shelter encourages sharing of child care responsibilities to a limited extent in order to give the women an opportunity to have some time apart from their children.

#### Family Shelter Program

Catholic Charities operates a network of shelters throughout the metropolitan area through their Family Shelter Program (FSP). The FSP has a central intake office; clients are directed to whichever shelter has available space and can most appropriately meet the family's needs.<sup>9</sup> One of these shelters, situated in a near Northwest Side neighborhood, was selected as an interview site.

This shelter uses what was once the rectory of the adjacent Catholic church in a predominantly Hispanic community. Both the house manager and one

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<sup>9</sup>Telephone interview with Mildred Lincoln, director, Family Shelter Program of Catholic Charities, May 5, 1989.

of the assistant house managers are Spanish-speaking. Hispanic families are placed in this shelter whenever there is space available.

Open to families with two parents as well as single-parent families, the shelter is willing to take in families with older male children, as well as pregnant women. They will also accept single fathers with children. There are approximately 30 beds available and usually five or six families are in residence at any one time. Families are assigned to private rooms, but share communal bathrooms.

Like the other shelters, the residents are asked to sign a contract when they arrive and are made aware that violation of the contract can result in dismissal. The rules spell out what is expected:

- (1) each family must do an assigned chore;
- (2) mothers are responsible for the care of their children;
- (3) each family must attend the daily morning house meeting at 9:00 a.m. If unable to attend, the resident must make special arrangements to get the information;
- (4) curfew at 10:00 p.m.<sup>10</sup>;
- (5) no drugs, alcohol, or physical violence are allowed;
- (6) residents are responsible for fixing their own breakfast and lunch with food provided by the shelter; dinner is prepared and eaten communally.

Upon entry, the family must turn over all but \$25.00 of their money to the shelter staff. The money is put into a money order and returned to them when they leave. The family is strongly encouraged to save their food stamps.

Because this shelter is part of a much larger social service agency, many of the services are provided directly by Catholic Charities. At the time of

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<sup>10</sup>The house manager indicated a willingness to overlook the first violation of the curfew, but said that repeated violations are grounds for dismissal.

intake a social worker is assigned to the family and schedules visits with the family at the shelter. The social worker will work with the family to develop a comprehensive plan designed to get the family back into the community as quickly as possible and will remain in contact with them after they leave the shelter.

There are few programs available to residents at the shelter. Unlike the other shelters, there is no on-site health care. Families are expected to use their regular health care providers for medical treatment. Legal problems are referred to the Legal Assistance Foundation or the Catholic Charities legal staff. There were no regular programs for the children nor was there any space in the shelter equipped with toys that could serve as a playroom.

#### Crisis Counseling Clinic

The crisis counseling clinic is part of a Salvation Army Center that provides many different services to the residents of a North Side community. Besides the clinic, there is a large drop-in center for men that is open in the mornings and afternoons. During the winter months there is a warming center for single men on site.<sup>11</sup>

This is the only social service center operated by the Salvation Army in Chicago. It provides a wide range of emergency assistance programs, including emergency rent assistance funds. These funds are usually made available to a client to cover a month's rent. The intention is to keep people in their housing and prevent their joining the ranks of the homeless. Assistance may also be given to cover a security deposit if the landlord requires this in addition to the first month's rent and the client cannot meet both payments.

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<sup>11</sup>For an explanation of warming centers, see the discussion of the shelter system in Chapter 8.

The rent assistance program is designed to help in a crisis and generally an individual will not be able to get such help more than once a year. In cases where income cannot meet the rent on a regular basis, an agency caseworker will suggest that the family or individual find alternative housing and will assist in that search.

In addition to rent assistance, the center also distributes diapers and baby formula, clothing, food boxes, furniture, and transportation tokens. A Mothers Club has been established to provide a support group that meets during the day while one of the staff members watches the children. The club encourages women to move beyond crisis control by learning to direct their lives while both receiving and giving support to others facing similar circumstances.

The caseworkers at the center will also help a client obtain the documents needed to file for public aid. The office serves as a mailing address for many homeless people. Finally, the staff function as family and friends for many of the street people in the neighborhood who have few social supports.

#### The Samples of Women

Phase One: Thirty women were interviewed in the first phase; 25 of the women were in residence at one of the five transitional shelters; the remaining five were women who had recently requested rent assistance at the crisis counseling clinic of the Salvation Army. The range in age of women interviewed was between 19 and 43; slightly more than half (53%) of the women were between the ages of 25 and 34 (Figure 2-1). Sixty-three percent of the women were African-American, 23% white, and 13% Hispanic (Figure 2-2).

Educational achievement ranged widely (Figure 2-3). Only one woman reported that she had never attended high school; twelve had received some high school education; five had graduated. Three women had attended college and three



more have a college degree. In six of the interviews the degree of education was not determined.

Almost half of the women (47%) have never been married (Figure 2-4). Another 27% were married at the time of the interview; four of these women were in shelters with their husbands when interviewed, two were victims of domestic violence, one was homeless because her husband was in jail awaiting trial on murder charges, and the last woman had only recently left her husband because she found out that he had sexually abused their daughter. The remaining 27% of the sample were either divorced or separated.

All of the women who were interviewed are mothers. The number of children the mothers have ranges from one to eight; two of the women were expecting another child at the time of the interview (Figure 2-5). The majority of the women (83%) had children with them (Figure 2-6). At the same time, about one-third of these women (32%) did not have all of their children with them. One woman's daughter is in foster care in another state. Another has two teenaged daughters by a previous marriage who are living with her former husband in the South. One of the women who is a domestic violence victim sent her son to live with his father after her boyfriend threatened to harm him. Because he could not follow the shelter's rules, another woman's son went to live with an uncle. Three have children who are temporarily living with grandparents. Finally, one of the older women has three grown children who have households of their own.

Only five mothers did not have any of their children with them in the shelters. In one case, the daughters were with another family member because the mother did not want to disrupt their school year. Another woman, a victim of domestic violence, had left her four sons behind with their father when she sought shelter; her older sons are over 18, the upper-age limit for males at

that shelter, and the youngest one did not want to be separated from his brothers. One woman, who was pregnant with her ninth child, said her eight other children were living with her mother in the South. In two cases, the women were not only separated from their children, but their children were separated from one another. One of these mothers has two children: the older son is in foster care in another state while the younger son is being cared for by his grandmother. In the other family, the mother, pregnant at the time of the interview, tells what happened to her children:

I've had four children and I am pregnant now. My daughter died in foster care. She was eight and one-half months old when it happened. That was last spring. I have a 12-year-old son who was taken from me because I was too young to have him. I was 16 years old then. I don't know where he is. Then there is a boy who is seven. He was in foster care and then he got adopted. Then a boy, four. I left him at the hospital as a baby and they done took him. I couldn't get him until I got my check. I picked up the baby and tried to leave the hospital and they accused me of kidnaping my baby. Can you imagine, my own baby?

Exactly half of the women were born and raised in the Chicago metropolitan area. Of the remaining women, one-third were born outside the United States (Mexico, 3; Guatemala, 1; France, 1). It is not possible to calculate the exact length of time the women born outside the metropolitan area have lived in Chicago, because not all of the women provided such information. Nevertheless, the range is anywhere from just a few weeks to almost a lifetime.

Phase Two: In the second phase 228 mothers were interviewed: there were 198 women living in five shelters and another 30 women who used the services of the drop-in center (Table 2-1). About half of the women (52%) were between the ages of 25 and 34; the proportion over 34 was slightly larger (27%) than the proportion under 25 (21%) (Figure 2-7). The women interviewed at the drop-in center tended to be older than those interviewed at the shelters, with 54% over the age of 34 and none under the age of 25. Of all the women who were

interviewed, 77% were African-American, 12% were white, 10% were Hispanic, and one woman was American Indian (Figure 2-8). Over three-quarters of the women interviewed in the five shelters were African-American, 10% were white, and 11% Hispanic. The women interviewed at the drop-in center are more representative of the population of the Uptown community where the agency is located; 67% were African-American, 23% were white, 7% were Hispanic, and 3% were American Indian.

Few of the women (8%) never attended high school (Figure 2-9). While over one-quarter of the drop-in center clients (26%) were in this category, very few of the shelter residents (6%) were. Half of the women completed some high school, but did not graduate. A larger percentage of the shelter women (54%) than the drop-in center women (27%) did not finish high school. Slightly more than one-quarter (27%) of the women have a high school diploma; there are no differences between the two groups in the percentage of women completing high school. Finally, 15% of the overall sample of women has taken some college courses; this represents 20% of the drop-in center group and 14% of the shelter group.

When asked about their marital status, 44% of the women said that they had been married (Figure 2-10). However, there were differences between the two groups: only about two-fifths (39%) of shelter residents had ever been married, compared with almost three-fourths of drop-in clients (73%). This may reflect the greater percentage of older women at the drop-in center. At the same time, there were only small differences between the two groups in the percentage who were currently married (13% of the shelter women, 10% of the drop-in women).

The average number of children for the overall sample of women was 3.3; 48% of the women have one or two, 36% have three or four, and 15% have more than four children. The total number of children differed in the two groups, with

the drop-in center women having larger families than those from the shelters (Figure 2-11). Among the women using the drop-in center, the average number of children in the family was 3.4. One-third have only one or two children, another 27% have three, 17% have four, almost one-fourth (23%) have more than four children. Fifty percent of the shelter women have only one or two children, another 24% have three, 10% have four, and the remaining 14% have more than four children. For women interviewed in the shelter, the average number of children in the family was 2.7.

The majority of the women (78%) had children living with them at the time of the interview (Figure 2-12). At the same time, not all of these women had all of their children with them. Among the shelter group, 48% had all of their children and another 30% had some of their children with them. Among the drop-in center group, the percentages were almost the reverse: 33% had all of their children and 47% had only some of their children with them. For both groups, 20% had none of their children with them.

Most of the women consider Chicago their home. Sixty-five percent were born in the Chicago area. Only two of the women were born elsewhere in Illinois. Twenty-seven percent of the women were born outside of Illinois, but in the United States; the remaining seven percent were born outside of this country, mostly in Central America. Almost half of the women (47%) have lived in Chicago all their lives and another quarter (24%) have lived in the city for more than 15 years. Only 11% of the women are newcomers who have lived here for five years or less.

#### A Note on the Presentation of the Findings

The method of data collection was different in the two phases. While we began the first interviews with a general outline of the areas we wanted to

cover, we did not always stick to the outline. Sometimes the interview took off in a slightly different direction as the woman told of the experiences leading to her arrival at the shelter. In those instances the interviewer followed the direction of the interview rather than return to questions in the outline. The 30 interviews that were completed in Phase One provided rich case histories, but not necessarily data that could be easily quantified. The more structured interviews collected in Phase Two provided the statistics to reinforce the stories that we heard.

In the chapters that follow, the percentages that are reported are based on the Phase Two survey, unless specifically noted as based on the Phase One sample. In Chapters 3 through 8, only women in the shelters are included; responses from women in the social service agency are analyzed separately in Chapter 9. The stories used to animate the numbers are drawn from both phases of the research. Although the names of all the women have been changed, their own words tell their stories; by including their voices, we try to capture some part of what it feels like to be a homeless mother in Chicago today.

TABLE 2-1

Distribution of Women Surveyed by Interview Site

<u>Interview Site</u>	<u>Percent</u>	<u>Number</u>
North Side Family Shelter	7	16
Catholic Charities Family Shelter	9	21
Domestic Violence Shelter	16	36
West Side Women's Shelter	28	65
South Side Women's Shelter	26	60
Crisis Counseling Clinic	13	30
Total	99 <sup>1</sup>	228

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<sup>1</sup>Percentages do not add to 100 due to rounding.

FIGURE 2-1  
 Age Distribution  
 of Women in Phase One

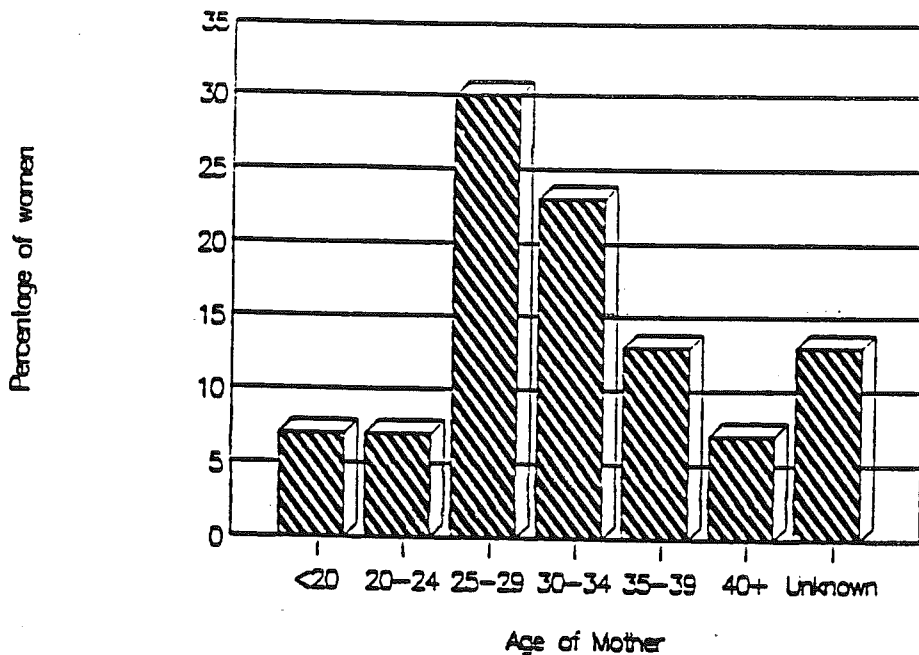


FIGURE 2-2  
 Racial Composition  
 of Women in Phase One

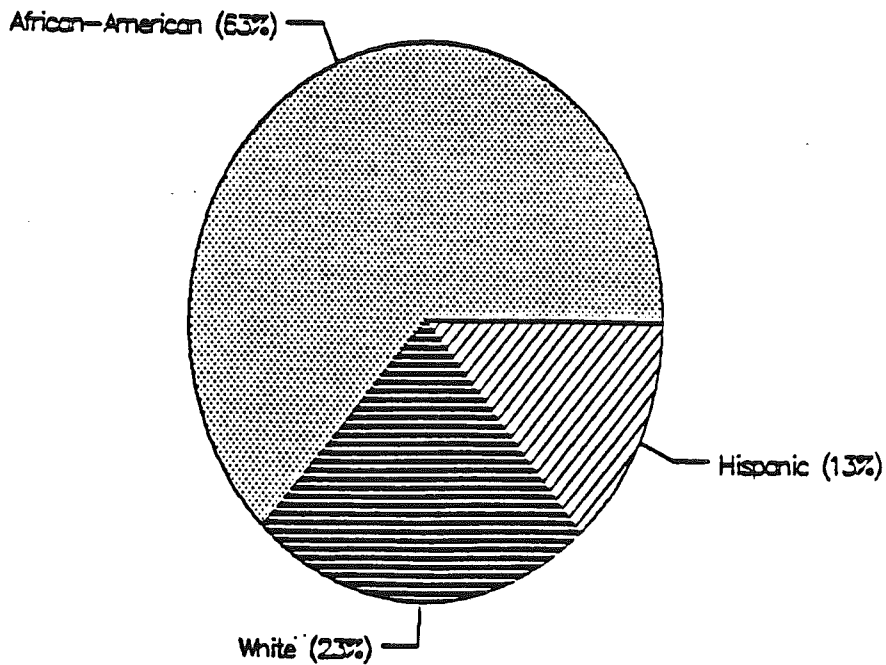


FIGURE 2-3  
 Educational Achievement  
 of Women in Phase One

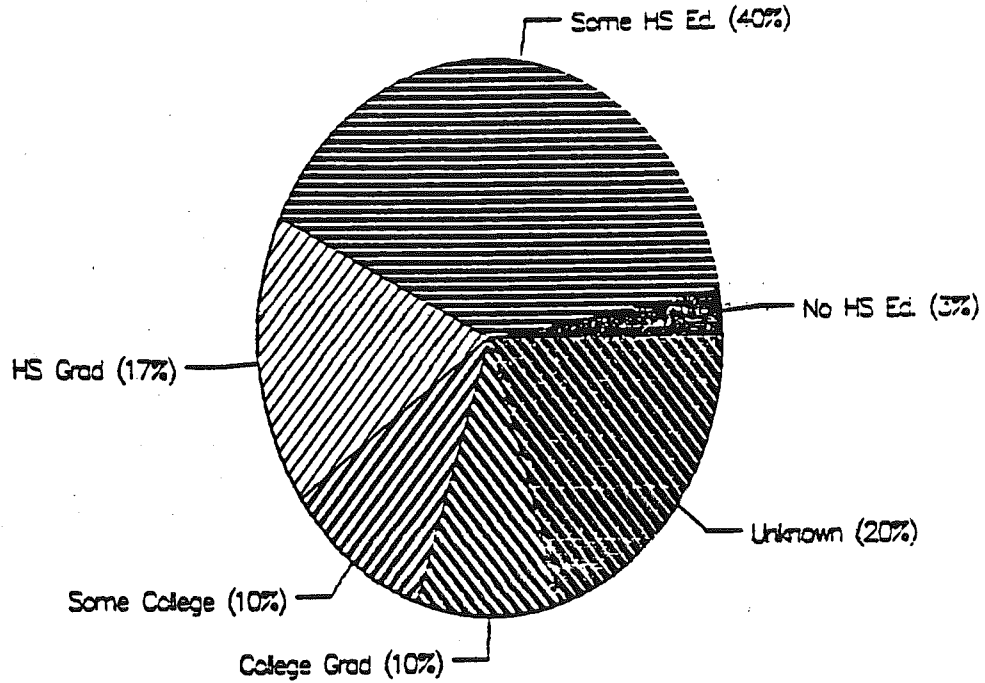


FIGURE 2-4  
 Marital Status  
 of Women in Phase One

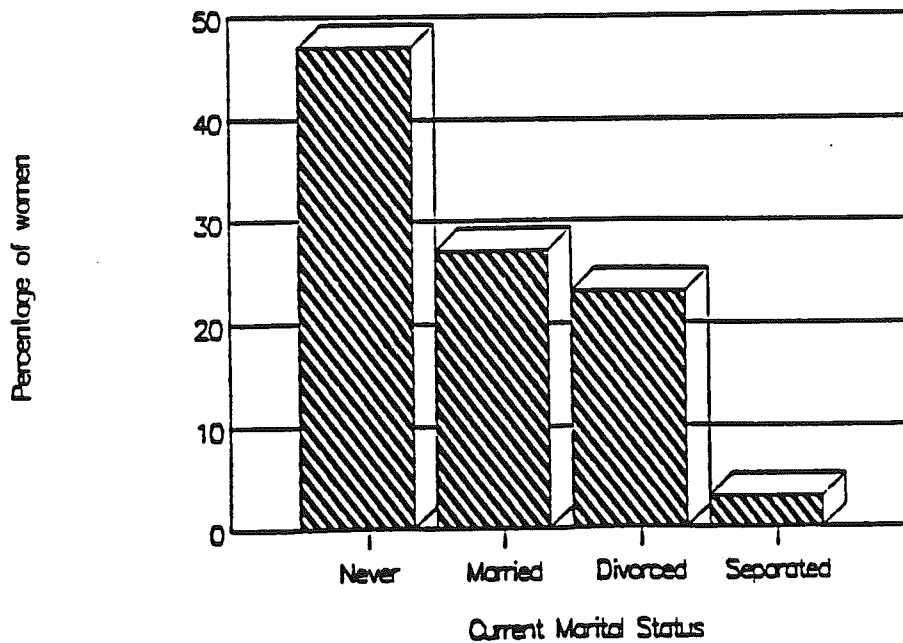




FIGURE 2-5  
 Number of Children in the Family  
 for Women in Phase One

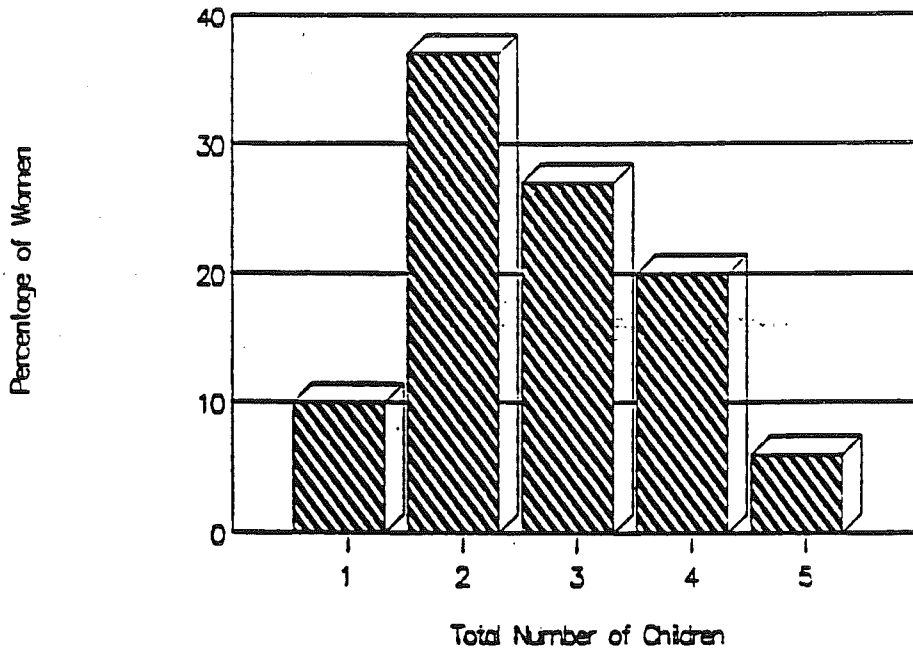


FIGURE 2-6  
 Children's Current Living Arrangement  
 for Women in Phase One

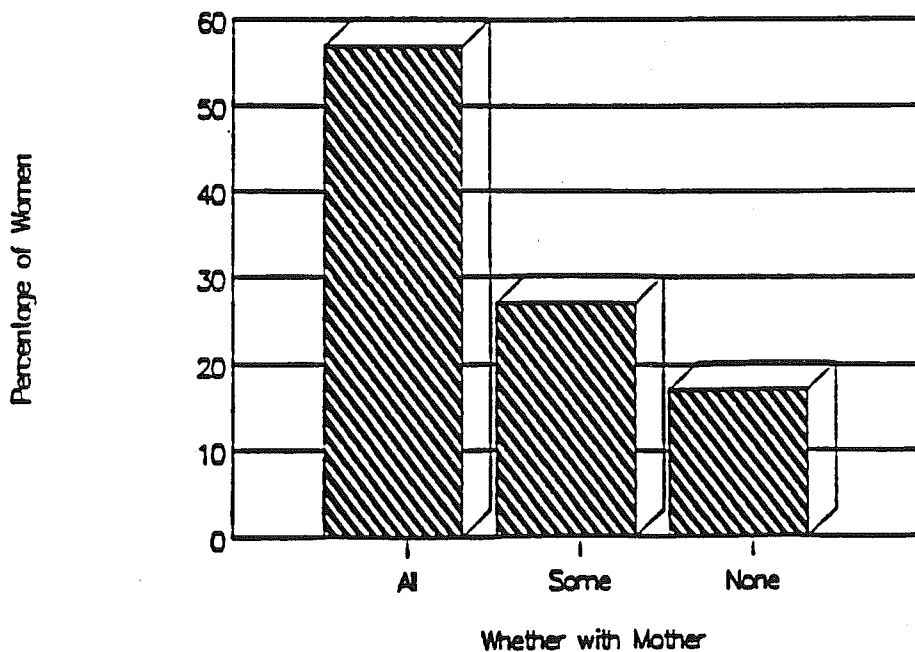


FIGURE 2-7  
 Age Distribution  
 of Women in Phase Two

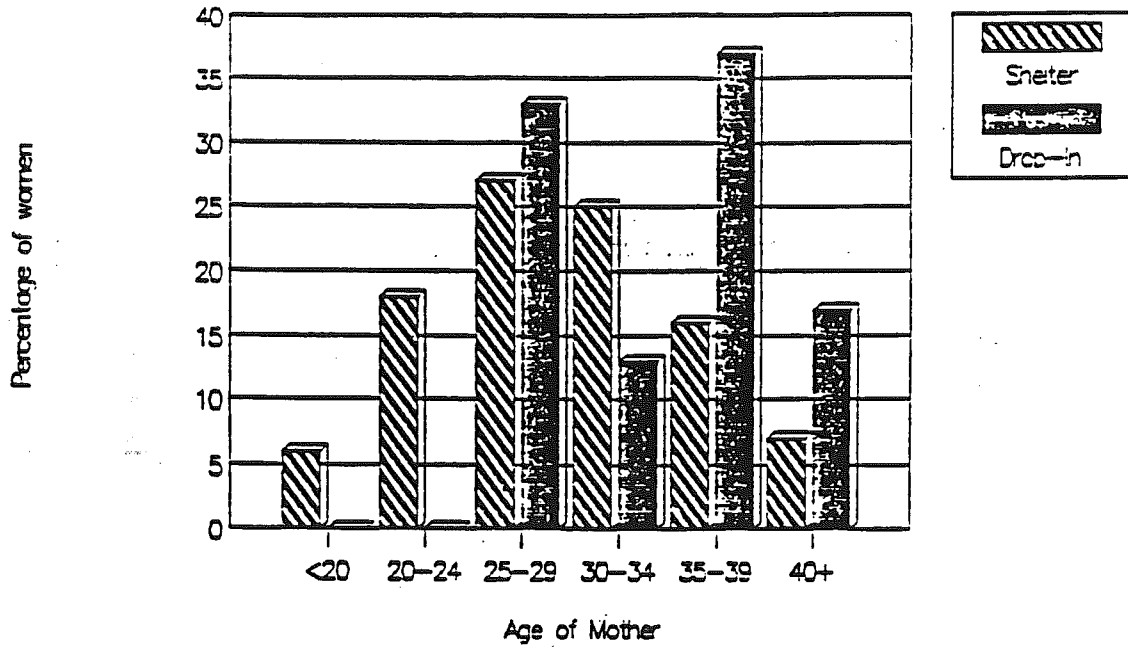


FIGURE 2-8  
 Racial Composition  
 of Women in Phase Two

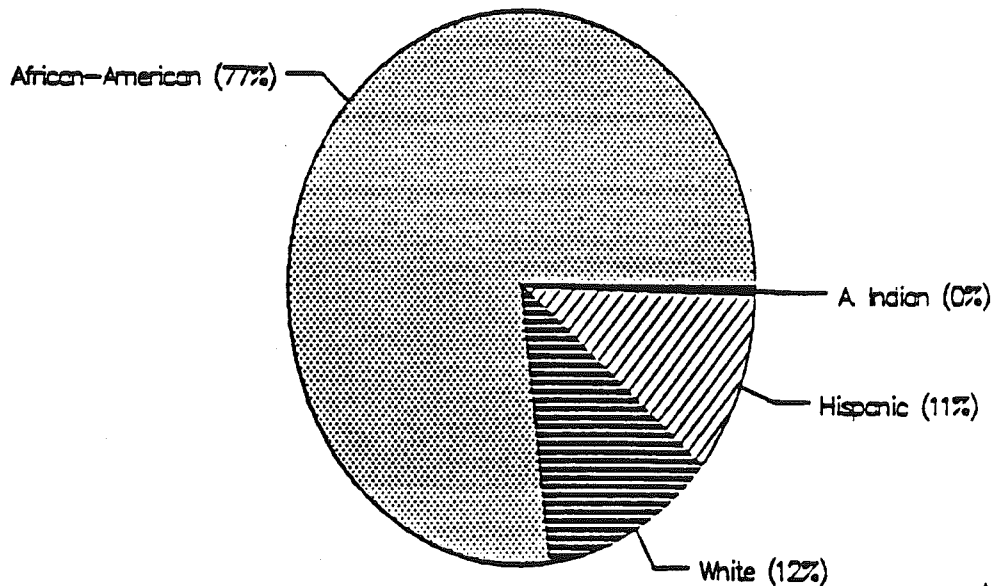


FIGURE 2-9  
 Educational Achievement  
 for Women in Phase Two

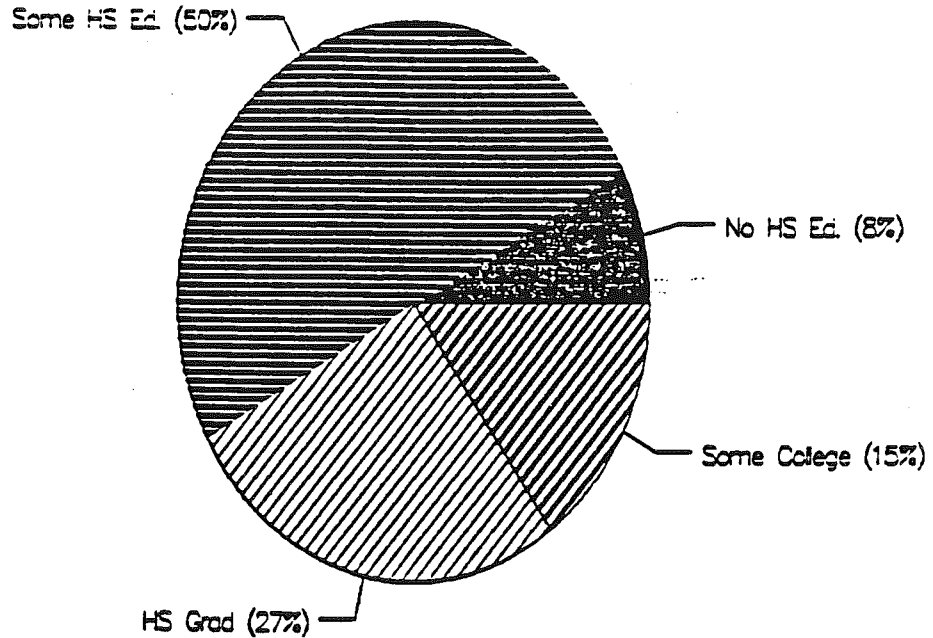


FIGURE 2-10  
 Marital Status  
 of Women in Phase Two

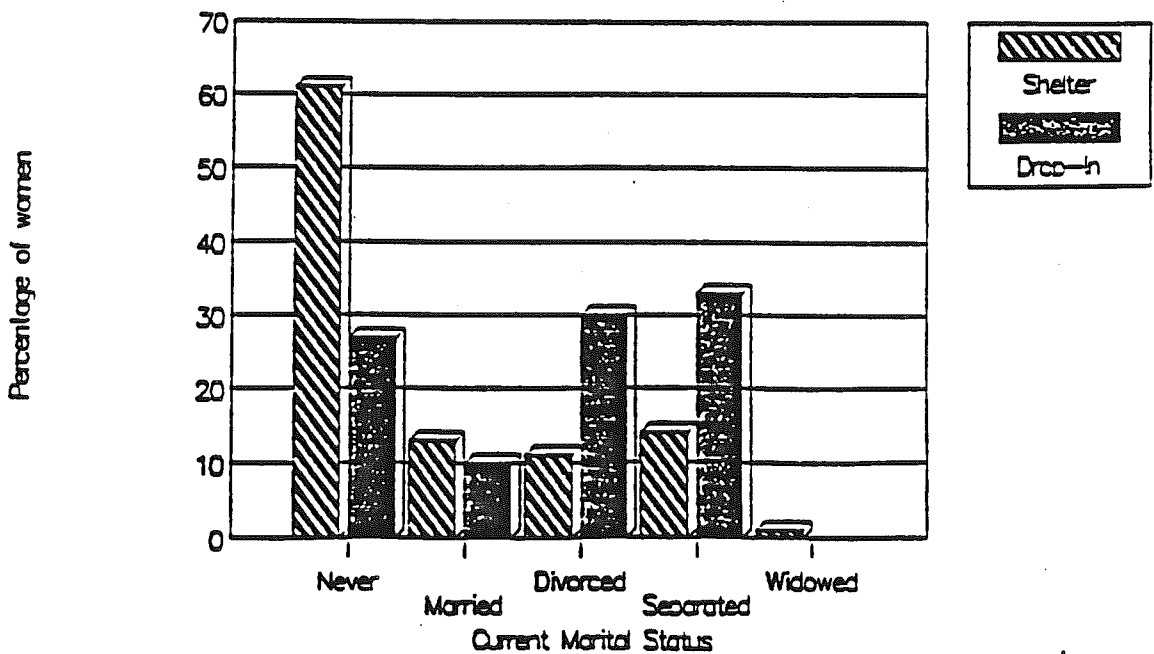


FIGURE 2-11  
 Number of Children in the Family  
 for Women in Phase Two



FIGURE 2-12  
 Children's Current Living Arrangement  
 for Women in Phase Two



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### CHAPTER 3: HOUSING FOR WOMEN

*I was getting \$187 a month which wasn't enough to pay my rent which was \$340 a month. So I would sell my food stamps to get more money to pay the rent. Then I got tired of doing that, my kids were hungry, so I didn't pay my rent for three months. I got evicted. -- Diane*

All the women we interviewed who were living in shelters were, by definition, homeless at the time of the interview. For some women, like Diane, who have fixed and limited income, housing is always precarious. At best, women in this situation are able to maintain a tenuous hold on housing of the lowest quality. In other cases, homelessness appears to be a temporary condition. It may be the result of a crisis--an abusive boyfriend, a fire, or a rent increase that forces a woman to leave her home.

The reasons why the women interviewed in Phase Two are currently homeless and living in shelters are presented in Table 3-1. The most frequent reason for homelessness was domestic violence; almost one-third of the women in the shelters (31%) mentioned abuse by their husband or boyfriend as a reason for their coming to the shelter. An additional 11% mentioned harassment by a former partner as a precipitating cause. In total, then, more than two-fifths of our shelter sample cite physical or mental abuse as a reason for their currently being in the shelter.

The women were also asked about earlier experiences with homelessness and whether any from a list of situations had ever led to the loss of housing in the past. Covering this total housing history, the number of women who have ever lost housing due to abuse is even greater. Forty-six percent of the women have at some time had to leave their housing because of abuse, another 24% because

of harassment by an ex-partner (Table 3-2).

The relationship between abuse and homelessness will be addressed more fully in Chapter 6. But since seven out of ten women acknowledge this as a problem, it is important to point out here the strength of that relationship.

While not approaching the percentages for abuse of women, abuse of their children as a reason for current homelessness is, nonetheless, disturbingly high. Eleven percent of the women are now in shelters because of how their children were treated. An additional three percent have had to protect their children by leaving home in the past.

Other reasons mentioned for currently being in the shelter were: eviction (16%) or fear of eviction (10%); simply having no place else to go (16%); a rent increase (14%); and a late welfare check (10%). A few women said it was because the building in which they had lived was either condemned (8%), remodeled (4%), or destroyed by fire (4%).

These figures, too, jump considerably when the entire housing history is reviewed. At some time, one-third of the women have been evicted and another 30% have left their homes because they feared eviction: 32% have lost their homes due to rent increases and 19% have lost housing because of a late or missing welfare check. One-quarter of the women have left buildings because they were condemned, 11% have lost apartments due to remodeling, and 16% at some time have lost housing due to fire (Table 3-2).

#### Housing Conditions

The 1980 U.S. Census of Housing identified approximately 149,000 housing

units in the city of Chicago that were in substandard condition.<sup>1</sup> Again, the factors of class and race combine: the poor housing units are disproportionately concentrated in minority neighborhoods.

Many of the women we interviewed had lived in substandard housing conditions at some point prior to arriving at the shelters (Table 3-3). For example, half of the women had lived in the winter without adequate heat. "When I moved in there was heat," says Judith, "but after a while there wasn't any. I was buying these kerosene heaters so the kids would be warm. We lived in one room. We were there for two months but it was terrible."

The apartments that are affordable are often not habitable. Mary, a 21-year-old mother of two who lived with her unemployed husband, explains: "We couldn't get an apartment that was above our welfare budget, which was \$180. We went into a back apartment of the building we had just left; there was no hot water, no heat, no electricity for a while. That was okay in the summer, but when the fall came we started getting cold."

Almost two-fifths of the women said that they have, at some time, lived in apartments where there was no safe place to receive their mail. The lack of secure locks on the doors and windows has been a problem for 29% and 17% have lived without electricity.

Women were most likely to move out of their apartments if they lacked secure locks or electricity, although about two-fifths had not left even such clearly substandard housing until it was absolutely necessary. For most women the absence of a safe place to receive mail was not in itself a reason to leave

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<sup>1</sup>Department of Human Services, Division of Planning, Research and Development, "1988 CSBG Service Application: Service Area Analysis" (City of Chicago, October 1987), cited in Assessing Human Needs, United Way of Chicago, (October 1989):53.



an apartment; 74% of those who had found themselves in this situation did not move because of it. It does become problematic, however, when continuation of welfare benefits is based on being able to receive mail regularly. Failure to return a redetermination form or appear for a meeting can be grounds for sanctioning. Women so sanctioned may lose benefits for a month or two or even longer. For many public aid recipients this will almost guarantee an episode of homelessness.

Most women were unaware of any legal rights they might have with respect to housing conditions and only a minority (27%) were familiar with the Chicago Tenants' Bill of Rights. For one woman, a little bit of legal knowledge misapplied had resulted in the loss of her housing. "You see," Estelle explained, "[the landlady] didn't remodel the apartment like she said she was going to do, so I didn't pay her the rent. My friend told me you could do that, just don't pay the rent until she fixes it up." Although Estelle eventually sought legal advice, it was too late to prevent her eviction.

Even substandard housing is better than no housing at all. Sixteen percent of the women indicated they had lived at some time during the past three years without any kind of regular shelter. Most of these women lived in a car for some period of time; others had lived in abandoned buildings, on the streets, or in a garage. Half of the women who lived without housing had their children with them during that period.

Verna knew she would have to leave her apartment after the sudden death of a friend who was helping her out. She made arrangements for her four older children to live with relatives, but could not find accommodations for her one-year old. She kept the baby with her, although she lived for a month without shelter. Sometimes she would spend the night at a friend's place, sometimes

she would "go in and out of restaurants, get a cup of coffee, hang around for an hour or two, drop in on a friend, walk around a bit more."

Doubling up with friends or relatives may seem a logical solution when limited income makes it impossible to pay full rent on own's own. Indeed, most of the women have tried this; for some, this is the only way they have ever lived. But such arrangements are inherently unstable, depending on a continuing positive relationship between all the adults and children involved. Such positive relationships are difficult to sustain under the crowded conditions of doubled-up families.

Family members frequently try to offer support, but the strain produced by overcrowding takes its toll. Mary lived with her mother for a while: "There were five of us living in my mother's apartment, which was two and one-half rooms. At that time, my husband drank a lot. One night he was drunk and got in a fight with my mom and she called the police and had him put in jail." Jane came to Chicago from the South; she and her husband and two children shared her sister's apartment until that arrangement broke down because her husband and her sister's boyfriend fought all the time.

Sometimes relatives are already doing all they can by helping other family members. Annette tried living with her grandmother, who had an apartment in one of the public housing projects:

When I went there, there was no place to sleep. My uncles were there with their babies; my aunts were there with their babies. Everyone was in all the bedrooms. I didn't want to put pressure on my grandma, so I left. I went to my uncle's. He has a one-bedroom apartment, but he had kids and no room. I went to my father and he gave me fifty dollars. He don't give me much, but I cried and he gave me something.

Even when relatives are willing to help out, too many people in one apartment can usually be only a temporary arrangement, since landlords are

likely to object. Karen and her youngest child were staying with another of her children but were told by the landlord that they would have to leave. Because they had nowhere else to go, they continued to use the apartment, but did so surreptitiously. "We slept on the floor. We came in when the office was closed, so the landlord wouldn't know we were there. And we left real early, before the office opened."

Living arrangements with those who are not kin are usually even less dependable. Barbara speaks of staying in a friend's apartment for three months, but "the kids were too noisy. They were bothering my friend. So we left." Making such arrangements work takes special skills, as Sheryl explained: "I've always had someone I could stay with. A lot depends on how you carry yourself when you visit people. You have to watch your kids so they don't ruin things. Then, they'll let you stay if you need help." Sheryl and her two children had several times stayed in the small apartment of an elderly friend who lived in a senior citizens building.

In their last housing, before arriving at the shelter, 42% of the women had lived in housing units that were technically "crowded" (where there were more people than rooms). An almost equal number (44%) had lived in such crowded housing in their next to last place. Crowded conditions exacerbate interpersonal problems. So, too, does the pervasiveness of drugs in some of the poorer neighborhoods where these women lived. Many women mentioned ways in which their living arrangements had deteriorated because of drugs. Carla and her husband lived with her sister-in-law, who used cocaine: "She spent all the money we gave her on drugs and wanted more. She called the police. They came out and because our name wasn't on the lease, they took us down to the station." Many of the women in abusive relationships attribute their husbands' violent

behavior to drugs or alcohol.

### Housing Instability

Many women had experienced serious housing instability prior to arriving at the shelter. About two-thirds of the women had lived in their last residence--and about half had lived in their next-to-last residence--for no more than six months (Table 3-5). Women were also asked in how many different places they had lived over the past year and over the past three years. The average (mean) number of residences for the past year was 3.38, which translates into a move every 14 weeks or so. For the past three years the average (mean) number of residences was 7.19 (See Table 3-4). It is no exaggeration to say that many of the children we saw in the shelters have never experienced a stable home.

Jenny's case shows the incredible instability with which some of the families have been forced to cope. Jenny's four children were aged 7, 6, and 4 years, and 8 months when her husband was arrested for criminal sexual assault on her oldest daughter and on her niece:

When this happened, I moved out of the apartment because I couldn't make the rent. I got 14 days notice and all. I stayed with my mom and dad for two months. But you know how it is with kids. There were just too many people. I went to Tennessee, with my sister for two weeks, then came back. It didn't work out down there with my sister. It was too crowded with my kids and my sister's kids. My dad sent me bus fare so I could get back up to Chicago. Eventually, though, my dad asked me to leave the house again. My mom has been real sick and they're having their own problems ... I stayed at a hotel for a while ... I was only there two days. It was \$40 a day. And then I went back with my girlfriend and then back to my mom and dad's, and my dad told me to leave again.

The women were asked why they had left their last two residences. Once again, abuse emerges as the most frequently mentioned reason, with 29% mentioning this. However, an almost equal number (28%) indicated they left these earlier housing arrangements because of a disagreement with the person with whom

they shared the housing (Table 3-6). Almost one-quarter left one of their last two residences because the building they were living in was no longer habitable, having been condemned, burned down, or lacking in basic utilities. One in five of the women said that they left because the place was too crowded; the same proportion were forced to give up their housing because they had no money for the rent. One-fifth of the women simply left their previous housing because it was a temporary arrangement and their time there had run out. Only 14% indicated eviction from their two most recent residences, suggesting that the eviction experience, which many more women had, occurs earlier in the cycle that finally results in homelessness.

Given the difficulties in stretching very limited funds to cover the rent as well as other expenses, it is not surprising that one-third of the women have been evicted--either formally or informally--at some point in their housing history. Slightly more than half of the women who have been evicted (58%) claim it is because they were unable to pay the rent. The remainder were evicted because someone in the family was disruptive or because the landlord insisted they leave. The reasons are sometimes unclear: Barbara and her children had been living with a friend for four months when the landlord asked everyone to move out. Barbara says she does not know why.

Among those whose evictions resulted from failure to pay the rent, 29% said the reason was a late or missing welfare check, 24% claimed they just did not have enough money, 13% said it was because their money was going to drugs, and another 13% said it was because they had lost their jobs.

The complications of their living situations and the conditions surrounding evictions may lead the women to doubt the success of legal interventions to prevent eviction. Usually there are no written leases and, in

any case, these families have often been living in someone else's home. Tanya, for example, had been living with her children in a house owned by a man who was having trouble selling it. While the house was on the market, Tanya and her children lived there rent free in order to protect the house from vandalism. Tanya had to pay only for utilities. The arrangement worked out well for a year and a half. Tanya thought of the house as her home. One day the owner came to the house, told them they would have to leave, and put their things on the street. Tanya refers to it as "an illegal eviction," but knows there is nothing she can do about it.

Two-fifths of those who were evicted said they had gone to court; most had just moved out. Among those 27 women who went to court, only two had legal representation. Tim Carpenter, director of the Metropolitan Tenants Conference, confirms that this matches court records, which indicate that about 90% of tenants in eviction cases are not represented by attorneys. In contrast, says Carpenter, about 90% of the landlords have legal representation.<sup>2</sup>

#### The search for housing

Almost half of the shelter sample (46%) had stayed in at least one other shelter during the preceding three years. Sometimes the shelter in which we interviewed a woman was just one in a string of shelter stops. Carol, a 25-year-old African-American woman who had three of her four children with her, explained how she arrived at a shelter on the North Side:

I was evicted from my apartment three months ago. I spent 12 days at Salvation Army on Lawrence. Then, my time was up there and I spent some nights at Jesus People shelter and some nights in motels. Then I went to the West Side Shelter for two days; then I came here.

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<sup>2</sup>Interview with Tim Carpenter, Metropolitan Tenants Conference, April 6, 1989.

Forty-two percent of the women did not know how long they would need to remain at the shelter where they were now, but only about one-third had plans to move out within a month. While more than 80% of the women hoped to move into an apartment in Chicago when they left the shelter, only 27% had housing arranged.

Once low-income women have lost their housing, they have a difficult time reentering the housing market. Sixty-nine percent claim they have had trouble finding an apartment. There are a number of reasons for this, but a major one is having to provide a security deposit in addition to the first month's rent. Seventy-six percent of those who had trouble finding housing claimed it was at least in part because they could not afford a security deposit (Table 3-7).

Women who are living a hand-to-mouth existence may be able to pay a month's rent, even if it takes an entire month's welfare cash grant, but they encounter extreme difficulty in getting the additional money for a security deposit. Some women have discovered a solution: staying at the shelter for a month allows them to save one welfare check, which can then be used as the security deposit for an apartment.

Even if the money for a security deposit can be saved, however, there are other barriers to finding an apartment. Just being on welfare has presented problems for two-thirds of the women. "Landlords don't want to deal with you if you're on public aid. They're afraid they won't get their rent," says Joyce. Children have posed a similar problem for 66% of the women: "A lot of places don't want children," says Carla. "They ask if we have children, and then say there is no vacancy. If we find a place that will take kids, the rent is so high we can't afford it."

The most obvious solution to this dilemma is subsidized housing.

Currently, this means successfully applying to live either in one of the Chicago Housing Authority (CHA) developments or living in a below-market rate apartment developed privately, usually by a not-for-profit developer, or obtaining a Section 8 certificate to rent an apartment at a government-subsidized rate. Very few of the women in the shelters have ever lived in a Section 8 apartment (4%) or had a Section 8 certificate (6%). Only two women said they have had both. While it is not clear how many have applied for this assistance, the general impression among the women is that such applications are a waste of time. Since recent reports indicate about 45,000 persons on waiting lists for Section 8 certificates the women's skepticism is probably justified.<sup>3</sup>

About one-third of the women have lived in public housing in Chicago at some time in their lives and this group is almost evenly divided between those who lived in CHA housing only as a child (30%), those who lived there only as an adult (30%), and those who have lived in CHA housing both as a child and as an adult (41%).

Among those who have lived in a CHA unit in the past, two-thirds (66%) would consider living there again, primarily because the housing is affordable and they desperately need a place; a few hope to be accepted for an apartment in a particular development where they have family. The 34% who would not consider living in CHA projects again are primarily concerned about their own safety or that of their children.

Hazel had lived in Cabrini-Green. When her son turned 11 she feared for his safety and sent him to live with relatives in Memphis, where he stayed for four years. When he returned, Hazel left Cabrini "because when he came home, he didn't want to live there. He used to get beaten up."

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<sup>3</sup>Chicago Tribune, August 22, 1990.



Among the women who have never lived in public housing, three out of five would consider it because they need a place to live and CHA housing is affordable. The 37% of this group who would not consider this option also give safety as their primary, and frequently their only, concern. Mothers feel their teenagers are particularly vulnerable: "Public aid keeps telling me to move into CHA," says Diane, "but I'd live on the street first. Mark [her 15-year-old son] is gang bait. I'm not going to bring him to CHA."

#### Family support system

Peter Rossi recently observed that most extremely poor individuals "are members of multi-person households and can be regarded as in constant mutual helping and sharing relations with family and friends."<sup>4</sup> Rossi contrasts this with the homeless he encountered, who are socially isolated, frequently unmarried, and no longer functioning within a family support network.

The women we interviewed are usually not totally estranged from their families. Frequently, however, the family's resources are strained to the point where they can provide no further assistance. "I had no place else to go," says Ellen, explaining why she and her 11-month-old baby are at the shelter.

My great-grandmother can't handle babies. My aunt is taking care of my little sister and brother. My mother is living with this boyfriend who beats her up every day and she's on drugs. My uncle is about to lose his house; he's an addict. My aunt Ruth is kind of mental; she was an alcoholic.

In most cases, fathers are not involved in their children's lives. But even those who are can usually offer very little. Diane says her children's father is no longer able to help out because he's unemployed: "When their father was working, he gave me \$75 a month in child support. But he was laid off from

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<sup>4</sup>Peter Rossi, Without Shelter: Homelessness in the 1980's (New York: Priority Press Publications, 1989), 167.

the steel mills, so he can't give us anything ... He lives with his mother." Judith says she and her children could live with "the kids' father. But he lives in the back of the barbershop where he works. It wouldn't be too good."

As noted earlier, landlords and housing authority regulations do not usually allow people who are not on the lease to live in an apartment. So, by living "illegally" with a relative, the woman subjects her relative to the possibility of eviction. "I went and stayed with my sister for two months," says Estelle. "But she was getting in trouble because we were there. The landlord didn't want that many people living there and was gonna throw my sister out."

Many women are in family relationships that are marked by friction. This, combined with the absence of relatives' resources, limits the number who can count on living with a family member. Fifteen percent of those whose mothers are alive have no contact with them; only 18% claim they could live with their mother, although 71% of the mothers live in the Chicago area. Thirty-four percent of those who have living fathers never see them; although 50% of the fathers are known to be living in the Chicago area, only 17% of the women believe they could live with them (Table 3-8). Most of the women have a living sister (84%) or brother (82%), but only 18% could live with a sister and only 16% with a brother. Judith says, "I have 10 brothers and sisters, but I'm not close to them." Estelle has found, "most people's families, they don't help. Families don't care. They're supposed to stick together, but they don't. People only care about themselves."

Friends sometimes help out, but a surprising number of women claimed to have no friends. "I stay by myself," says Gloria. "It seems that you think somebody is one way and then they turn out to be something else." Kelly "used

to have friends, but I don't associate with them anymore since I found I can't trust them." This is also reflected by the 30% of women who claim they have no one to talk to when they have a problem.<sup>5</sup>

When their own finances are reduced and help from family and friends is depleted, women turn to the city's system of emergency services, to private charity, or to the street. "I think strangers have helped me the most," says Jenny.

With luck, some help, and their own resourcefulness, the women will put their lives back together and eventually either move back into the living situation they left or find new housing. In many cases, however, the cycle of homelessness is destined to be repeated.

#### POLICY RECOMMENDATIONS

1. The most fundamental change that could be made to assist mothers in shelters is to provide more affordable housing for them and their children. The apartments the women can afford are substandard, in many cases not fit for human habitation.

There are few women who have successfully accessed the Section 8 subsidy system. There has been more success in securing CHA apartments, but the high level of crime in many of the developments makes these often a choice of last resort. In any case, CHA certainly does not guarantee safe, affordable family homes.

Additional affordable housing could be developed through private developers, the public housing authority, or through community-based, not-for-profit, housing production projects. The first two systems have thus far failed

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<sup>5</sup>All the women were asked whom they first talk with when they have a problem. Twenty-six percent answered "no one" and another 4% said "God."

to do the job. The last holds promise of greatest payoff and in fact there are in Chicago some two dozen community-based developers with proven track records of housing development. Dreier and Atlas have recently argued that the solution to the housing crisis is "a federal program targeted specifically to the nonprofit housing sector to expand its capacity to build and manage affordable housing."<sup>6</sup> We agree.

2. Second-stage housing or transitional housing can provide some women with the necessary support they need while they work towards managing housing on their own. Programs such as the one developed by the North Side Shelter are valuable, not only because they provide individualized support services and counseling for the residents, but also because they link women into the community and its service providers and facilitate a process by which the residents can develop supportive relationships with each other.

A group of women developers in Boston created a housing experiment that joined four permanent resident families with four temporary resident families in a specially designed housing complex. While each family has its own living unit, there is a common space for meetings and gatherings, and shared laundry and play areas. The temporary families can stay for up to two years in this supportive environment.<sup>7</sup> Such alternative transitional housing models need to be explored more widely in Chicago.

3. While Chicago's public housing has failed in recent years to fulfill its mission, it is indeed providing housing for many and has the potential to

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<sup>6</sup>Peter Dreier and John Atlas, "Grassroots Strategies for the Housing Crisis: A National Agenda," Social Policy, (Winter 1989): 25-38.

<sup>7</sup>Steve Sus, "Homeless Women: A New Life Ahead," The Boston Globe, July 22, 1989.

do more by eliminating its high vacancy rate--now at an estimated 7,000 units --and by making the housing safe for families.

4. The New Jersey Homelessness Prevention Program, described recently by David C. Schwartz and Warren Craig,<sup>8</sup> provides loans to cover a month's rent (among other things) to those who are in danger of losing their housing for a variety of reasons. Between 1984 and 1987 this program assisted around 6,000 households at an average cost of \$1,000 per household. It is estimated that this subsidy is two to three times less costly than housing homeless families in emergency shelters and ten to 30 times less costly than housing homeless families in hotels or motels.

A similar program, providing emergency grants to cover security deposits or one month's rent, operates in Chicago through the Jewish Federation. This program should be expanded and widely publicized so that women are aware of this assistance. Certainly many of the women we interviewed who either had been evicted or left housing knowing eviction was imminent might never have become homeless if they had been able to take advantage of this kind of program.

5. Another way of assisting with security deposits would be for shelters or community organizations to develop some kind of guaranteed security deposit fund and work with neighborhood landlords. A landlord who is willing to be flexible and allow a family to move in without a security deposit, on the promise of making payments on such a deposit each month, could be guaranteed that he would not lose his last month's rent by participating in such a program. This financial guarantee should be combined with cultivating mutually supportive relationships between landlords and shelters or community groups. The community

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<sup>8</sup>David C. Schwartz and Warren Craig, "On the Edge: Preventing Homelessness," guest editorial, Social Policy (Winter 1989): 2-4. Schwartz and Craig also discuss this program in Rental Housing.

group could be charged with screening applicants so the landlord could be guaranteed that the family moving into his building would be responsible tenants.

6. Women should be made aware of their rights (and obligations) as tenants. Community organizations and block clubs could provide information on the Chicago Tenants' Bill of Rights, as well as offer workshops on such topics as legal rights of tenants and maintenance and care of homes. In some of the poorest Chicago neighborhoods, where strong community-based organizations are scarce, the shelters might need to provide such programs.

7. The systemic solution is less apparent in the case of domestic violence and abuse. The causes of this run deep and bureaucratic tinkering will not provide a solution. Cultural patterns, such as gender roles that reward aggressive male behavior and devalue women, persist and occur in communities at all economic levels. But there is little question that higher rates of male unemployment, and subsequent higher levels of substance abuse, produce higher levels of frustration and anger among men in poorer communities and the more vulnerable become the victims of expressed anger. Women need to be made aware of safe places to go when this occurs.

TABLE 3-1

Reasons for Going to the Shelter  
For Shelter Group  
(Percent "Yes")<sup>1</sup>

Abuse by husband/boyfriend	31
Eviction	16
No place else to go	16
Rent increase	14
Child abuse by ex-husband/boyfriend	11
Harassment by ex-husband/boyfriend	11
Fear of eviction	10
Welfare check late or didn't come	10
Building condemned	8
Disagreement with roommate	6
No money for housing	6
Fire	4
Building remodeled	4
Costly medical expenses	2
	(198)

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one reason for being at the shelter.

TABLE 3-2

Reasons for Ever Having Lost Housing  
For Shelter Group  
(Percent)<sup>1</sup>

Abuse by husband/boyfriend	46
Eviction	33
Rent increase	32
Fear of eviction	30
Harassment by ex-husband/boyfriend	24
Building condemned	24
Welfare check late or didn't come	19
Fire	16
Child abuse by husband/boyfriend	14
Building remodeled	11
Costly medical expenses	3

(198)

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<sup>1</sup>The percentages do not total 100 because some respondents had more than one experience with having lost housing.



TABLE 3-3

Housing Conditions for Shelter Group  
(Percent "Yes")<sup>1</sup>

Not enough heat in the winter	51
No safe place to receive mail	39
No secure locks on windows and doors	29
No electricity	17
	(198) <sup>2</sup>

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on responses to the question "Have you ever lived in a place in which there was...?"

TABLE 3-4

Average Number of Residences for the Past Year  
And for the Past Three Years for Shelter Group<sup>1</sup>

For the past year	3.38
For the past three years	7.19

<sup>1</sup>The averages are means based on the number of women who were able to provide information on the total number of residences in which they had lived in the previous year and previous three years. The shelter group base for the one-year mean is 198. For the three-year mean the base was reduced to 194 because four women were unable to provide information.

TABLE 3-5

Length of Time in Previous Housing For Shelter Group  
(Percent)

	<u>Last Housing</u>	<u>Next-to-the Last Housing</u>
One month or less	34	16
Five weeks to six months	31	32
Seven months to one year	11	18
Between one and two years	12	12
More than two years	12	18
Don't know	1	4
Total	101 <sup>1</sup>	100

<sup>1</sup>The percentages do not total 100 due to rounding.

TABLE 3-6

Reasons for Moving Out of Previous Housing for Shelter Group  
(Percent)<sup>1</sup>

Abuse by partner	29
Disagreement with roommate	28
Building uninhabitable	24
Arrangement only temporary	21
No money for rent	21
Too crowded	20
Eviction	14
Place unsafe	8
Rent increase	2

(198)

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

as the amount that a family of three needs simply to buy the bare necessities.<sup>3</sup> This discrepancy in itself goes a long way in explaining why so many women are without housing. The public aid system, at least as it operates in Illinois, does not provide women like Joyce the resources necessary to secure housing, let alone pursue the education or training that is required for securing employment in today's economy.

#### Experiences with Illinois Department of Public Aid

As Lisbeth Schorr recently wrote, "marriage to a reliable provider has always been the most frequent way that a woman can escape poverty and welfare dependency."<sup>4</sup> This is an option increasingly unavailable to the women living in Chicago's poor neighborhoods, where a majority of the adult males may be out of the labor market altogether.<sup>5</sup> Although two-fifths of the women (39%) have been married, only 13% were married at the time of our interviews. Employed fathers have been found to be two and a half times more likely than nonemployed fathers to marry the mother of their first child. Men who are high school graduates are also more likely to marry than high school dropouts; in 16 of Chicago's poorest communities, the median years of education is 11, less than completion of high school. There is little question that the exclusion of increasing numbers of young men from the traditional labor market is correlated with their nonparticipation in the traditional family structure.

The women, although unmarried, do appear to live with their partners when

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<sup>3</sup>Sherman Stein, "Public Aid Just Not Buying What it Used To," Chicago Tribune, August 5, 1990.

<sup>4</sup>Lisbeth B. Schorr, Within Our Reach: Breaking the Cycle of Disadvantage (New York: Doubleday, 1988), 61.

<sup>5</sup>Loic J.D. Wacquant and William J. Wilson, "The Cost of Racial and Class Exclusion in the Inner City," THE ANNALS 501 (January 1989):8-25.

they are able; 44% say they were living with a husband, boyfriend, or fiance before coming to the shelter. But only five women were in a shelter with their partners and only a few more--nine women--claimed they had tried to find shelter together.

On the other hand, a good many women were in shelters because they were getting away from the men with whom they had been living. Others appeared not even seriously to consider seeking an arrangement by which they could stay together: the women clearly care for themselves and their children; the men have their own lives.

One common way in which women provide for their families is by qualifying for AFDC. Most of the women in our study (64%) are currently receiving AFDC. In addition to the 64% of the women currently on public assistance, 19% have received aid in the past (Table 4-1). Most of the women who received aid in the past are no longer qualified because their children are grown or not with them, but a few are currently not receiving aid due to sanctioning; a few others are currently changing addresses or simply in the process of preparing to apply. Only 17% of the women in the sample have never received public aid.

Almost one-third of the women who are receiving aid (31%) have been on welfare for less than one year; another 39% have been on aid for more than six years (Table 4-1). The latter figure is not out of line with a recent report indicating that 40% of AFDC recipients in Cook County had been receiving aid for five years or more.<sup>6</sup> This report, however, found that only 20% of recipients county-wide had been on aid for less than one year. Our higher figure for women on welfare for a short time may reflect the fact that so many of the women we

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<sup>6</sup>A. Dahleen Glanton, "Building self-esteem loosens welfare grip," Chicago Tribune, June 25, 1989.

interviewed had experienced a recent financial crisis. It also may be partially because shelter staff will frequently assist women in the process of applying for aid.

For many of the women in our sample, contact with the public assistance program goes back to their own childhoods. Almost half of the sample (46%) said that when they were children their mothers had received public aid.

Sixty-four percent of the women were also receiving food stamps. Although it is illegal to sell food stamps, 29% of the women readily admitted that they did so, often to get money to pay the rent. As Mary told us, "I met a woman here [in the shelter] who has a friend who will buy the stamps for half price if I need cash." Most women who have been on welfare are familiar with food stamps and how to apply for them, but women who have recently signed up for public aid sometimes have incomplete information. Claudia, a Puerto Rican woman who had started receiving public aid three months before our interview, said she had just learned about food stamps. She expressed surprise that her public aid caseworker had not automatically informed her of all the aid for which she was eligible.

#### The Impact of Sanctions

Among those women who have ever received welfare, more than half (57%) have had an experience with being sanctioned, i.e., cut back or cut off public assistance because of noncompliance with certain regulations of the Illinois Department of Public Aid. Of these, 61% have been sanctioned once, 20% twice, 11% three times, and 7% more than three times. Kim estimates that she has been cut back or cut off from public assistance about ten times during the 15 years she has been on welfare.

The most common reason for being sanctioned is failure to appear at a child support meeting; 51% cited it. About one-quarter of the women lost income for

one month as a result of sanctions; the remainder lost income for a longer period, with over half losing their welfare income for three months or longer.

Three out of five women who have been sanctioned said that the experience created housing problems for them. Carol explains her experience and the impact sanctioning had on her:

They sent me some forms to fill out, a child support questionnaire. There were no locks on the mailboxes, so the mailman just returned them. My grant was \$430 a month, and I was cut back to \$297 a month. They just sent that one letter saying that my grant was cut because I didn't fill out the papers. I called the caseworker and she said I had to wait to make an appointment with a child support worker. I kept calling and it took me four months to get an appointment. I went in and filled out all the papers, but the next check was still only \$297. I called my caseworker and she said she had to wait until she got word from the child support worker that I had been cooperative. I called the child support supervisor and he arranged for me to come in that day and fill out the papers again. I got the check for the full amount in about ten days ... By the time I got it straightened out, I was behind four months. The landlord wouldn't let me get caught up.

When a welfare check doesn't arrive on time most of these women have few other resources on which to draw. Their own earnings, if they have any, are insufficient to allow for savings, and they are receiving little financial support from the fathers of their children. Many women will seek help from family or friends. We asked the women if they had received any assistance from family or friends during the past six months in a range of areas. About two-fifths had received some assistance in the way of food (45%) or money (41%); more than one-third (36%) had received help with child care and slightly fewer than one-third (31%) had received help with shelter from family or friends (Table 4-2).

We also asked the women a range of questions about coping strategies they might have used during the past year. As many as 86% indicated they had borrowed money from a friend or relative; high percentages had received free clothing

(70%) or free food (59%), which is not surprising since many shelters participate in such programs (Table 4-3). Women had not only sold their food stamps to make ends meet (29%), but had sold clothes or household belongs (21%) and sometimes even their blood (6%). One-fifth had gone to a soup kitchen for a free meal; 17% had asked strangers for handouts; and 11% admitted to having engaged in illegal behavior--such as prostitution or selling drugs--to make money. In contrast, only 9% had received emergency rent assistance and only 13% had received emergency utility assistance (Table 4-3). Obtaining emergency assistance, a "legitimate" way of coping with serious deprivation, does not seem very accessible to the women; many appeared to have learned about this option during the interview.

Women who are not able to obtain help from their relatives might be able to receive it from a church or other community organization. But these women are strikingly unconnected to their communities. Few could identify by name the neighborhoods in which they grew up or lived now. Judith's remarks are typical: "I never participate with people. I don't belong to any church. No place in particular is home to me." Most of the women (78%) are not active members of any church.

Lacking community or church support and having access to, at best, meager resources from relatives, these women have nowhere to turn when a late welfare check makes it impossible to pay the rent.

### The Bureaucracy

As Carol's story above demonstrated, the system of public aid as it operates in Chicago can be extremely frustrating and confusing to its clients. In the course of our interviews we were amazed by the widely differing versions of how things worked and the benefits to which people were or were not entitled.

Not only clients seemed confused; frequently shelter staff had different interpretations of regulations. Misinformation is a common problem and access to current, accurate information seems surprisingly absent. Most women had some tale of confusion to tell about the system. Here's Diane's story:

We came here [to the shelter] because I had been cut off public aid. They said I missed a child support payment meeting. I didn't miss it; that wasn't true. But they cut me off anyhow ... I was cut off aid for a total of 14 months. I did everything I could to try to explain to them they had made a mistake. I went to DHS about four times. DHS told me I was right and they would do what they could, but they couldn't get me back on aid; they tried to help.

Being at the shelter or without a permanent address clearly increases the problems for the women who are on public aid. Judith says, "When I went to get my check on Monday it wasn't there. I called my caseworker and she said I had been cut off because I hadn't been in for a meeting. She said they sent a letter telling me to show up for an appointment, but I never got it. I never got any mail at [the shelter]."

The confusion within the public aid offices must be at least in part attributable to the fact that caseloads in Chicago are unconscionably large, around 350 on the average. That the system is so overwhelmed explains some of what appears to be incompetence or bureaucratic red tape. The Illinois Department of Public Aid (IDPA) has a \$3.8 billion annual budget (FY 1991), employs around 10,000 people, and serves ten percent of the state's population, more than one million people.<sup>7</sup>

"It took me a long time to get on public assistance," says Kelly. "It took two months because the caseworker lost my file. I had to start all over again, fill out the papers all over again, get another copy of birth

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<sup>7</sup>Interview with Douglas Dobmeyer, executive director, Public Welfare Coalition, March 21, 1989.



certificates for me and the kids." In many cases like Kelly's, it was simply not clear whether client confusion or IDPA overload had created the problems.

A client perception of negative attitudes and lack of helpfulness on the part of caseworkers has long characterized IDPA.<sup>8</sup> The women in our study certainly share that view. Only 18% of the women who had had experiences with the Department of Public Aid found the staff and caseworkers to be very helpful; while 54% found them to be somewhat helpful, 26% found them to be not helpful at all. Even more disheartening, 40% of the public aid clients found the staff of IDPA to be completely insensitive to their problems (Table 4-4).

"They were nasty, rude, disgusting," says June. "They treat you like you owe them." Carol says she has been "afraid to talk to my caseworkers. It seems like they're always grouchy... They're always telling you that you'll get cut off if they don't do this or don't do that." Tess claimed she had been sanctioned for two months for "speaking up" to her caseworker.

### Project Chance

In 1985, Illinois launched Project Chance to help public aid recipients find and keep jobs. While the focus on helping recipients move from welfare to work is widely endorsed, the program itself has been severely criticized. Often the women appear to be trained for dead-end jobs; entry-level wages for the majority of Project Chance participants are too low to move the women and their children out of poverty. In addition, families and participants are no longer eligible for much of the support service that they had while on welfare. As a result of federal funding, recent state modifications allow mothers who find

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<sup>8</sup>The Chicago Jobs Council argues, "The departmental culture of the IDPA needs to be oriented to service for clients and respect for their dignity. The staff reward system needs to be based on service provision rather than sanctions." "Project Chance Position Paper" (May 12, 1989):4.

employment to continue receiving free medical and child care services for one year after they start work. More often than not, however, the jobs the women on welfare find do not pay enough or provide medical benefits. Clearly, remaining in a job with low pay and without medical coverage becomes a very risky proposition.

More than half of the women who have received public aid were familiar with the department's Project Chance program (57%). Among those who knew of the program, 36% said they had conducted a job search through Project Chance. Of these women, 20% (a total of only seven women) said they had found a job. Of these seven women, only one was still employed at a job located through Project Chance. This woman, a 24-year-old high school graduate, had been at her job for only one week. She is a cashier and a cook, working part-time for \$4.00 an hour.

Since women who have children under the age of six are exempt from participation in Project Chance--as are homeless women until they locate permanent housing--it may not be terribly surprising that many women are unfamiliar with the program and relatively few have found jobs this way. However, many who are familiar with Project Chance have not found it to be very helpful. Joyce went to an initial orientation meeting at which jobs were listed and the women were supposed to sign up for any that interested them. But Joyce found that "some of the jobs were outdated, and some were only short-term jobs, like for two weeks." She wonders, "What's the point of signing up for jobs like that?"

Joyce was sent an initial job search form that covered a two-week period of job searching, along with \$20 to cover transportation expenses. She was told to go on ten job interviews during the two weeks, record the information on the

form, and return the form to the Project Chance office. She did this, and then waited to hear from the office or receive another form for more interviews. As she relates it:

I didn't hear from anyone. I thought this was an ongoing thing ... Finally, after more than a month I called up. The lady I spoke with was, like, "When did you fill out the forms?" and "When was the last time you were here?" She couldn't find any records on me, so she said I would have to come back in ... I told the lady that I didn't have any money for carfare to get there. She told me to wait for my public aid check and then come in. Well, I had to wait till I could get some change from food stamps, because all my aid money went to my rent. When I had collected enough, I went into the office.

Barbara said she volunteered to participate in the program but found it to be "too slow":

One place I went to had filled their quota of black women, but they couldn't say that, so they told my caseworker that I was too aggressive. At another place, I was turned around because I didn't have the office skills they wanted. I thought I was supposed to be trained while I was working. I always went to the appointments they set up, but I found all my jobs on my own.

They tell you something, but it's not always the way it is. I needed a baby-sitter and they said they would pay for one. I gave them all the information, but they never paid....I had to pay out of my own pocket. You know, they promise you the world and give you a golf ball.

With respect to Project Chance, too, the women we interviewed complained about the attitudes of the caseworkers. "This is what she told me," said June. "She handed me a brochure and she said I could read it if I wanted or I could throw it away in the garbage."

Women who were familiar with Project Chance but had never conducted a job search through the program were asked if they had participated in any of the other Project Chance activities. Sixteen percent of this group had done so, with most participation in the use of education grants, although only ten women

had made use of these. A few women had participated in other Project Chance workshops. One who had done so found the workshop to be "very helpful. The orientation was helpful. They teach you how to dress, how to talk, how to make a telephone call so you make a good impression, how to relate yourself. And I learned how to fill out applications."

#### POLICY RECOMMENDATIONS

The most fundamental reform would be one that assures that young women receive education and training adequate for maintaining the kind of employment that will provide them with financial autonomy. Ideally, this should be combined with universal family support measures, including maternity leave, a child allowance system, and decent, affordable child care. Parents who must also be breadwinners should be provided with the supports to do both well.

1. Even with such fundamental reforms, some women will continue to need the assistance that welfare provides for some periods in their lives. In any case, such reforms are not around the corner and until they are realized many mothers will need to turn to AFDC to support their children. In light of this, and to reduce the numbers of families who are homeless due to insufficient income, the public assistance grant levels in the state of Illinois should be brought up to 100% of need. To ensure continuation of a minimum standard of living a cost of living adjustment should be attached to the state's welfare grant.

2. Women should routinely be informed by their caseworkers of all entitlements for which they are eligible, including food stamps and child care subsidies. To whatever extent possible, steps should be taken to minimize the time and energy women must spend navigating the bureaucracy when they apply initially and/or when they must be recertified.

3. There should be an immediate assessment of the impact of sanctions on homelessness. Our data strongly suggest that a human and humane intervention--rather than an automatic sanction--could have allowed many of the families we interviewed to remain housed.

Admittedly, such a process would necessitate more direct contact. There is no question that the caseload assignment for public-aid workers now makes considerations of a client's personal circumstances a difficult task at best. But the overall burden to society, as well as to the families involved, is significantly greater when housing is lost.

4. Clearly, there is a need for more caseworkers. But at the same time there is a need for more efficiency within the bureaucracy. And there should be a clear message to the caseworkers from the IDPA administration that clients are to be treated with respect and dignity.

5. When a client reports that an error has been made or a misunderstanding has occurred that results in sanctioning--and our interviews would suggest this is not infrequent--agency review of such requests should be conducted most expeditiously if the welfare funds are needed in order for a family to remain in their home.

6. Letters indicating an appointment for recertification or requiring women to attend a child support meeting should be included with the monthly IDPA checks. Cashing of the check would confirm that the woman has received the letter. Transient housing arrangements, as well as the frequent absence of a safe place to receive mail, guarantees that in a large number of instances women are not going to receive their letters on time.

7. While Project Chance participation should continue to be voluntary for women who are homeless or have small children, there should be a focused effort

to provide support and counseling for those who have a serious chance of succeeding. Such support should continue for at least a year after a woman has found employment in order to increase the possibility of long-term employment. For a few women to succeed in becoming permanently attached to the job market is of more value than hundreds going through the motions with little chance of success.

TABLE 4-1

Status as Recipient of Public Assistance For Shelter Group  
(Percent)

Currently receiving aid		64
How Long On Aid: <sup>1</sup>		
6 months or less	20	
7 to 12 months	11	
13 to 24 months	8	
2 to 4 years	10	
4 to 6 years	10	
More than 6 years	40	
Ever received aid in the past		19
Never received aid		17
Total		100
		(198)

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<sup>1</sup>The percentages for the length of time on public aid are based on the responses of 125 women receiving public aid at the time of the interview.

TABLE 4-2

Family Helping Behavior, Within Last Six Months  
 For Shelter Group  
 (Percent "Yes")<sup>1</sup>

Food	45
Money	41
Baby-sitting/Child Care	36
Shelter	31

(198)<sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question: "Sometimes family members are able to help out with money, food, shelter, or baby-sitting. Have any of your relatives helped you out in the past six months with ---?"



TABLE 4-3

Coping Strategies Used in the Past Year  
 For Shelter Group  
 (Percent)<sup>1</sup>

Borrowed money from friend/relative	86
Received free clothing	70
Received free food from food pantry	59
Sold food stamps	29
Sold clothes or household belongings	21
Went to soup kitchen for free meal	21
Asked for handouts from strangers	17
Received emergency utility assistance	13
Engaged in illegal behavior like prostitution or drugs	11
Received emergency rent assistance	9
Sold blood to blood bank	6
	(198)

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

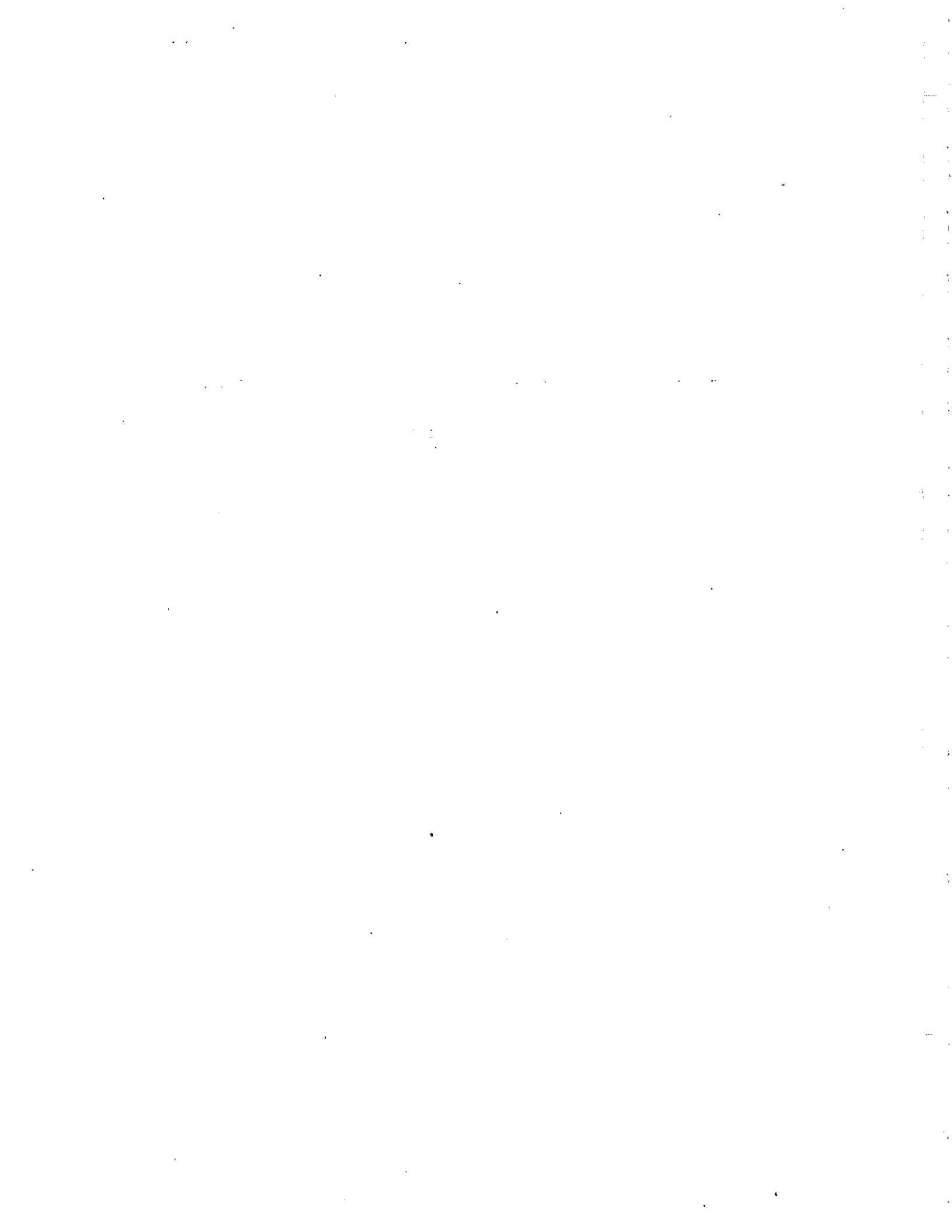
TABLE 4-4

Perception of Agency Staff For Shelter Group<sup>1</sup>  
(Percent)

Department of Human Services	
Staff not helpful at all	10
Staff not sensitive at all	16
	(143) <sup>2</sup>
Department of Children and Family Services	
Staff not helpful at all	56
Staff not sensitive at all	54
	(58)
Illinois Department of Public Aid	
Staff not helpful at all	27
Staff not sensitive at all	41
	(161)

<sup>1</sup>"In thinking about your contact with (DHS/DCFS/IDPA) staff and caseworkers would you say, in general, you have found them to be very helpful, somewhat helpful, or not helpful at all?" The same question was asked regarding sensitivity.

<sup>2</sup>The numbers in ( ) refer to the number of interviews on which the column percentages are based.



## CHAPTER 5: EDUCATION, TRAINING, AND EMPLOYMENT

*Nineteen seventy-nine was a very exciting year for me. It was the year I graduated from high school, graduated from beauty culture school, and my first child was born. I was 19. --- Judith*

The attainment of a high school diploma or its equivalent is a prerequisite for most employment opportunities today. To leave school prior to graduation limits an individual's access to jobs in the future. Approximately 60% of the women in our study did not complete high school. Frequently they had left high school with only a few credits remaining, although, in some cases, they left after barely starting a high school program.

The main reason for dropping out of school was pregnancy; this was true for about half of the women in the shelters (Table 5-1). The difficulties in finishing her high school education or getting a job while mothering a small child--particularly if she is a single parent--compounded by the greater need for adequate housing to shelter a child, appear to make the pregnant, high school dropout particularly vulnerable to homelessness. It certainly makes her more vulnerable to a life of poverty: a teen parent earns half the lifetime earnings of a woman who waits until age 20 to have her first child.<sup>1</sup>

For 25% of the women, family crises, including leaving home, accounted for their leaving school before completion. Another 14% claim they just lost interest. Only eight percent left school because of employment opportunities and only three percent were expelled.

Their need for additional education was widely acknowledged by the women

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<sup>1</sup>Marian Wright Edelman, Families in Peril: An Agenda for Social Change (Cambridge: Harvard University Press, 1987), 52.

themselves; more than two-thirds of the respondents (68%) have pursued additional education or training since leaving high school. The women who had left high school before graduating were almost as likely to undertake more education or training as the high school graduates. Among women who had not graduated from high school, 64% have received additional education or training, while 72% of the high school graduates have. About 44% of the women who did not receive high school diplomas have taken some GED classes since leaving school (Table 5-2). An almost identical percentage (45%) of those who did complete high school have taken some college courses. Training in office skills has been sought by 30% of all the women, while another 25% had some kind of health care training, either as practical nurses, medical assistants, or medical technicians. A few had courses in cosmetology (8%) or something else (10%).

Obviously, these women have expended a considerable amount of effort attempting to acquire the necessary credentials for employment. Because the women were only asked about their participation in programs, it is impossible with this data to determine how many actually finished the programs they began. In their comments, however, many women indicated that they had not received a degree or completed a program for a variety of reasons, including lack of child care, financial problems, and their housing crisis. Very few mentioned the successful completion of a program resulting in a degree, certificate, or license.

Sheryl left high school in tenth grade because she was pregnant. Later she went to cosmetology school, "but I didn't finish. I went there because this man came around and recruited me and I had nothing to do. But they weren't accredited, so the government put a freeze on our grants and loans." Darlene did graduate from high school "and then I went to the Illinois Medical Institute.

I didn't finish. It was too expensive for what you would get as an EKG technician. So I got out of that. Then I went to the Telebusiness Institute and studied for medical secretary." Hazel offers another story:

I went to beauty college, but I never got licensed. I never took the exam. Actually, I took it twice, but I never passed it. I got good grades on the practicum part, but I didn't pass the part that had multiple-choice questions. I never took the State Board test.

Some women have incurred debts in the course of their education that add to their financial difficulties and ultimately their housing problems. Joyce has a college education and has worked most of the time since she graduated. She worked at an insurance company for a year and a half, "but the money was not that great. I was trying to pay off college loans and I found I wasn't making enough to do that." She found another job and worked there for almost two years until her son was born.

After Joseph was born, I used money I had saved to live on. His father and I were having problems and eventually he left the state. I was trying to raise my son and pay back my college loans, so naturally my financial state went right down. I went on public aid.

Annette went to a technical school for a few months to learn to be a medical assistant. She signed for a \$2,000 loan, but never finished the program. "I keep getting bills; they expect me to pay back all \$2,000 even though I didn't finish."

Being without stable housing makes it difficult to engage in any structured activity, whether it is education or employment. Sometimes the shelter rules themselves make this impossible, as Ellen found:

I went to high school up to my senior year. I'm only three credits short of having my high school degree. I was supposed to go to summer school at CVS [Chicago Vocational School], but I don't have money for a baby-sitter and I don't have money for transportation. Plus if I went to night classes, I wouldn't get back here until about 9:30 and curfew is at 9:00. So I couldn't do it.

### Work Histories

Few of the mothers (11%) living in shelters are currently employed, and only half of these full time. Yet most have had work experience in the past. Only 14% of the sample has never worked. In terms of job tenure, the range is considerable, as is the amount of income earned. While 31% of the women had held their longest job no more than a year, another 32% said they had in the past worked at the same job for more than two years, and 13% had held a job for over five years (Table 5-3). Almost half of the women (45%) who have had work experience said that the highest hourly wage they ever earned was \$5.00 or less; 22% had earned between \$5.01 and \$7.00 per hour; and 27% claimed to have once held a job where they earned more than \$7.00 per hour (Table 5-4).

The few women who were employed at the time of the interview were working in sales, factory work, clerical jobs, nursing, restaurant work, and housekeeping. Half of these currently employed women have held their present jobs for six months or less and earn hourly wages of no more than \$5.00.

Lack of child care is a major obstacle to employment for mothers of young children. Judith, a 28-year-old mother of four children, worked for three years in food services at a hospital where she made \$7.45 an hour.

Two of my children were born when I was there and I took a leave of absence with each one. Both times I went back after about two months. If you're a good worker, they'll save the job for you. The hours were good, too. I was working from 6 in the morning until 2:30 in the afternoon, so when I came home I would still have time to mess with the kids.

[Judith's problems began when she lost her baby-sitter.] At first the kids' father would watch them when I worked; then, I was paying a baby-sitter but that didn't work out. I heard about the program where DCFS will provide money for a baby-sitter if you're working, so I applied for that. They said I was put on the waiting list, but I couldn't wait ... about a month after I quit, I got a letter and they said I could get the money. But I had already left the job.

These women who work have made various accommodations for the care of

their children: in one-third of the cases where the women's work hours coincided with school hours or the children were old enough to be on their own, no other arrangements were made. In one-third of the cases, a relative watches the child; for 10% of the families, a friend helps out. Only 5% of the women indicate a baby-sitter cares for the children. About one-fifth of the working mothers do not have their children with them.

Women with prior work experience who are not currently employed were asked about their last job. Sixty-four percent of these women said that their last jobs were full-time and, again, the range of occupations was broad: clerical, nursing, factory work, retail sales, fast food and restaurant work, housekeeping, child care. Over half of the women (57%) were earning \$5.00 or less an hour at their last job. The low wages offer little incentive to seek employment. Hazel worked as an airport security guard from 6:00 a.m. to 2:00 p.m. five days a week. "When I was working there," she said, "I was making \$10 a month more than what I would have made just on aid."

Over half of the formerly employed women held their most recent job for no more than one year, with 38% holding it for six months or less. Although 36% had been employed within the preceding six months, another 37% had not worked in more than two years. The reason most frequently given for leaving the job was that it was only a temporary position (34%). Other reasons for leaving the job were pregnancy (16%), the need to care for children (10%), health problems (7%), conditions on the job (5%), or transportation difficulties (3%).

The women who are now out of the work force--about 90% of the sample--were asked if they are currently looking for work. Two out of every five women said that they are. But the task is not an easy one. While many different reasons for not working were given, the one mentioned by nearly half the women (48%) was



the responsibility for the care of their children in the absence of acceptable child care (Table 5-5). If a woman is able to locate child care, the cost may absorb most of her wages. Maria, a Mexican mother of five, whose abusive and alcoholic husband neglected the family, was the main breadwinner for her family for several years.

For the last few years, I have been ... completely responsible for my children. I worked in a food factory for nine months and earned \$3.35 an hour. Then I worked in a deodorant factory for a year and made \$7.50 an hour. It was very hard work. Since then, I have been working in a factory that makes batteries for videos. I earn \$3.50 an hour, \$125 a week working Saturdays.

When I went to work for the videos, I worked the night shift so the children's father could take care of them. I asked for a leave of absence [from the job] while I am here [at the shelter], but I'm afraid they won't keep my job open for me much longer. I don't have anyone to look after the children now.

A number of women are extremely apprehensive about leaving their children with a baby-sitter, because their own children or others they know have been sexually abused in such situations. Kelly's children were abused by her baby-sitter's boyfriend and now she says, "I don't want to leave my kids with anyone."

A few women (10%) mentioned health problems as a reason they are not currently working, but twice as many (21%) indicated that the lack of a permanent address made it difficult to find employment.

A number of women admit to working "off the books," either because they do not want to jeopardize their public aid payments or because their legal status in this country makes them fearful of applying for a legitimate job. Mary actually faced the dilemma of having to miss a day's work (at a job which her caseworker did not know about) in order to attend a mandatory Project Chance meeting on how to interview for a job.

Some women felt that it was difficult to follow up on job leads because

they do not have access to telephones and are hesitant to leave shelter telephone numbers with prospective employers. Some also noted that it is difficult to be gone during the day--either to work or on a job interview--because the shelters usually require a woman to watch her own children during the day, to be available during the day for chores and to attend mandatory classes or meetings. Because of the 9:30 p.m. curfews at most shelters, women are precluded from taking night jobs that would keep them out after that time....

### Shelter programs

Shelters appear to have various rates of success in assisting women with training or employment. Some shelter directors, such as Sr. Connie Driscoll of St. Martin de Porres, feel the goal is to find housing and stabilize welfare income for the women. Employment cannot be considered, she feels, until these prior needs are met.<sup>2</sup> The North Side Shelter, on the other hand, has had some success in finding jobs for the women who live there. Hazel found her job as an airport security guard through this shelter's job program. The women there, however, generally have their lives better organized from the beginning than the women at the other shelters. In addition, the North Side Shelter provides individual, daily counseling to its clientele.

The West Side Shelter has certificate programs--for housekeeping, clerical skills, child care--but few women we talked to had participated in these. Given the resources and staff available to them and the multiple problems of the women seeking shelter there, it is unrealistic to think that successful job training and placement programs could be put in place without a significant infusion of assistance.

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<sup>2</sup>Interview with Sr. Connie Driscoll, director, St. Martin de Porres House of Hope, March 1, 1989.

## POLICY RECOMMENDATIONS

1. Women in the shelters know that they need more education and they want to get it, but barriers to that abound. The Chicago Board of Education should be as aggressive as the proprietary schools are in outreach to women in the shelters. GED classes could be held more frequently at neighborhood locations or at the shelters themselves. Women should be able and encouraged to return to continue classes after leaving shelters. Classes should be combined with child care arrangements so women can attend class without distraction. Shelters, like college dormitories, could establish a quiet period in the evening when mothers and older children would be expected to do their homework.

2. High school dropouts are the population most at risk for long-term unemployment and poverty. Young, never-married mothers run the highest risk of long-term welfare dependency. Young mothers who have not completed high school and are unemployed are more likely to be hostile, indifferent, and to reject their children.

All indicators argue that a major effort should be launched to keep these pregnant young women in school as long as possible and help them return to school soon after the birth of their child. While a high school degree does not guarantee success in today's workplace, it is a basic requirement for access to employment beyond the minimum wage.

3. Shelters need to provide more support for women who are seeking employment. At a minimum, the shelter should provide the women with an address and a phone number that is not identifiable with the shelter. Shelter staff should assist with finding appropriate clothes for a woman's job search or interview, helping the woman role play a possible job interview so that she feels more comfortable, and providing bus fare to the interview and someone to

watch her children while she is gone.

4. Shelters should consider building more flexibility into their regulations so that residents who are currently employed will not have to give up their jobs in order to remain in the shelter.

5. Shelters, churches, community groups, women's groups, and state and city representatives must come together to address in a comprehensive way the overwhelming problem of inadequate child care facilities in Chicago. Mothers are fearful of leaving their children with people they do not know well enough to trust; few neighborhoods seem to have sufficient internal organization to establish their own baby-sitting networks; and professional child care is both geographically and financially out of the reach of these women. DCFS assistance with child care payments for women who do find jobs should be sufficiently prompt to ensure that the employment opportunity is not lost.

TABLE 5-1

Reasons for Leaving High School Before Graduation  
For Shelter Group  
(Percent)<sup>1</sup>

Pregnancy	49
Family crisis	16
Dropped out because lost interest	14
Got a job	8
Left home	5
Mother kept her from completing school	4
Expelled	3
Other	9
	(117) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 5-2

Further Education or Training Received, by Educational Level  
For Shelter Group  
(Percent)<sup>1</sup>

	<u>Less Than High School</u>	<u>High School Graduate</u>	<u>Total</u>
Clerical	28	33	30
GED classes	44	0	25
Some college	9	45	25
Nursing/LPN	16	14	15
Medical assistant/ technician	13	7	10
Cosmetology	12	2	8
Service sector training	3	2	2
Other	9	11	10
	(76) <sup>2</sup>	(58)	(134)

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 5-3

Longest Tenure in a Job For Shelter Group  
(Percent)

1 year or less	31
1-2 years	22
2-5 years	32
More than 5 years	13
Don't know	2
Total	100
	(168) <sup>1</sup>

<sup>1</sup>The percentages are based on the number of respondents who answered the question.

TABLE 5-4

Highest Hourly Wage Ever Earned For Shelter Group  
(Percent)

\$3.25 or less	7
\$3.26 - \$4.00	19
\$4.01 - \$5.00	19
\$5.01 - \$7.00	22
More than \$7.00	27
Don't know	6
Total	99 <sup>1</sup>
	(168) <sup>2</sup>

<sup>1</sup>Does not total 100 due to rounding.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 5-5

Reasons for Not Working For Shelter Group  
(Percent)<sup>1</sup>

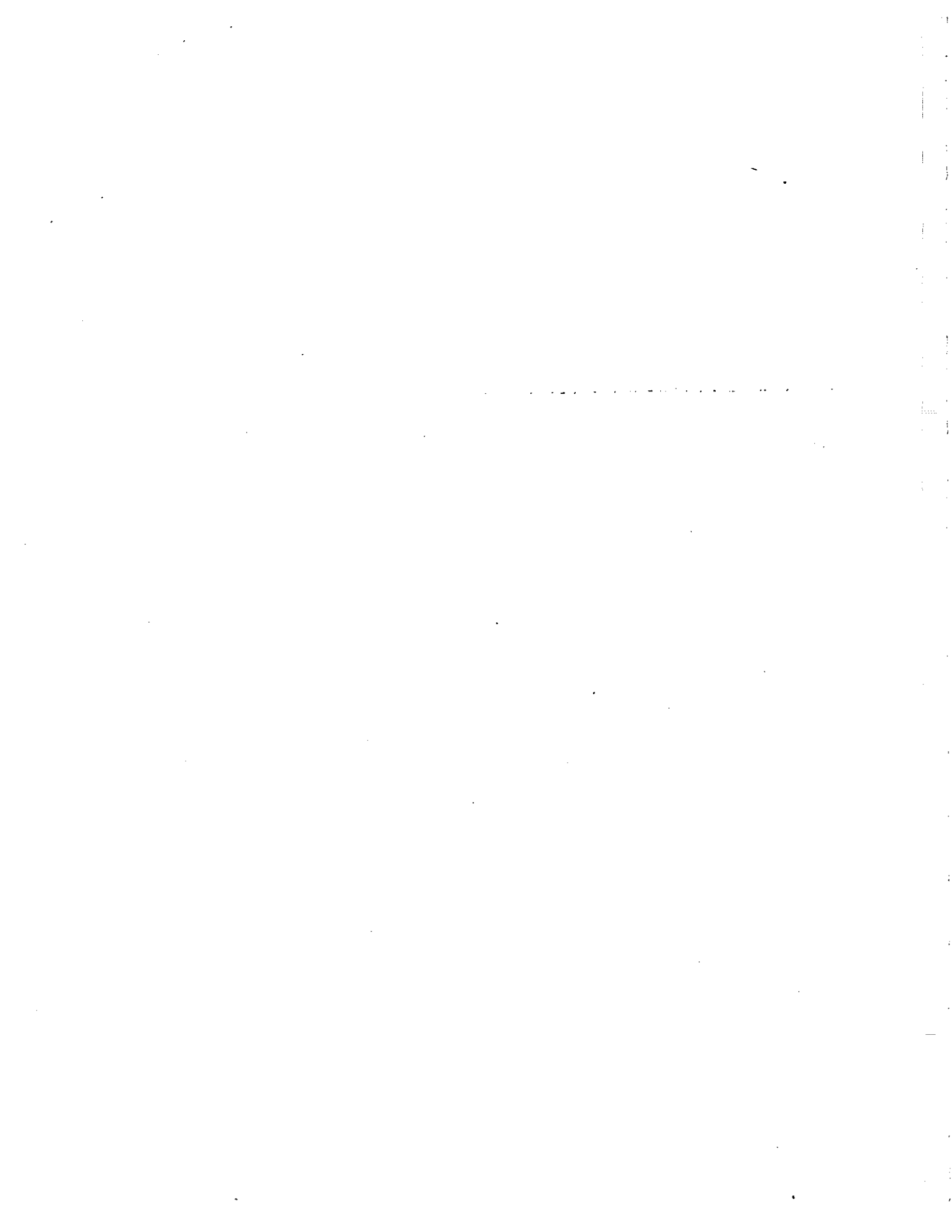
Care of children	48
Lack of a permanent address	21
Inability to find employment	11
Health problems	10
Attending school	5
Pregnancy	5
	(175) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of unemployed women who gave a reason for not working.





## CHAPTER 6: ABUSE AND HOMELESSNESS

*I would leave my husband every year for nine years. We'd fight and I'd leave, but I'd come back. I'll tell you why I stayed with him, 'cause he was uneducated like me, but he worked hard. He made decent money, and he used part of it to go to welding school, to better himself, and he fed us and paid the rent. -- Karen*

Karen is one of the women interviewed at the crisis counseling clinic. At the time of the interview she was not living in an abusive situation. While telling her life history, she disclosed the abuse that she suffered for the nine years of her marriage. Again and again in the process of talking with women in the six interview sites about their housing experiences the subject of abuse would arise. In order to escape from an abusive situation many women are forced to leave their homes and seek protective shelter elsewhere. Because they do not want to place their family and friends in jeopardy, abused women try to find a place where their abuser will not be able to find them. Even for women with the financial resources, the expense of an extended stay at a hotel or motel is prohibitive. For women without these resources, a hotel or motel is out of the question. For all victims of domestic violence, domestic violence (DV) shelters offer security as well as an opportunity to come to grips with their situation and try to establish a new life. One of the reasons for including a DV shelter in the sample was to see whether the experiences of these residents differed greatly from those of other homeless women.

### Extent of Abuse

Whether they were in the DV shelter or not, all the women were asked if they had ever had to leave their home because a boyfriend or husband was abusing

them. Almost half of the women (46%) answered in the affirmative. Among all the shelter women who had ever been victims of domestic violence, 67% were currently homeless because of this abuse. This figure on the extent of domestic violence among the homeless is likely an underestimate. One shelter director has found that approximately 90% of the women who come through her shelter are victims of abuse. This does not always surface immediately because for many women abuse is not the principal reason for their homelessness; also, many women are reticent to reveal such information about themselves. This particular director said that it is only after several weeks in the shelter that a woman feels secure enough to discuss such experiences with the shelter staff.<sup>1</sup>

Among all the reasons for being without shelter, domestic violence was the one given most frequently by the 198 women who were interviewed; almost one-third mentioned this (31%) (Table 6-1). Since one of the interview sites was a DV shelter this was not surprising; what was surprising was that approximately two out of five women who were homeless because of abuse were not in the DV shelter. In the discussion that follows, the women who indicated that abuse was the reason they were currently homeless were separated out from the rest of the sample, and their responses on certain items are compared in order to see in what ways they are similar and in what ways they differ.

#### Characteristics of the victims

In the area of contact with the Illinois Department of Public Aid (IDPA), the abused women were less likely than the non-abused women to have ever received public aid. Almost one-third of the former group (31%) have never received any kind of public assistance, compared with only 11% of the other women (Table 6-

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<sup>1</sup>Interview with Maureen Jerkowski, co-director, Dehon House, May 24, 1989.

2).<sup>2</sup> Approximately half (51%) of the abused women currently depend on public assistance, while 70% of the other women are recipients of welfare. Both the higher level of non-contact with IDPA and the lower level of current dependence on IDPA for the abused women relative to the other women may reflect the fact that the abused women were more likely than the other women to have been living with a boyfriend or spouse just prior to becoming homeless and to have received some form of financial support from him. It may also be due to differences between the two groups in recent work experiences.

A slightly larger percentage of abused women than other women were employed at the time of the interview (12% of abused women, 9% of other women). At the same time, those women who were in the DV shelter were the most likely to be currently employed. Although the women in the DV shelter represent 18% of all women interviewed, they account for 26% of all the women who were then employed. Of the women interviewed in the DV shelter, 14% were employed--all in full-time jobs. In contrast, 8% of the other abused women were employed--none full-time--and 9% of the non-abused women were employed with less than half of these working full-time.

The majority of the women interviewed at the DV shelter in the first phase of the study spoke of their experiences trying to provide the income on which the family lived. Despite the fact that they were living with men, their income was crucial in trying to meet financial needs of their families. For the most part, the men in these relationships either did not work or worked sporadically.

#### The Relationship of Abuse

Sally lived with her abuser on and off for four years. During those years

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<sup>2</sup>Ninety percent of the women with no prior IDPA contact were at the DV shelter.

she supported him most of the time, sometimes working at two jobs in order to have enough income for their family of four. He worked infrequently as a day laborer. Maria, an undocumented worker, has held a number of different factory jobs, using a social security number she purchased for \$50.00. Most recently she worked in a factory making batteries for videos; even working six days out of seven she was only able to bring home \$125.00 a week. All she earned went to support the family. Her husband would abuse her when there was no money for his drugs and alcohol. Darlene works at the national headquarters of an audio-visual hardware company. In addition to her full-time employment she has a part-time job selling cosmetics. Her husband of two years lost his job because of his addiction to drugs.

He helps out, but not like he should. He spends money on drugs and then he lost his job. When he went into the program for treatment, I called his job and said he had to go out of town because of a family emergency. They wanted him to call and I said, "that's a long distance call." So they said I had to call every day, but it was hard for me to get to a pay phone and call. So they fired him.

The combination of scarce resources and the addiction often resulted in an abusive incident. Anne's husband is an alcoholic; when he got drunk he would abuse her physically, and when he was sober he would abuse her verbally. Maria came to Chicago from Mexico with her father. She met a man here and when her father returned to Mexico she decided to remain in Chicago.

I moved in with the man I had met. He drank then, and smoked marijuana. I didn't know this until I moved in with him. He kept asking me to try it but I have always been afraid to do so. As time passed he kept saying he would quit but actually he became an alcoholic and got involved with more drugs.

She talked about how his need for money with which to purchase drugs would often lead to fights.

All I made was for my children but he would take a kitchen knife and threaten to kill me if I didn't give him money. When I didn't have

any he'd destroy the house. It got to the point that I'd be paralyzed with fear. Whenever he got home and knocked on the door we'd all freeze with fear and not know what to do.

Delores believed that when her husband drank a lot of beer he would become more violent towards her. Although not true in the beginning of their abusive relationship, in recent years she felt this was because the alcohol exacerbated an arthritic condition; she said he would be "in a lot of pain and he would take it out on us."

A few of the women who were interviewed had endured years of abuse, leaving their partners only to return again. In interviews with the staff at the DV shelter, it was pointed out that eventually about one-third of the women return to their abuser.<sup>3</sup> The quote by Karen at the beginning of this chapter highlights one of the reasons that women return to an abusive situation. She describes what would happen.

He'd let me stay gone for about two weeks then he'd come around and say he was missing me and the kids. What he was missing was having sex. Probably the girl he was messing around with then didn't want sex and she was seeing his nasty side, the side that I saw all the time. He'd come around and he'd treat me like a queen, he'd take me out for Chinese, because he knew how much I liked it, and he'd talk me into going back to the house to have sex. Then he'd go get the kids and bring them back. It would be fine for about a month and then the pattern would start all over again. He'd start hitting me again. And I'd feel so bad, cause I thought it would be different this time.

Karen went back to him every time because she felt that she could count on her husband to provide the necessities of life for her and their children. But eventually, the cost of those necessities was too high for her and she left him for good.

Delores, another older woman who has lived with abuse for many years, said

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<sup>3</sup>Interview with Carol Costa, direct services coordinator, Chicago Abused Women's Coalition, April 26, 1989.

she didn't really know why she kept letting her husband back into her apartment after an abusive incident. She said he'd be nice for four or five months, and then he'd start back in again.

He tried to use me. I guess because I'm soft. When he would talk to me and I would let him have sex and I'd be real easy. I guess cause I wanted to. But then he had bad days at work or his arthritis would flair up and he'd start again.

Anne returned to her husband after he had "sworn before God and the saints" that he would change and not mistreat her anymore. He also promised to join Alcoholics Anonymous and to find a job. Maria returned to the apartment because of the children. Sally went back because

I felt sorry for him. [I believed that] he was raised to be this way, it's not his fault. I don't think that now, but I did then. To him all that was normal--to throw somebody into a wall was normal.

#### Use of Community Services

Emergency services: In many instances, the only option available to an abused woman who decides to end an abusive relationship is to leave her home. Like all families who find themselves homeless, she can move in with a relative. Yet as noted earlier for many of the women in our sample, family resources are usually not readily available.

When asked if a relative had helped them out with shelter at any time during the past six months, slightly more than one in five (23%) of the abused women answered in the affirmative. In contrast, over one-third (35%) of the non-abused women had stayed with a relative in the past six months. For abused women, seeking shelter with a relative may not even be an option because of their unwillingness to put themselves or their families at risk of being found by their abuser at a known relative's home.

Women without any family resources, as well as women who have depleted the resources available to them, may turn to emergency services provided by the city in times of crisis. A major provider of such services is the Department of Human Services (DHS). About three out of five abused women (62%) said that they had contacted DHS at some time in the past. This level of usage, while high, is lower than that of the non-abused women; 77% of the latter group has used DHS in the past. Table 6-3 provides information on the extent of usage for specific services. While the most frequent reason for using DHS is to obtain help with temporary emergency services or shelter, a larger percentage of non-abused women (95%) than abused women (79%) contacted DHS for this reason. The same is true for help with emergency food. Almost equal percentages of both groups sought help with energy assistance payments. It is interesting that twice as many abused as non-abused women have gone to, or contacted, DHS for individual or family counseling. Almost three times more abused than non-abused women have used DHS's services in a crisis.

One resource available to abused women is the abuse hot line. While the women were not asked if they had ever called an abuse hot line, they were asked if they had ever called any shelter hot line. Overall, 24% of all the women responded in the affirmative. However, there are striking differences between the abused and the other women. While 48% of the former group reported that they had called a hot line, only 14% of the latter group had. The higher percentage of usage among the abused women can be explained in part by the fact that many women in the DV shelter have used the hot line because the DV shelter staff does an initial intake with a woman over the hot line.

The network of shelters: The abused women were less likely than the other women to have been referred to their current shelters by DHS. Among the abused



women about one-third (31%) were referred through DHS, compared with three-fifths (60%) of the other women. What is interesting is that four out of five of the abused women who were referred by DHS were not in the DV shelter, but in one of the other four shelters. Not being placed in a DV shelter means that many abused women who used the referral services of DHS were not receiving the counseling and support directed at their experiences with abuse.

The abused women were slightly more likely than the non-abused women to have had prior experience with shelters. While 44% of the non-abused women had been in shelters before, 49% of the abused women had. For abused women, the average number of prior shelter stays was 1.97; for non-abused women, the average number was 1.33.

Four of the six women who were interviewed at the domestic violence shelter in Phase One have had other shelter experiences. Anne, Maria, and Sally have each had one other shelter experience within the past two years. Delores lived with an abusive partner on and off for 20 years; during that time she left him frequently. Sometimes she would move in with a relative, but more often than not she would take her four sons and go to a shelter.

The first time I left home was in 1971. I went to my sister's. I stayed with my sister for two weeks and then I went home. I did it so many times. I left [this time] because I was tired. I wanted to have peace. I have left before. I stayed at the Robert Taylor Shelter in 1985, before that at Green House in 1981 and 1979. In 1980 I was at the Salvation Army on Belmont. The first shelter I went to was the Salvation Army.

Police department: Almost all of the women who were interviewed in the DV shelter during the first phase of the study had had some form of contact with the police. In some cases, the contact has been in recent years. Sally recalled that the first time she called for help was in June 1986. After that she called them three more times. She recounted some of her experiences with

one of the suburban police forces.

He was beating me up one second and then when the police came he jumps up and sits at the table as calm as anything. When the police came he said, "she goes through this every summer when her parents come." I wanted to press charges, but he said he wasn't doing anything. The police said they wouldn't ... They said "You don't look beat up to me." He had scratches on his face. They said he should press charges, if anyone should.

Anne, one of the Hispanic women, found the Chicago Police Department helpful the first time she walked out of an abusive situation in 1987. After one particularly violent incident, she waited until her drunken husband had fallen asleep and then tried to sneak out of the apartment with her children. He woke up and started chasing her, screaming that he would kill her. She ran into the street, her screams alerting neighbors, who called the police. They took her to a hospital, and from there she went to one of the domestic violence shelters. The second time she left him she walked into the district police station and asked for help. The police contacted the Department of Human Services, who found space for her in another domestic violence shelter.

While Darlene never called the police because of a physical attack, she did call them when her husband destroyed a car she had just purchased, and found them to be unsympathetic.

He didn't want me to have the car. It meant I didn't need him to take me to work. It meant I was advancing. He felt threatened. [When I got the car home] he tore it up. I called the police, but they weren't very sympathetic. First of all, he's a man and he's looking at it like, "Yeh, well what's your problem." He didn't want to deal with it because it was just verbal. He told me they can't do anything about what goes on in the home. People have verbal arguments all the time. But I said he threatened to hurt my son. So he says, "What did he say?" And I'm thinking, "if I shoot this person in self-defense, then I go to jail." But I'm standing here saying he threatened me and he kept saying they can't do anything. Finally he wrote down his name, address, and height.

For other women, the contact with the police was in the past. Delores's experiences with the Chicago Police Department go back many years. Although she

said that she has not contacted the police in the last two or three years, there was a time when she called them often.

[One time] I put him out and he beat me up real bad, [so] I wanted to swear out a warrant. When the police came he was sitting on the steps and they talked with him and asked him to leave. He said, "I'm not bothering her. She wouldn't let me see my kids. I was so upset I kicked the door in." And the cop said, "If my wife wouldn't let me see my kids, I'd do it too."... [The police] didn't see no times when he beat me up.

Like Delores, Karen had many contacts with the police as a result of the abuse she suffered in her marriage. She summarized her experiences.

I tried having him locked up. I'd call the police, and they'd take their time getting there. Then they'd just take him around the block. Then when they would bring him back, he'd really beat me up. They said there wasn't much they could do unless I went to court.

Legal System: The police are limited in what they can do. They can attempt to remove an attacker temporarily from the home, but unless the victim is willing to follow through with charges, a court order, or a divorce that is all they can do. At the same time, it is not always easy for women to know what course of action they should take. Many have little knowledge of how the legal system operates, never having had any contact or experience with it. They are hampered by this ignorance, as well as limited resources for pursuing such action.

Delores acknowledges that she has not always been responsible about following through on action against her husband.

Once [the police] told me to get a divorce, they can only do so much. They told me to get an order of protection. I should have followed it up.

After the last incident that led to her move into the shelter she decided to seek an order of protection.

I talked with the state's attorney. She asked me what happened. She said, "Just tell me what happened recently. Don't explain what happened over a long time." She said, "Did the kids see it?" I

said they see but they are too scared to testify. He frightens them too. She said, "When we go back we'll drop the battery charge, cause you hit him." But I tell her I want an order of protection cause I'm tired. So she talked with the public defender [his lawyer] and she agreed that I could get an order of protection for a year. They both explained it to us. ... This is the only time I used lawyers. [A lawyer at the shelter] recommended me to Legal Aid.

Even though she was given an order of protection, Delores was still frightened of the future.

I'm scared, very scared. I'm hoping it will work out. Maybe I sound stupid. A lot of people tell me to be strong and pray. ... I'm scared. I fought him back. You should have seen how he swelled up my eye, my jaw.

Other women who are more recent victims have considered filing for an order of protection, but do not follow through. Ruth began the paperwork necessary for an order of protection, but then dropped it when she decided to leave Chicago and return to her hometown in another state. When she was interviewed at the shelter in early summer, Darlene had just filed for an order of protection; she decided to do so in order to get on with her life. At the same time, she did not believe that the order would really stop him if he wanted to do something to her. She said, "I got [it] just in case something happens. If he hits me or does something, it's on file." Yet when she was re-interviewed a few months later she told us

I haven't divorced my husband yet. I'm afraid to even mention it. We're separated. He is living with his mom and said he would never be back in my apartment. ... He seems much calmer. I didn't follow through with the order of protection either. It was just a piece of paper.

Overall, slightly more than one-third of all the women (36%) interviewed in the second phase of the study said that they had seen an attorney, with 41% of the abused women seeking legal services compared with 34% of the other

hesitant than other women to leave an abusive situation. For those women still in abusive situations, there should be widespread publicity campaigns advertizing the existence of community services for abused families. For women who have left abusive situations, the community must provide the financial and emotional support that would enable them to establish a household free of an abusive partner.

TABLE 6-1

Shelter Sample, by Abuse/Shelter Status  
For Shelter Group  
(Percent)

Not in shelter because of abuse <sup>1</sup>	69
Abused, in the DV shelter <sup>2</sup>	18
Abused, in other shelters <sup>3</sup>	13
	100
	(198)

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<sup>1</sup> Women who responded no either to the question "Have you ever had to leave your home because your husband or boyfriend was abusing you?" or "Is that the reason you came to this shelter?"

<sup>2</sup> Women who answered yes both to the question "Have you ever had to leave..." and "Is that the reason..." and were in the domestic violence shelter.

<sup>3</sup> Women who answered in the sequence indicated in footnote 2, but were not in a domestic violence shelter.

TABLE 6-2

Status As A Recipient of Public Assistance, By Abuse Status  
For Shelter Group  
(Percent)

	<u>Abused</u>	<u>Non-abused</u>
Currently receiving public aid	51	70
Ever received public aid	18	19
Never received public aid	31	11
	100	100
	(61)	(137)

TABLE 6-5

Changes in Children's Behavior, by Abuse Status  
 For Shelter Group  
 (Percent)<sup>1</sup>

<u>Type of Change:</u>	<u>Abused</u>	<u>Non-abused</u>
Emotional problems	50	40
Behavioral problems	20	35
Health problems	5	16
Bed-wetting	--	8
Positive changes in feelings	25	4
Positive changes in behavior	3	4
	(40) <sup>2</sup>	(77)

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

## CHAPTER 7: THE CHILDREN OF THE HOMELESS

*I think my son understands. I talk to him a lot about it, explain to him. If there is a toy or car that he wants I just tell him that we can't afford it right now, and he has to accept that. Sometimes when I'm crabby I tell him it's not his fault, that we'll get through this somehow. I tell him if we pray, God will see us through this. I try not to take out my anger and frustration on him. -- Joyce*

Joyce was interviewed at the drop-in center. At that time she was desperately trying to maintain a \$370.00-a-month apartment on her \$250.00-a-month welfare check. In the six months prior to the interview she and her six-year-old son had been forced to move out of one apartment because of a rent increase, had lived in a shelter for two months in order to save enough money for another apartment, and were in jeopardy of losing the one they had finally found because they could not afford the rent. For her, as for all the mothers interviewed, coping with the loss of housing is especially difficult because of the responsibility for a dependent child. Joyce's words reflect the plight of many homeless mothers. There is the constant worry over where the money will come from to pay the rent, put food on the table, and provide the necessities of everyday life not just for herself, but more importantly for her children. This chapter examines the impact of homelessness on the children in the sample, raising concerns over the consequences of the resulting upheaval in the areas of family life, education, health care, and the children's behavior.

### Characteristics of Mothers and Children

All the women in the study are mothers, or were soon-to-be mothers. The 194 mothers interviewed in the shelters between October and February have a total of 521 children. The average number of children is 2.7; 50% have one or



two children; 24% have three children, and another 24% have four or more children. These children ranged in age from infants to 31 years of age.

The vast majority of the women interviewed are single parents. Sixty-one percent have never been married, and another 26% are separated, divorced, or widowed. Only 14% were married at the time of the interview, and only 3% were in a shelter with a spouse or boyfriend. Many women talked about the fact that they were solely responsible for their children; many either did not know, or did not wish to know, where the children's father(s) were. Because so few of the men who had fathered these children had steady employment they were unable to help out financially. For the most part it is up to the mother to provide for her children. In addition, only a handful of the men were fulfilling their parental responsibilities to provide love and care to the children whom they had fathered.

June and Annette are similar in some respects. Both are young, June is 22 and Annette is 19. Both have two preschool-aged children. Neither is married to the father of their children. Both have experienced only temporary periods of homelessness. June was staying at the South Side shelter with her two young sons, having been locked out of her apartment when the brother she was living with left town with the only set of keys. Annette had just moved into her first apartment when she was interviewed at the drop-in center; this followed several months of living with one friend or relative after another.

However, they are different with respect to the amount of help they received from the children's fathers. Although not living with the baby's father, and having no plans to live with him, June nevertheless feels that she can count on him for help with the baby. When asked about what kind of help she received from the children's father she responded

They have different fathers. I don't have nothing to do with Darryl's father. I'm still with Donald's father. He helps me every day. He brings things over for the baby. I never have to buy anything for him, because his father brings over Pampers, formula, everything. [When I return to school in the fall] he will take care of the baby for me.

The father of Annette's children is rarely able to help out. It would appear that her periodic link with him is through his mother, the children's grandmother. She mentioned that she had been sick for a few months after her older child was born, and the baby went to live with the boyfriend and his mother, and the grandmother cared for the newborn. She was planning to meet the grandmother after the interview because the older woman had promised to buy a table for her to use in her new apartment, because "she [grandmother] does not think the children should be eating their meals on the floor." In talking about the boyfriend, she commented:

[He sees them] when he wants to see them. He can't help out with money because he's not working. Their father's mother helps out with a little money now and then. I see him occasionally. When I'm over to my mother's I see him because he lives nearby.

#### Parenting under Conditions of Stress

All the mothers who were interviewed throughout the study are trying to care for their children despite the conditions of instability and confusion that characterized their living arrangements. They want the same things for their children that all parents want. Repeatedly the women told us that they only wanted what was best for their children, that they did not ever want to see them go without, that they would never treat their children the way they were treated, and, most important, that they wanted their children to have a good future.

At the same time, many found it difficult to provide a warm and nurturing environment for their children within the shelters. Their energies were

consumed with trying to locate housing, their patience often worn thin by the many demands constantly made on them. Hazel, the mother of three children, who was also working long hours as a security guard, talked about the kind of pressure she had to deal with living in a shelter with children.

I was always worried that we would get kicked out because of the kids' fault. And if we got kicked out because the kids misbehaved, where would we go? We had no place to go. So I worried all the time.

I would walk in the door from work and they [the staff] would start telling me, "Hazel, you have to speak to [your son] because he did this," or "Hazel, [your daughter] didn't do that." Or my kids would complain about this or that. I was tired, I just wanted to sit down and relax.

I would worry if the kids were out and didn't show up for dinner. [Not showing up for dinner is a cause for termination.] I would shout at them, telling them that they had to follow the rules. Once the kids got home late. It was my brother's fault. They were at his place and he told them to stay in the apartment. They missed curfew. I told my brother, "You could get us kicked out, and you don't have room for us, so where would we go to live?"

Given these kinds of circumstances it is difficult to respond lovingly to a child who is often just as tired, irritable, and stressed out over living in a shelter as the mother is. We often saw evidence of this in the course of the interviews. Because most of the shelters did not have any arrangements for child care, many of the women who were interviewed brought their young children along with them. The interviews would take anywhere between one and two hours to complete. To ask a young child to sit quietly throughout the entire time was expecting a lot, yet most of the time the child did just that. However, many times a mother would interrupt the interview to reprimand the child for squirming in his seat, threatening to "whup" him if he did not sit still. In one instance the mother did lash out at her three-year-old child, giving him a slap on the side of the head because he was trying to amuse the baby, but in the process caused the baby to cry. Only rarely did a mother come prepared with a

small toy, or a book, with which to entertain the child.

For many women, becoming homeless means having to make alternative living arrangements for one or more of her children (Table 7-1). Twenty percent of the women had none of their children with them in the shelter, one in four of these women had children 18 years of age or older. Another 30% had some of their children living apart from them. Twenty-three percent of the women whose children are split up have at least one child 18 years of age or older (Table 7-1).

There are many different reasons for this separation from a child or children (Table 7-2). For some it is because of the age limits for male children that some shelters maintain. This age restriction resulted in Delores, a victim of domestic violence, leaving all four of her sons behind with her husband when she came to the abused woman's shelter. While her youngest son, aged 16, would have been allowed to stay, he did not want to be separated from his three older brothers, who were all too old for the shelter. Of those women who were separated from minor children, 14% mentioned the age of a male child as the reason for the separation (Table 7-2).

For others it is the desire not to disrupt schooling. Jane, her husband Tom, and their twin daughters were living with Jane's sister, until family arguments forced Jane and Tom to leave. The girls remained behind because the parents did not wish to disrupt their schooling, particularly so close to the end of the school year. They called the girls daily to see how they were doing and planned to move them into the shelter with them once the school year was over. Not wanting to disrupt a child's schooling was the reason for a separation from a child given by 16% of the women who were interviewed in Phase Two.

For many women, the decision to leave children with a friend or relative is the outcome of feeling unable to provide adequate care for them at that moment. Mary, the young mother of two children, told of how she left her infant son with her mother because she didn't feel that she was able to take care of him right then. The son remained with the mother for a couple of years, as Mary moved back and forth between New York and Cleveland. Dora has given all of her children to her mother to raise. After her divorce from her first husband she had to "build herself up again," so the first four children went to live with her mother. Her addiction to drugs came after a move to Milwaukee, where she gave birth to four more children. When Dora finally decided to overcome her drug habit her mother went to Milwaukee and brought the other four children back to Chicago to live with her. At the time of the interview, Dora's mother was living in Mississippi with all eight children; Dora was about ready to deliver her ninth child. While excited about the birth of her ninth child, she had no plans to regain custody of the older children, feeling they belonged with her mother. The feeling of not being able to provide for a child is the reason for a separation given by 24% of the women.

In some families a child was moved out of the home because the child had been abused by the mother's husband or boyfriend. Abuse by their partner was the reason given by 14% of the women who were separated from a child. In some instances the state had intervened to remove the child from the home. Ann, the victim of domestic violence, has a six-year-old daughter who had also been abused by Ann's boyfriend. At the time of her interview at the South Side Shelter, Ann had left her abusive boyfriend behind in another state and was actively trying to regain custody of her child, who was in foster care out of state.

The first time the state came out, somebody had called them. It was something about [my boyfriend] being indecently exposed. It turned into a neglect charge. He caused all this shit. ... Anyway, someone said he had been sexually abusing [my daughter]. I came home, I was pregnant with [my son] then, and there were four cop cars out in front of the trailer. For all the money in the world, I didn't want to believe it was true. She was around four years old at the time. They took her away and did some tests. The tests were positive. At first, I was in shock. I kept asking why people would say it if it weren't true. And he kept saying, "Who do you believe--them or me?"

The state did give [her] back after six or seven months. [My son] had been born in the meantime. He was real good with the baby and was always after me to find out why he was crying or fussing. I never saw him beat the kids. He never beat on 'em while I was around. He was sure protective of Josh.

The state came back and took her in April '88. Somebody had called the state again. I think it was the baby-sitter. Anyway the caller said [my daughter] had bruises on her legs. ... He had probably taken a belt to her legs. ... Anyway, when the guy from the state came, he said somebody said I was abusive and hadn't been taking care of the kids. You know, I think whoever called was [the baby's] dad or the baby-sitter. I think he didn't want [my daughter] around because he wasn't her father. And the state didn't take my son, only her. ... She was four then, almost five.

Other women spoke of making arrangements for a child to live with a friend or relative because of abuse. Sally, another victim of domestic violence, recently sent her 12-year-old son to live with his father in another state because of the abuse he had suffered from her current boyfriend. She recounted what happened.

I had two jobs to support the four of us and he abused my son while I was at work. He made him kneel all day and say how bad he was and anytime my son would move he'd hit him with a horsewhip. The school nurse noticed bruises. She asked him about them. She said let us know if you're being abused.

I had no idea. [My boyfriend] said to him, if you say anything to mom it'll be worse the next day. She has to go to work you know and I'll make it worse for you. My son had bruises along his buttocks and back. The school called in DCFS and they told us to come in the next day. [My boyfriend] told [the DCFS investigator] he doesn't feel the state has any right to tell us how to raise our children. I said to him, never touch my child again. They asked if I'd let him take care of my son again and I said no.

Darlene was interviewed at the abused women's shelter. Her ten-month-old

daughter had been staying at the shelter with her while her 12-year-old son was temporarily living with his father's mother because Darlene's husband had been threatening him. Darlene moved him out of the home because she feared that he would be beaten up by her husband.

Some of the women with teenage children mentioned resistance to living in a shelter on the part of their children because of the many shelter rules they would be required to follow. Delores, the victim of domestic violence, touched on this in her interview.

We had been in shelter places before. My 16-year-old said, "Mom, I want to be at home." When we were at the Salvation Army he say, "Why can't we be in our own house? I want to be home with Dad." [My son] is crazy about him. He always used to say to him, "Take me riding". This time I say, "You can stay with me." But he say he don't like shelters because they got rules about being in.

Hazel also spoke about the difficulties teenagers have with shelter rules. At the time of her initial interview in June they were living in a North Side shelter, victims of a fire that burned them out of their apartment in 1981. She told how her two older children stayed with her brother for a few weeks after she moved into the shelter; they were reluctant to come because of all the rules. While noting that the curfew was pretty early for teenagers, she also commented that they had done okay since moving into the shelter. Between her first and second interview she and her children moved into their own apartment, available to them through a second-stage housing project operated by the same shelter. When reinterviewed in August she again picked up the theme of teenagers and shelter rules.

My oldest son is not with me [now]. He ran away from [the shelter] in July. He went to my brother's for a while, but then he came back. He ran away because he just couldn't take the rules here. He came back, but then the staff said that he couldn't [stay]. Right now he's living with my brother. He can come and visit me, but he just can't stay with me. ... [My daughter] hated being here [at the shelter]. She didn't like the 8 p.m. curfew. She'd be out

with friends and she'd have to come home even through they could stay out later. Sometimes she'd be a ways away and she'd have to remember to come back in time to make curfew. She didn't always go by the rules, and then she'd get in trouble. She only broke curfew once, but there were many times when I worried that she wasn't going to make it.

This fracturing of the family extends beyond just the separation of parent from child to the separation of siblings from one another. This arrangement is hard for many children to accept. Darlene told the interviewer how hard it was for her son to be separated even temporarily from her and his baby sister. "My son came [to the shelter] yesterday. He wants to go home, he wants us to be together. He's very close to his sister. He doesn't like us being separate."

The most frequent arrangement is one in which a mother has more than one child, but only one minor child is living apart from the rest of the family. (Forty percent of the families in which children are not living with the mother have this arrangement). When more than one child is living apart from the rest of the family, they are not necessarily living together. In those cases where a mother not only had children with her but also more than one child living elsewhere, 21% of the women were able to keep all those children together in the same household. For 42% of the families, the separated children were in different households.<sup>1</sup> As was noted above, one in five of the women had none of her children with her. For those women whose minor children were all separated from her, 62% had all their children together, 27% had children living in different households, and 12% had all their children in foster care.

#### Contact with DCFS

More than one-third of the women in the shelters have had contact with

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<sup>1</sup>The remaining 37% are families in which the children living apart are all adults.



the Department of Children and Family Services (DCFS). The overwhelming majority (87%) have had contact with the agency as mothers, although a quarter indicated that they had had contact with DCFS as children. Most of the mothers who had contact with DCFS (66%) did so because they were accused of abandoning or neglecting their children; 24% because they were without shelter; 22% because they were accused of child abuse; and 16% because their boyfriends or husbands were accused of child abuse (Table 7-3).

In only 18% of the cases was a child placed in foster care. Many times the charges were dismissed after an investigation determined they were unfounded (30%). In fewer than one in five cases the mother was issued a warning (16%) or temporary custody was awarded to another family member (11%). About 10% of the time, the charges were still pending.

Relatively few women (7%) indicated that a child had ever been taken from them because they did not have a proper place to live.<sup>2</sup> Each of the women had a different story to tell. In some particularly moving cases, the women were confused about the exact sequence of events leading up to the separation from their child(ren), as well as unsure of what to do to regain custody of them. One woman who was interviewed at the South Side shelter had been separated from her children for about a year. In late 1988 she was charged with neglect because her youngest child tested positive for lead-paint poisoning. Although asked to do so, the landlord would not clean up the lead paint in the apartment; consequently she withheld her rent. After four months

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<sup>2</sup>Most of the women who had had their children taken away from them indicated that this action was the result of an investigation by DCFS. However, a minority said that another family member--usually the woman's mother--had taken the child, or children, and refused to return the child, or children, because the woman did not have a proper place to live or had been living in unstable conditions for a period of time.

of nonpayment, he filed eviction papers. She was evicted and ordered to pay the back rent. Because she had no money she and her four children moved in with her mother. Shortly after moving in, she had a fight with her mother and moved out, but the mother kept the children. At the time of the interview she was in the midst of a DCFS investigation, having been charged with neglect. The children were still living with their grandmother pending the outcome of the hearing. The woman was thoroughly confused by the whole affair.

Another woman described how all her children were placed in foster care for a couple of months when she was without housing in 1988. After she arranged housing with a male friend who had helped her out in the past, the children were returned to her care. However, when her friend died in March of 1989, she and the children were without housing again, unable to afford the rent on her welfare income. She called DCFS for help from a cousin's house, but was told they couldn't help unless she was "on the streets." They told her she should go to McDonald's and call and they would pick up the children. The older children were placed in temporary care while she and her baby moved in with the baby's father. One day she went for a job interview and left the baby with his father. When she got home she found that the neighbors had called DCFS to take the baby because his father had walked out. She spent a night in jail and was formally charged with criminal neglect. She was scheduled to go to trial the day after the interview, and she hoped to get her son back, but had no idea what the outcome of the trial would be. At the time of the interview, the baby was in foster care and the older children were living with friends or relatives.

One woman had two sons with her at the shelter but had no idea where her 13-year-old daughter was. When she lost housing she found friends who would keep all three of her younger children for her, so that they could remain in

the same schools and neighborhood while she went to live in a shelter. When one of the children's teachers discovered that the children did not have a home, she wanted to take them home with her. The principal at the school told the teacher that she could not get involved in that way and that she should call the police. The police called DCFS and DCFS called Catholic Charities. The children were first taken to a shelter for children on the North Side. Then the two boys were taken to a foster home and the daughter was left at the shelter. The following morning the boys returned to the mother and told her what had happened--up to this point she had not been notified. At the time of the interview, she had the two boys with her at the West Side Shelter and was awaiting a hearing on charges of neglect. She had tried calling several agencies, but at the time of the interview still did not know where her daughter was living.

Compared with the small percentage who had actually lost children due to lack of housing are the large number who expressed fear that this might happen. In all, 37% of the women responded that they had at some time feared that their children might be taken from them.

#### Children and Shelter Life

Seventy-eight percent of the mothers had children with them in the shelters.<sup>3</sup> Those children living in the shelter tended to be younger than the average; for this group the mean age was 5.6 years. Of the 333 children who were with their mothers in the shelters at the time of the interview, 54% were no more than five years of age, and another 36% were between the ages of 6 and 11, with the remaining 10% being between the ages of 12 and 18. This age distribution is a reflection of the age distribution of the mothers as well as

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<sup>3</sup>Forty-eight percent were in the shelter with all their children and 30% were there with some of their children.

the consequence of the mothers making alternative arrangements for their teenage children.

While grateful for having a place to stay, at the same time many women whose children were living with them at the shelter voiced concerns over shelter life. A majority of the women in the shelters (59%) indicated they had noticed changes in the behavior of their children since they had been without permanent shelter of their own. Surprisingly, 14% indicated that their children displayed positive changes -- both in terms of their behavior and their emotions; usually this was interpreted by the mother as a result of the fact that the child was now in a safe housing situation (Table 7-4).

Most of the mothers, however, indicated the changes were not for the better. The most common changes were emotional, with 44% of the mothers mentioning this. Mothers stated that their children had become more clingy, more afraid of separation, cried more often, and were angry and confused over what was happening to them. Emotional changes were usually closely followed by negative behavioral changes: 35% of the mothers saw such negative changes. Often cited were signs of rebellion against the mother's authority, disobedience, and problems with the shelter rules. Many women felt that these negative behaviors were the outcome of exposure to other "unruly" children at the shelter. A few (5%) felt they had lost control of their children because the shelter rules did not allow them to discipline their children as they used to.

A number (12%) felt their children's health had deteriorated as a result of the exposure to so many other sick children. Several of the women interviewed in Phase One talked about their children's health problems. In two of the shelters there were quarantines in effect while the women were in

residence. In a follow-up interview, Darlene mentioned that she "was at [the domestic violence shelter] when the measles things started and I was so scared my daughter was going to get them. It wasn't a good place for my baby. There were so many kids, all wanting to touch her and kiss her." Ellen, a young mother of a 10-month-old, was in residence at the South Side shelter when chicken pox broke out among the children. On the day of her interview she was planning to take him to the doctor to have a rash on his stomach examined. Ellen also talked about the extent of sickness.

There is so much sickness in the shelter. The little kids will just take another baby's bottle and begin drinking it and then drop it on the ground. If your baby picks it up all those germs are passed. Some mothers don't watch their kids.

Ruth, another resident at the domestic violence shelter, took her baby to the hospital one night because he was running a high temperature; she feared that he had caught pneumonia from her roommate's son.

Another concern was that the food in the shelters was not providing adequate nutrition. One mother spoke of her concerns about her child's diet.

For breakfast this morning we had cereal with powdered milk. I can't give [my son] powdered milk! I don't drink milk at all myself. And one piece of toast and 1/2 an apple. ... I try to save some of my food stamp money and take my baby to the store for juice.

In fact, some mothers mentioned that their children would become sick after eating a meal. One mother told of how she was spending all her money on meals out, because when her son ate the shelter food he had thrown up for two days. Another woman claimed that she was expelled from a shelter for trying to obtain extra juice for her baby from the kitchen. She had been told upon entering the shelter that milk and juice would be available at any time in the kitchen. When she tried to get some one Saturday morning, the cook told her she could not go into the kitchen without written permission from her

caseworker, who was unavailable for the entire weekend. Even though she explained that the juice was for her child, she was unable to obtain any, and was written up for arguing with the cook. By Sunday evening her child was sick; she took him to a nearby hospital and the doctor diagnosed dehydration. On Monday morning she was told by her caseworker to leave, even though she had a doctor's slip confirming the dehydration.

#### Children's Educational Experience

The impact that homelessness has on children's education is felt in terms of the number of different schools attended as well as the number of days of school missed, and the difficulties in transferring from one school to another. Kelly, the mother of two school-aged children, noted the problems she has had:

During the year they went from school to school, that was hard on them [she thought they had been to at least 4 different schools, but was not really sure of the exact number]. That's why I want to find an apartment before the school year begins. Carol [age 9] is okay, but Mike [age 7] is slow; he needs help to catch up in school.

Judith, the mother of four, was staying at a shelter on the South Side, having moved there from a shelter on the West Side. She talked about the transfer situation:

My oldest daughter is in fifth grade. She is going to a school now that is near [the West Side Shelter]. I transferred her there when we went to [the West Side Shelter]. But I'm not going to transfer her again; it's too close to the end of the year. I'll just take her to school there on the el and pick her up.

It appeared to the interviewer that Judith and her three younger children would all go on the el to transport the oldest girl to school, wait for her out on the West Side until school was over, and then return back to the shelter again in the afternoon with her children. This would seem to be necessary, because there were no provisions for child care at the South Side shelter at which she was then staying.

Carol, the mother of a kindergartner, just decided not to bother with a transfer because it was so close to the end of the school year. For this homeless child, school essentially ended when her family was evicted in March because they had moved from day to day, never staying in one place for more than a few days. When Carol was reinterviewed in September in her new apartment, she mentioned that two of her children were then in school, but that the older one had to repeat kindergarten because she had missed so many days the previous school year. Among the mothers in shelters who had school-age children with them, a majority (52%) indicated their children have missed more than one week of school since they had been without a place of their own (Table 7-5).

Some of the shelters have developed a good working relationship with their neighborhood schools which facilitates the transfer of students into the school. Yet some of the mothers were still frustrated by the difficulties of securing transfers for their children. Hazel encountered problems when trying to transfer her teenage daughter to the high school closest to the shelter where she and her children were staying; the school was initially unwilling to accept the transfer because it was so late in the school year. Almost two-fifths of the mothers (39%) said that their children had transferred schools more than once already during the school year. In response to these questions, one mother spoke of her inability to secure a transfer for her daughter. She had been to the daughter's previous school three times and each time had been unable to obtain the necessary paperwork to transfer her to a new school. Consequently the girl had missed several weeks of school.

Finally, 37% of the mothers indicated their children have had to stay home

from school because there was not enough money for bus fare or clothes.<sup>4</sup> Yet most of the mothers (84%) indicated that they had visited their children's teacher sometime during the school year.

#### Children and Health Care

A real concern is the number of families who have either no health care coverage or inadequate coverage. Among the women interviewed in Phase Two, slightly more than a quarter (27%) have neither health insurance nor Medicaid coverage. Among those women who indicated they had coverage, 17% said that not all of their children were covered, and another 10% said that none of their children were covered. One woman had four children, but at the time of the interview only her baby was covered under Medicaid. She explained that she had been employed prior to the birth of her youngest child and had health insurance through her job. When her maternity leave ended she decided not to return to work, because she wanted to spend more time with her baby. When she applied for welfare her insurance policy was still active, so she and her three older children were not included on the green card. However, the policy expired within about a month of her application. Since that time she has been trying to get her coverage changed so that she and her other children will be protected, but after six months she was still unable to obtain the necessary changes. According to her caseworker, she cannot be reclassified without written documentation that she is no longer covered under the policy, and she is having difficulty obtaining such documentation. Meanwhile she prayed that no one would become sick.

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<sup>4</sup>Interviewers' observations also indicated a number of school-age children present in the shelters during the time when they would have been expected to be in school.



Many of the jobs that these women have had in the past, or hold currently, do not provide health care coverage. One mother told of quitting her job and applying for welfare because her baby son needed an expensive orthopedic operation and her own medical coverage would not cover the expenses of such a procedure. Hazel, who is employed as a security guard, does not mind the long hours and minimal pay as much as the absence of medical coverage.

I don't mind the work, but I'm trying to find another job. I need to make more money, but mostly I need the medical benefits. It's not good for me and the kids not to have any coverage. The other week my oldest son came and asked me for the [green] card. He had hurt his ankle and it was all swollen up. I had to tell him that I didn't have the card any more. I'm real worried about the benefits. What will I do if the kids are really sick?

#### Housing Discrimination Against Families

Although it is illegal for landlords to discriminate against families with children in selecting tenants, many of the women who have had some trouble finding housing attribute it to the fact that they have children. Sixty-six percent of those who have had past difficulties in renting an apartment felt it was because they have children. Several of the women interviewed in Phase One spoke of this. Carla, the mother of a preschooler, became homeless after a rent increase on her renovated apartment made it impossible for her to pay the rent. In her experience, "a lot of places don't want children. They ask if we have children, and then say there is no vacancy." Margaret, the mother of two teenagers, also spoke of the difficulties in locating housing. She felt that "nobody wants to rent to you if you have teenagers, especially boys."

A major source for affordable housing is the Chicago Housing Authority. Yet many women hesitate to move into CHA apartments because of their children. The reason given by half the women who said that they would not live in CHA is that it is not safe. Twelve percent of the women specifically mentioned that

the environment was undesirable for their children. Diane felt that her teenage son would be "gang bait." Margaret and her two teenagers lived in one of the high-rise housing projects for eight months.

I left in order to save my children. They were constantly getting beaten. Once, I made the mistake of calling the police and identifying the kids who had done the beating. From that point on it got worse.

The overwhelming majority of women in the shelters plan to live with their children after leaving the shelter; 77% indicate they will live with just their children; another 10% say they will live with their children and someone else (usually a husband or boyfriend).

#### POLICY RECOMMENDATIONS

1. Being faced with no place to live is difficult enough for a single adult, but when that adult is also responsible for minor children, the stress becomes enormous. Under such conditions many women find it a challenge to cope with the around-the-clock demands of parenting. The mothers we interviewed rarely had an opportunity to talk with anyone about their problems, their concerns, their needs as mothers. If the shelters provided regular parent support groups supervised by a shelter staff member it would surely help to alleviate some of the stress. In such a setting the staff member would be able to respond to the needs of these homeless mothers and offer practical solutions to the problems they are having with their children.

2. In addition to parent support groups, there should be some place available for these women to leave their children for a few hours at a time so that they can have time for themselves. This could be something as informal as a play-group on-site or at a neighborhood community center, or something as formal as a child-care center. This arrangement would benefit the children, by

providing them with structured play activities. A children's support group could also be organized during such periods so that children can begin to talk about their needs, concerns, and problems.

3. No individual--whether adult or child--should be without regular health care. While some of the shelters offer health care to their residents, once they leave the shelter some of them are without coverage. We heard stories of women who quit work to go back on welfare because they did not have the medical coverage they so desperately needed for their children. We heard women say that they would not get off welfare for the same reason. Health care should simply be available to all men, women, and children.

4. Children without permanent homes are being denied the education to which they have a right. In part this is due to the bureaucratic complications in obtaining a transfer of records from one school to another. Mothers who must go to one school to pick up the paperwork and carry it to another need busfare, which they often lack. Some mothers told us of repeated trips to the old school before the necessary forms were given to them; each time they made the trip they had to scrape together the necessary busfare. Some of the shelters in which we interviewed had developed a good working relationship with the neighborhood school; in those cases a transfer was usually achieved smoothly. In other instances, children were out of school for weeks because the transfer of records was not handled quickly.

Children often miss school because of the extremely transient state of their lives. They may stay in a shelter for a week, or a month or two, then move in with a friend or family member, then into a motel, then back to another shelter. Given this instability, it is extremely difficult for children to maintain a regular pattern of school attendance. The consequence is that many

children do not go to school, or at least do not attend school regularly.

For some children, simplifying the requirements for obtaining a transfer is enough to guarantee their continued attendance in school. For other children, that is not enough and the school system needs to develop a program that will address their needs. One solution might be the program that is in place at one of the Salvation Army's shelters, where a school has been established within the shelter, with a teacher who teaches all the children who are in residence at any given time. While this kind of program does not make sense in the small shelters, where there may only be a handful of school-age children in residence at any one time, it would make sense in the large shelters, where the educational needs of children are often overlooked by an overworked staff.

5. The city needs aggressively to monitor instances of housing discrimination against families. Clearly such discrimination occurs; 66% of the sample felt that they were denied housing in the past because they have children. When such discrimination is documented, the city needs to enforce the law and impose penalties on the offending landlords.

TABLE 7-1

Family Arrangements For Shelter Group  
(Percent)

Children all with mother	48
Children split up <sup>1</sup>	30
No children with mother	20
No children (pregnant)	2
Total	100

(198)

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<sup>1</sup>One or more children were living with the mother and one or more were living elsewhere.

TABLE 7-2

Reasons Minor Children Are Not With the Mother,  
By Whether or Not the Mother Has Some Children or No  
Children With Her For Shelter Group  
(Percent)<sup>1</sup>

<u>Reason not in shelter:</u>	<u>Some children living apart</u>	<u>All children living apart</u>
Mother can't provide for them now	13	41
Mother didn't want them in shelter	7	26
Mother didn't want to disrupt school	20	9
Because of mother's medical problem	--	6
Because of age limits at the shelter	20	3
Another relative has custody	15	6
DCFS has custody	6	6
Abuse by father/boyfriend	15	12
Some other reason	21	15
Don't know where child is	2	--
	(54) <sup>2</sup>	(34) <sup>2</sup>

<sup>1</sup>The percentages do not total 100 because some women gave a different explanation for each child who was not living with her.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 7-3

Reasons for Contact with Department of Children and Family Services  
For Shelter Group  
(Percent)<sup>1</sup>

Neglect of child(ren)	66
No housing	24
Abuse of child(ren)	22
Abuse of child by boyfriend/husband	16
Drugs	9
Other reasons	34
	(58) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 7-4

Changes in Children's Behavior For Shelter Group  
(Percent)<sup>1</sup>

Emotional problems	44
Behavior problems	35
Health problems	12
Problems controlling child	5
Positive changes in child's feelings/behavior	14
	(117)

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question "Have you noticed any changes in your child(ren)'s behavior since you have been without a place of your own?"



TABLE 7-5

Children's Recent School Experiences For Shelter Group  
(Percent "Yes")<sup>1</sup>

Child missed school for more than one week	52
Child transferred schools more than once during the year	39
Child stayed home from school because mother had no money for busfare or clothes	37
	(90) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The numbers in ( ) represent the number of respondents who answered the question.

## CHAPTER 8: THE USE OF EMERGENCY SERVICES

*DHS will place a woman, or a woman and a child, more easily than a woman with a man. We thought we might have to split up. We said we would stay in the streets rather than be split up. The people [from DHS] who came to the police state were great, they did everything they could for us. -- Carla*

Carla, her husband, and their young daughter were all staying in one of the shelters that serves families in which both the husband and wife are present. Her husband was handicapped and Carla cared for him. For a short time after they were forced to move out of their apartment they lived with her sister-in-law. When a family argument resulted in the police removing them from the apartment, they found themselves in a police station with nowhere to go. The Department of Human Services (DHS) arrived at 11:00 that night and placed them in an emergency motel for two nights until they were able to locate a transitional shelter that had room for all of them. Carla told us she was afraid that they would not be able to find a shelter that would allow them to stay together. For them, living in the streets was preferable to being split up.

A family faced with the prospect of no place to stay will often turn to services set up in the community to meet the needs of the homeless. Yet many women never get the help they need. Those who are isolated and outside of social networks are less likely to be informed about and make use of existing community services, particularly in times of crisis. For many women, the ability to deal with bureaucratic social service agencies demands skills that they do not possess. And many women are afraid of the outcome of such contact, fearing the family may be split up and sent to different shelters or their children may be taken from them. This chapter discusses the role of emergency services,

particularly DHS, in the provision of services to homeless families.

#### The role of DHS

A major provider of emergency services in Chicago is the city's Department of Human Services. DHS plays a key role in getting homeless women and their children to the shelters through a variety of special services. DHS operates a 24-hour hot line whereby callers in need of shelter may find out where in the city beds are available at any hour of the day or night. DHS also has a network of community offices located throughout the city. These offices dispense a number of different services, including referrals to shelters. Finally, DHS supports special teams of workers who will go out at night to hospitals or police stations and transport those in need of shelter either to available shelter beds or to an emergency motel. About half (52%) of the women said that DHS had referred them directly to the shelter in which they were interviewed.

Almost three-fourths of the women (72%) said that they had either gone to or called a DHS office at some time in the past. In all, 91% of the women who had called DHS did so in order to locate temporary emergency housing or a shelter (Table 8-1). However, much smaller numbers of women had used any of the other services provided by DHS. Of the women who had contacted DHS, slightly more than two out of five said that this contact was to obtain emergency food, and only about one in five had contacted them for help with energy assistance payments or another crisis in their lives. Only 6% of the women who had contacted DHS said it was to obtain individual or family counseling.

Presumably because of the help they received, an overwhelming majority of the women found the DHS staff to be helpful (89%) and sensitive (83%) when they contacted them about a problem. In her interview Mary praised the services that DHS had provided to her and her husband Donald. They arrived in Chicago by bus

in the middle of the night. They called the Salvation Army, who put them in touch with DHS.

DHS people came to the bus station and took us to Pacific Gardens Mission for the night. They said to call the next morning and they would find something else for us. ... The next morning we called DHS again from the bus station. They came out and got us and drove us to the police station where we could make more phone calls. They helped us get through to [the North Side family shelter] and we talked to [one of the staff] on the phone and she told us about this place and the regulations and it sounded fine. The DHS people drove us to Pacific Gardens to pick up our things, they drove us back to the bus station to get the rest of our stuff, and then they drove us up here. I thought they would have just given us a bus token, but they took us here and wished us good luck.

At the same time, a minority of women were critical of the DHS services that they had received. After a family argument, Jane and her husband Ted moved out of Jane's sister's apartment and into a cheap hotel. When their money ran out they called DHS. Although Jane had never gone to the neighborhood DHS office before, she assumed that they would be able to help. The DHS worker called around for about three hours, but couldn't find a place that would take families. Jane recalled, "They wanted Ted at Pacific Gardens and me at Northwest Institute." While she understood the possibility of no vacancies at any of the family shelters, she did not understand why the DHS worker did not at least tell them that staying together might be a possibility in a few days or offer them "some hope or compassion." No hope was offered. Jane characterized their attitude:

Here's a token for you to get [to the separate shelters]. They act like we are going to have to take what they offer just because we are without a home. When we objected to being separated they told us that we could see each other on the weekend. They didn't try to get us together. They didn't care about the kids [who were then living with Jane's sister].

Meanwhile, Ted went out to make a couple of telephone calls. He called both the Catholic Charities shelter hot line and a woman he knew who worked at DHS. As

a result of his efforts he found out that one of the family shelters did have room for them and he and Jane were able to remain together.

While not finding fault with the emergency services provided by DHS, some women did express dissatisfaction with the assistance they received, or failed to receive, at a particular DHS community office. Faced with nowhere to stay after losing a new apartment when her welfare check did not arrive, Judith called her children's father, who took them to a local DHS office.....

At DHS they said the welfare office shouldn't of done that but there's nothing they can do about it. DHS on 63rd told me to go to the office on Western. And they sent me here [to the South Side shelter]. DHS [on Western] offered me transportation here. The other DHS office on 63rd Street had just offered me a token. They asked me, "Do you have anyone to stay with?" I said no and they said "How about if I give you eight food boxes? Maybe you can give four of them to someone who will take you in and keep four yourself."

Like Judith, Carol found the assistance varied from one office to another:

The DHS office on Wilson and Broadway didn't do nothing for me. They kept saying there was nothing they can do. I went in every day, and they'd say the same thing every day -- nothing they could find for me. I went to the Salvation Army over on Sunnyside and they found me a place at the Salvation Lodge. Someone told me the DHS office over on Paulina was better so I went over there and they're the ones that helped me find the other shelters.

#### Other Emergency Services

While DHS is a major provider of emergency services, it is not the only source of help available to homeless women. Two other major providers that operate in the city are Catholic Charities and the Salvation Army. When asked who had referred them to their current shelter, 20% mentioned a social service agency, including Catholic Charities and the Salvation Army. Another 6% said that the police referred them. Only 2% had been referred directly to the shelter from a hot line.

There are several different hot lines set up to assist women in need of shelter. DHS operates one, as does Catholic Charities and the Abused Women's Coalition. Yet only a minority of women (24%) had ever called a shelter hot line. Of those women who had called a shelter hot line, 27% heard about it from a friend or relative, 25% from the media, 17% from the telephone company, 12% from DHS, 10% from a social service agency, and 8% from the police. Three out of four of these women said that they had received help from the hot line in the form of placement, referral, or just information and advice on what to do.

In addition to referrals to shelters, other emergency services often needed by these women include emergency rent assistance, free food and clothing, and emergency utility assistance. Being able to get help in these areas may relieve some of the financial burden and make it easier for mothers to stay in their housing. Some of these services are more widely used than others. Seven out of ten women said that they had received free clothing at some time in the past year, and almost six out of ten had received free food through a food pantry. However, other emergency services are much less widely used. Only 13% of the women had received emergency utility assistance, and only 9% had received emergency rent assistance. In the interviews, many women expressed surprise that such funds were even available and clearly had no knowledge of where to apply for this assistance.

### The Shelter System

The network of shelters in Chicago is extensive and varied. There are a number of different types of shelters providing beds for homeless people; a brief description of what is available follows. The most basic type of facility is the warming center. There are currently 13 warming centers in the city, only

one of which is targeted specifically for women and children.<sup>1</sup> These centers, open only during the winter months, are located in churches and other public or semi-public places. People in need of a place to stay overnight can enter the warming center usually sometime in the early evening. They will spend the night, often sleeping in a chair, on a mattress on the floor, or perhaps on a cot, and then have to leave again in the early morning.

A slightly more permanent variation of the warming center is the overnight shelter. There are 20 overnight shelters; three serve women and children exclusively. These shelters operate throughout the year. However, like the warming centers, people are readmitted every night and must vacate the premises in the early morning. Occasionally the facility will provide a meal along with a bed for the night, but most often it is just a place to stay. An individual must take all of her belongings when she leaves the shelter in the morning.

A transitional shelter offers more than an overnight shelter. A person who is accepted into a transitional shelter is allowed to remain in the shelter on an around-the-clock basis for an extended period of time, usually a maximum of 120 days, although some shelters set the maximum lower in order to encourage residents to move back into regular housing. There are 58 transitional shelters, half of which serve women and children. Along with a bed, the shelter provides three meals a day and some social services.

The final type of temporary housing is second-stage housing. Currently, there are 15 second-stage housing programs in operation; 40% serve women and their children. This form of shelter is usually an individual apartment. The resident remains in the housing for a period of up to 18 months. Because it is

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<sup>1</sup>The information on the numbers of different shelters contained in this section is drawn from the Directory of Shelters and Resources for the Homeless, Chicago Coalition for the Homeless (June 15, 1990).

a separate unit, the residents of the apartment are responsible for their own meals, both food shopping and preparation. These programs are usually associated with some shelter provider and there are often social services available to the program participants.

Experiences with other shelters: For many of the women we interviewed, living in a shelter was not a new experience. While most of the women were in their current shelter for the first time (96%), almost half (46%) had stayed in other shelters at some time during the previous three years. The average was one prior stay at a shelter; more than two-thirds of the women (68%) said that they had only had one other shelter experience. Another 23% had stayed in two other shelters, and the remaining 9% had stayed in three or more shelters.

Carol and her four children lived in a series of shelters for about three months. In some cases the shelter they stayed in only provided a bed for the night; in other instances they lived in a transitional shelter. In Carol's mind, some were better than others.

Jesus People wasn't too good. The people were nice, but not the conditions. There were no rooms, or even beds, just mattresses that you put on the floor. It was hard with the kids. ... Tabitha's was okay. We didn't have a room. We slept in the TV room. During the day everyone was in there looking at TV so the kids couldn't lie down or nothing. It's on the West Side and it's not too safe to take the kids to the park. ... At the Salvation Army the kids felt secure. They had activities, they liked it there. ... I liked Dehon House, it was better than the other shelters, it was more comfortable, you can move around as if it was your own apartment.

One of the things that Carol found difficult about the overnight shelters was that there was nothing to do with the children during the day when they were required to vacate the shelter premises. She was able to spend time in the parks because it was spring, but mentioned that she and her four children "wandered around" a lot during the day, because there was nothing for them to do.



Shelter turnaways: One-third of the women (33%) said that they had at some time been turned away from a shelter. It is possible, however, that this is an underestimate, because many women answered in the affirmative only if they themselves had been turned away. If DHS had been unsuccessful in placing them in a shelter or if DHS had placed them in the second or third place they tried, the women generally did not consider this a turnaway. Of the women who experienced turnaways, 82% said the reason given was that the shelter was full (Table 8-2).

About one in ten of the women was denied shelter space because of a pregnancy. Dora's experience in trying to find a place to stay was complicated by the fact that she was eight months pregnant. She and her boyfriend Sam arrived in Chicago from Milwaukee with the intention of staying with one of Sam's friends. When that arrangement did not work out, they went to Pacific Gardens. When Sam found a job they moved into a hotel. They were able to pay for this because Sam worked as a day laborer. However, they were forced to move out due to the instability of his employment.

We called DHS, they wanted to separate us because we was not married. We went to a police station and they called DHS back. They said that DHS had to do something for us. We wanted to stay together because he was the only one I knew here. DHS came and took me to several different shelters but they wouldn't accept me because I was pregnant. Finally we went to Sousa House. I only stayed one night.

When she left Sousa House, she met up with Sam again and they decided to spend the day together in a hospital lobby. When their presence aroused suspicion they decided to make use of the emergency room and have Dora's swollen feet examined. The outcome was that Dora was hospitalized for three days. While there she sought the services of a hospital social worker.

I decided to see if there was a social worker at the hospital. I walked down to the nurses' desk and asked the nurse if there was a

social worker there. I just didn't know what else to do. She asked me what I wanted one for and I told her we had no place to go. A social worker came up to my room and she called just about every shelter.

Dora tells how difficult it was to locate a shelter that would accept a pregnant woman.

The hospital social worker would say there was a young man, and they'd say fine, and then she'd say there was a young woman with him, and they'd say fine, and then she'd say she was pregnant and they'd say no. The social worker finally told me that some shelters don't want to take responsibility for the baby and getting the woman to the hospital when the time comes.

The hospital social worker referred them to the Catholic Charities shelter system. Catholic Charities then was able to find them a room together in one of their shelters.

Staying together can be a problem for families, who are sometimes faced with the difficult choice between staying together without shelter or separating into different shelters. Children can impede a woman's search for shelter because of the restrictions on children's lodging in many shelters. This is especially true for older male children, who are excluded from many shelters that serve women; while the age limit will vary from shelter to shelter, the average cutoff age is 12. One in four of the women said that they had been turned away because the shelter did not take children and slightly fewer than one in five (15%) said that a reason for being turned away was that the shelter would not take her son.

For almost a week after a fire burned her out of her apartment Hazel tried to locate temporary shelter. She called a lot of different shelters but found that no one would take her family because her boys were too old (they are 17 and 12). Five days after the fire she called DHS for help; it took them about four days to locate vacancies in a shelter that would take male children. It is not

just adolescent males who are problematic. Barbara, the mother of a 9-year-old girl and an 8-year-old boy, told of one shelter that would not take boys over the age of 8. Even though she and her daughter needed shelter, they would not agree to being separated from her son.

Some women were denied space in a shelter because a boyfriend or husband was with them; 13% of all women who were turned away said this was the reason. Only 7% of the shelter women had their husbands or boyfriends with them in the shelter at the time of the interview. Of the women whose husbands or boyfriends were not with them, 12% said that they had tried to find shelter together before splitting up. Among the small group of couples who had either tried to find shelter together or who had indeed found a place to stay together, 80% said that they had run into problems in trying to stay together.<sup>2</sup> The most frequent problem these couples ran into was that the family shelters were full. In a few cases, the fact that they were not legally married prevented them from being able to stay together.

#### POLICY RECOMMENDATIONS

1. While most of the women in the sample knew about the emergency shelter services of the Department of Human Services, a much smaller percentage was aware of the other services offered by this city department. Less than one-third (31%) of the entire sample had ever used DHS as a source for emergency food, and less than one-fifth (16%) had ever received energy assistance payments. These women would benefit from a public awareness campaign about the range of services provided by the Department of Human Services.

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<sup>2</sup>Of the entire sheltered sample of 198 women, 16 women said that they had tried to find shelter together with their husbands or boyfriends, and only 6 were successful in doing so.

Such an advertising campaign could be focused in highly visible places such as currency exchanges, where most women pick up their monthly welfare checks. Perhaps the Department of Human Services and the Department of Public Aid could coordinate a campaign to distribute handbills, listing the variety of emergency services available with the monthly welfare checks.

2. For many women, homelessness could have been avoided if they had only had a little extra money one month. Many women we interviewed were not aware of the existence of emergency rent assistance programs. Again, getting information about such programs into the communities might be enough to prevent some instances of homelessness.

3. While the purpose of the research was not to study the shelters, we heard many criticisms of certain aspects of the shelters. The need to provide activities for children has been discussed elsewhere. In general, the city needs to strengthen its oversight of the shelters to avoid abuses. We heard from women about being served inadequate and unhealthy meals, about bathrooms with plumbing that did not work, about overcrowding, and about promised services that were never delivered. Such conditions are understandable given the turnover that many of the shelters experience and the budgets within which shelters have to operate. However, allocating more funds by itself will not be enough. In those cases where unsafe or unhealthy conditions exist, the city needs to facilitate improvements to make the shelters decent places in which to stay.

TABLE 8-1

Reasons for Contact with Department of Human Services  
For Shelter Group  
(Percent)<sup>1</sup>

Emergency housing	91
Emergency food	43
Energy assistance payments	22
A crisis	16
Individual or family counseling	6
	(143) <sup>2</sup>

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of women who had contacted DHS.

TABLE 8-2

Reasons For Being Turned Away From a Shelter  
For Shelter Group  
(Percent "Yes")<sup>1</sup>

Shelter was full	82
Shelter didn't take children	25
Shelter didn't take older male children	15
Shelter wouldn't let husband or boyfriend stay with the woman	12
Woman was pregnant	9
Woman was a substance abuser	8
Woman was coming from another shelter	3
Shelter was under quarantine	3
	(65) <sup>2</sup>

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The number in ( ) refers to the number of respondents who answered the question.



## CHAPTER 9: A CASE STUDY OF A CRISIS CENTER

*If I don't understand something, I call my counselor at the Salvation Army. She will call me back. If I have a problem, or I just feel down, I will call her up and talk to her. She's more like a friend than a counselor. -- Dora*

Although Dora was interviewed in one of the shelters, she told us how she made use of the services at the Crisis Counseling Center. For her, as for many women both in the shelter sample and the center sample, this center provided a variety of emergency services. In the course of the interviews, the center was mentioned by many women as the source of assistance of one kind or another. For some it was help in locating shelter beds for the family, for others it was emergency rent assistance, and for many it was a friendly face and a kind word.

The reason we chose to include a drop-in center as a supplement to the shelter sites was not to provide a control group against which to compare the sample of shelter women, but rather to gain some information on a slightly different population at risk: those who are precariously housed, living on the edge and only a crisis away from homelessness themselves. In all, 30 women were interviewed at the drop-in center.<sup>1</sup> Each interview lasted from 30 to 60 minutes. The questionnaire that was used was a modification of the one used for the shelter interviews; changes were made to reflect the fact that most of the women that would be interviewed were not in a shelter at the time of the interview. This chapter looks at the women who were interviewed at the center. Although in some ways they resembled the women in the shelters, we also found

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<sup>1</sup>Five of the 30 women who were interviewed at the drop-in center were homeless at the time of the interview. The criteria used for selecting a respondent was: (1) past experience with homelessness; or (2) current homelessness; or (3) imminent homelessness because she could not pay the rent.



many differences between the two groups.

Margaret's story, which follows, helps to highlight these differences. Margaret was 38 years old at the time of our interview and responsible for the care of both her 78-year-old mother and her 15-month-old granddaughter. Her two grown children, a 20-year-old daughter and an 18-year-old, partially blind son, also live with her. Margaret has had a difficult time finding housing because, in her words, "nobody wants to rent to you if you have a teenage boy." Shelters are not an option in times of crisis because there is no shelter that would take the entire family and allow them to remain together, and that is the only arrangement Margaret will accept.

Margaret says she is from "a solid background." She grew up in an Alabama home with both parents present; her father was a minister. She graduated from high school, served in the United States Army for three years, attended college, and married.

Four years ago, Margaret had to "put some distance" between herself and her ex-husband who had "become dangerous," primarily because of his alcoholism. She relocated to Chicago. As a result of the move, Margaret lost her house and a small floral arranging business she had established. She has no access to the capital she would need to begin the business again in Chicago. "It's a lot harder to be down," says Margaret, "when you've been up and you know what it's like. My husband and I were at a point where we were just about ready to sit back and enjoy life. Our kids were grown, we had our house, and we had saved some money." Then her husband's drinking problems got worse and they lost it all.

When Margaret and her children arrived in Chicago, they stayed with a relative in Stateway Gardens, a CHA housing development. Here Margaret's

children "were introduced to gangs and violence and drugs."

Margaret found a job but it required her to return to Stateway after dark, which was much too dangerous. So Margaret quit her job, went on welfare, and got her own apartment in the CHA development.

The housing itself in the projects is decent. I was paying \$72 a month for a three-bedroom apartment and getting \$341 on welfare. If I could have stayed there, I could have been on my own in business by now. Within a year, I probably could have made it. But you can't stay there. I left in order to save my children. They were constantly getting beaten. Once, I made the mistake of calling the police and identifying the kids who had done the beating. From that point on, it got worse. If you don't become a part of the projects, you've got to leave the projects.

Margaret's way of surviving has been to share a housing strategy with her sister and her sister-in-law. "Between the three of us," she says, "we try to keep one house going." When Margaret and her family lived in Stateway Gardens, her sister-in-law and her two children lived with them for a while. They eventually found their own apartment and moved out. When a second apartment in the same building became available, Margaret moved her family into that. After a year, both families had to leave the building so they all moved into an apartment with Margaret's sister. "There were twelve of us living there." Eventually, Margaret found her own place again--"it's a nice apartment but a terrible neighborhood." At the time of the interview she had just learned that her sister and her children are going to have to move in with her for a while.

This tightly-knit family support system has allowed Margaret and her children to retain housing. While the location of home might change, at least the members of this extended family remain familiar and know that they can depend upon one another when faced with a housing crisis. In addition, Margaret was fortunate to find a landlord who did not require a security deposit.

The landlord has been an angel. He gave us all time to get apartments. He hasn't required a security deposit from us. He

knows we'll be good tenants. The worse thing about being homeless is that nobody gives you a break. This landlord has given us a break. He doesn't live in the building, but he's there every day, taking care of things.

Margaret is also the one woman in the center who had found a job through Project Chance. She received training to be a security guard and was then placed in a job which she held for two years. She lost the job when the security contract under which she had worked went to another company.

Margaret is mature, well-educated, highly self-disciplined, and motivated. She also has a considerable amount of work experience and a deep sense of responsibility. With some sustained help over a period of a year or so, Margaret almost certainly could regain her independence.

Margaret appears to be successful in holding on to housing because her personal support system remained intact; she and her sister and her sister-in-law have pooled resources to aid each other. Margaret has also been able to plug into some of the community services in Uptown to receive help with food, furniture, and counseling. The crisis center gave her part of a month's rent on one occasion. Margaret also got a break from a landlord who was willing to take a chance on her as a good tenant. It is possible that this landlord's trust in the crisis center, built on previous positive experiences, and the center's vouching for Margaret helped facilitate this process.

#### Who Uses the Crisis Counseling Center?

The crisis counseling center primarily serves individuals and families in the Uptown community on the city's north lakefront. Approximately 300 people are served by the food pantry monthly; counseling is available on a one-time or on-going basis. Last year, the center also provided about 200 rent assistance grants at an average of \$300 per grant. Most of these grants went to families

that were in danger of becoming homeless without some help. Nonetheless, the director estimates that 75% of the families they see have an income-to-rent ratio that puts them in risk of losing their housing.

The racial make-up of the sample of women who were interviewed at the clinic is a reflection of the population of the Uptown community where the agency is located; 20 were African-American, seven were white, two were Hispanic, and one was American Indian. The women tended to be older than those interviewed at the shelters; over half (54%) were at least 35 and none were under the age of 25.<sup>2</sup> Almost three-fourths (73%) of the women have been married, although only three were still married. The average number of children is 3.4. Six were living alone; 14 women had some of their children with them, and some living elsewhere; the remaining one-third had all their children living with them.

Slightly less than half of the sample (47%) graduated from high school. There were many different reasons for leaving school before graduating: losing interest in school (25%), facing a family crisis (12%), leaving home (12%), or getting a job (12%). Pregnancy was mentioned as a reason by only 19% of the women, compared to the 49% in the shelter sample who said this (Table 9-1). At the same time, more than two-thirds of the sample (70%) have gone back to school in order to further their education or receive additional training: for some, to take college courses; for others, to study for a particular occupation.

Karen was one of the women we interviewed during the summer of 1989. She is a 43-year-old black woman, with three grown children and an 11-year-old son. She has been twice married and divorced. At the time of the interview she and her younger son were living with a grown son and his wife because Karen could

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<sup>2</sup>The shelter sample was younger; 52% of the women were under the age of 30.

not find an apartment she could afford on her welfare grant of \$250 a month. The arrangement was less than ideal; the landlord had told them they could not stay, so they were sneaking into the apartment in the evening after he left the premises for the day, and leaving early in the morning before he showed up.

Karen has been without regular housing for several months, ever since she was forced to move out of her last apartment when she got behind in the rent and could not make it up. For a while she lived with a daughter, but that did not work out. Then she moved in with her mother, but arguments with her brother who was also living there forced her to look elsewhere. She and her son lived in a couple of different shelters in between staying with different family members. Karen said that she has not been able to find an apartment because she does not have a job, and she cannot find a job because she does not have an apartment. She had come to the crisis counseling center for help with an apartment as well as finding a job.

#### Housing Histories

Slightly more than three-quarters (77%) of the women were currently living in apartments; over half (56%) were living in overcrowded conditions.<sup>3</sup> Another 7% were living in single room occupancy hotels. The remaining women were managing day by day, sometimes staying in overnight shelters one day at a time.

Abuse and eviction were the two major reasons that most women gave for having lost housing in the past (Table 9-2). Almost three out of five of the women said that they had left housing because of abuse by a husband or boyfriend (57%), and slightly more than two out of five (43%) said that they had been evicted at some time in the past. About half (53%) said that they had left

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<sup>3</sup>The U.S. Census definition of overcrowding was used, i.e., the number of people exceeds the number of rooms.

housing because they feared eviction.

Perhaps because they were older a greater percentage of these women than those interviewed at the shelter sample have experienced the various crises that lead to losing housing. Greater percentages have suffered abuse themselves or seen their children abused; more have lost housing as a result of missing welfare checks; and more have experienced eviction.

Almost two-fifths of these women (37%) claim to have lost housing as a result of the remodeling of their building. In contrast, this figure was very small (11%) for the shelter sample. Two out of five also claim to have lost housing due to rent increases. The Uptown community has experienced a considerable amount of gentrification in recent years; these women appear to be among the victims of that process.

Almost two-thirds of the women who were evicted (62%) said that the reason for the eviction was inability to pay the rent. The reasons they gave for not being able to pay the rent included not enough income (62%), a rent increase (25%), and falling too far behind in payments (12%). The majority did go to court (69%), but most did not have an attorney with them.

Many of the women have lived in substandard or overcrowded housing in the past. When asked about the reasons for leaving their last housing, one-third of the women mentioned that they left because the building was uninhabitable (Table 9-3). Seventy percent said that they have lived in housing that lacked heat in the winter, 47% have lived in units with no secure locks on the windows or doors, 37% with no electricity, and 37% with no secure place to receive mail (Table 9-4). Compared to the shelter sample, greater percentages of this group have lived without the essentials of decent housing. Over half have lived in overcrowded conditions in their last two residences (59% in their last residence

and 56% in their next-to-the-last residence).

The instability of the women's housing arrangements is reflected by the average number of residences in which they have lived over the past year and in the past three years. In the past year, the average (mean) number of residences is 3.67 and for the past three years it is 5.9 (Table 9-5). Almost two-thirds (62%) had lived in their last residence for no more than six months and half had lived in their next-to-the-last residence for only that length of time (Table 9-6). Two out of five women have had the experience of living without any regular housing. For most of these, a car has served as their home (83%). In one-fourth of these cases, the mother had her child(ren) with her.

As with the shelter sample, these women find it difficult to maintain stable housing because they are trying to live on welfare grants that are less than adequate. One way in which they manage is with subsidized housing. Forty percent of the women in this sample have lived in a Section 8 apartment or have had a Section 8 certificate. This is considerably higher than the 10% of the shelter sample who had participated in Section 8 programs and may well explain why this group has had more success in retaining housing. At the same time, fewer than one-third (30%) have ever lived in CHA developments. This is comparable to the shelter sample, but somewhat fewer of these women (53% as compared to about 62% of the shelter sample) would consider living in CHA in the future. Nonetheless, more than half would consider the option despite the problems of public housing in Chicago. The reason most gave is that it is affordable.

#### Shelter Experiences

At the time of the interview, 17% of the women who came to the crisis clinic were then living in two North Side shelters not in our sample. Two of

the women had begun staying in a shelter within the two weeks prior to their interviews, while another two said that they had been in the shelters for several months. Five of the six homeless women said they had resorted to a shelter simply because they had nowhere else to go. Three of the five hope to move out of the shelters and back into apartments within the next month. In all, 73% of the women said that they had stayed in shelters at some time during the past three years. For most this meant one (62%) or two (29%) prior stays. Almost half (47%) said that they had at some time been turned away from a shelter, most often because the shelter was full (69%) (Table 9-7). One-fifth of the women, however, had been turned away from a shelter because their children--or their older male children--could not stay there with them.

#### Sources of Income

All of the women interviewed at the crisis center have had contact with the Illinois Department of Public Aid. Over three-quarters (77%) are now receiving public aid, and the remainder have received it in the past (Table 9-8). In addition, 80% of the sample receive food stamps. Of the women who are currently receiving public aid, over half (57%) have done so for no more than a year; at the other extreme, 30% have been living on welfare for five years or more. Of the seven women who were not on public aid at the time, five said that they no longer qualified for it, one said she was not receiving it because she did not have a permanent address,<sup>4</sup> and the last woman said she had been sanctioned off welfare.

Almost half (47%) said they had been sanctioned by IDPA at some time. For

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<sup>4</sup>Lack of a permanent address is not a reason to be disqualified from public aid; however, this woman and several women in the larger sample seemed unaware of this.



57% it was because they missed a child support meeting; for another 21% it was because they missed a Project Chance meeting. Sanctioning had occurred once for 57% of the women and twice for 14%; at the same time, 28% of the women said that they had been sanctioned three or more times. About one in five of the women (21%) were cut off aid for a month as a result of sanctioning; the majority (59%) lost their public aid for two or three months; a few lost aid for more than three months (14%); and a few could not remember how long they were cut off (14%).

Exactly half of the women said that sanctioning had created housing problems for them. In some cases this meant getting behind in the rent and being evicted; in others it meant having no money to find housing or having to double up with friends or relatives.

When asked about their experiences with the IDPA staff and caseworkers, most women found them to be helpful and sensitive. Only 10% said that the personnel was not helpful at all and only 23% said that they were not sensitive at all (Table 9-9). This is in contrast to the marks given IDPA by the shelter sample. Among that sample, 26% found the personnel not helpful at all and 40% found them not at all sensitive. Because the catchment area for the counseling center is the Uptown area, all of the women in the drop-in center sample used the same welfare office, while the women in the shelter sample used offices all over the city. This difference may be a reflection of the particular office used by the Uptown residents.

Sixty-three percent of the women in this sample were familiar with Project Chance, which offers women an opportunity to move from welfare into paid employment. Of those who know of the program, only 42% have ever conducted a job search. Of those who conducted a job search only one ever found a job and

at the time of her interview she was no longer working in that job.

Despite Project Chance's inability to reach these women with employment opportunities, most of the sample has had prior work experience. Only three women have never worked.<sup>5</sup> At the time of the interview, however, only three women were employed--one full-time and the other two on a part-time basis. While the range of jobs the women have held in the past is broad--clerical, nurse's aide, retail sales, waitress, fast food, factory--neither the tenure nor the salary showed such range. Over one-third (37%) said that the longest job they have ever held lasted for no more than one year (Table 9-10) and for over half (56%) the highest hourly wage ever earned was \$5.00 or less (Table 9-11).

There are many different reasons why these women are not currently working. Thirty percent mentioned their responsibility for the care of children --and not having any available child care options--as a reason for not being employed. Another 30% of the unemployed women mentioned health problems as a barrier to employment, while a few cited lack of a permanent address (19%), school (11%), pregnancy (11%), and just the inability to find employment (11%) (Table 9-12).

Health problems were mentioned three times more by these women than by the shelter sample. This may reflect the fact that the clinic women are somewhat older or may be due to the fact that substance abuse-related health problems were more evident here than in the pre-screened shelter population.

In sum, the women at the crisis counseling clinic are more like the women in the shelter than not. The two groups of women were simply located and interviewed at different points on the continuum between having permanent,

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<sup>5</sup>One said she had never worked because she had children to raise, another has health problems which make it impossible for her to work, and the third said she has just never been able to find a job.

secure housing to living on the street. The points in between reflect various stages of precarious housing, including doubling up with relatives and friends, living on the verge of eviction, and staying at a transitional shelter. The women in the shelters might readily have been found in one of the other precarious housing situations at an earlier or later point; many of the women at the crisis clinic might well have been found in one of our shelters at some point in their lives.

#### POLICY RECOMMENDATIONS

1. The Illinois Department of Public Aid needs to inform clearly both clients and IDPA staff that women without permanent residents are eligible to receive public aid.

2. Crisis clinics like this one--small enough to be non-bureaucratic and to treat the clients as individuals, large enough to provide trained staff--need to be reproduced throughout the city. Not only do they provide a humane way of assisting a family or an individual in danger of losing their housing or going without food, but they also provide someone for people to talk with. Such human contact with someone who respects the women, responds to their needs, and who can provide a continuous supportive relationship is missing from the lives of many homeless women.

TABLE 9-1

Reasons for Leaving High School Before Graduation  
For Drop-In Center Group  
(Percent)<sup>1</sup>

Dropped out because lost interest	25
Pregnancy	19
Family crisis	12
Got a job	12
Left home	12
Other	19
	(16) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 9-2

Reasons for Ever Having Lost Housing  
For Drop-In Center Group  
(Percent)<sup>1</sup>

Fear of eviction	63
Abuse by husband/boyfriend	57
Eviction	53
Harassment by ex-husband/boyfriend	43
Rent increase	40
Building remodeled	37
Building condemned	33
Fire	30
Welfare check late or didn't come	27
Child abuse by husband/boyfriend	23
Costly medical expenses	13
	(30) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents had more than one experience with having lost housing.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 9-3

Reasons for Moving Out of Previous Housing  
For Drop-in Center Group  
(Percent)<sup>1</sup>

Building uninhabitable	33
Place unsafe	27
Rent increase	27
Arrangement only temporary	23
Abuse	20
Too crowded	13
Disagreement with roommate	10
Eviction	10
No money for rent	7
	(30) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of respondents who answered the question.

TABLE 9-4

Housing Conditions For Drop-in Center Group  
(Percent "Yes")<sup>1</sup>

Not enough heat in the winter	70
No secure locks on windows and doors	47
No electricity	37
No safe place to receive mail	37
	(30) <sup>2</sup>

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on responses to the question "Have you ever lived in a place in which there was ---?"

TABLE 9-5

Average Number of Residences For the Past Year And  
for the Past Three Years For Drop-In Center Group

For the past year	3.67
For the past three years	5.90
	(30) <sup>1</sup>

<sup>1</sup>The averages are means based on information provided by the women on the total number of residences in which they had lived in the previous year and previous three years.

TABLE 9-6

Length of Time in Previous Housing For Drop-in Center Group  
(Percent)

	<u>Last housing</u>	<u>Next-to-the- last housing</u>
One month or less	30	20
Five weeks to six months	32	30
Seven months to one year	13	23
Between one and two years	17	7
More than two years	7	20
Total	99 <sup>1</sup>	100
	(30)	(30)

<sup>1</sup>The percentages do not total 100 due to rounding.



TABLE 9-7

Reasons For Being Turned Away From a Shelter  
For Drop-In Center Group  
(Percent "Yes")<sup>1</sup>

Shelter was full	69
Shelter didn't take children	21
Shelter didn't take older male children	21
Shelter wouldn't let husband or boyfriend stay with the woman	14
Woman was coming from another shelter	14
Woman was pregnant	14
	(14) <sup>2</sup>

<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The numbers in ( ) refer to the number of respondents who answered the question.

TABLE 9-8

Status as Recipient of Public Assistance  
For Drop-In Center Group  
(Percent)

Currently receiving aid	77
Ever received aid in the past	23
Never received aid	--
Total	100
	(30)

TABLE 9-9

Perception of Agency Staff  
 For Drop-in Center Group<sup>1</sup>  
 (Percent Responding in the Negative)

Department of Human Services

Staff not helpful	19
Staff not sensitive	19
	(21) <sup>2</sup>

Department of Children and Family Services

Staff not helpful	33
Staff not sensitive	28
	(18)

Illinois Department of Public Aid

Staff not helpful	10
Staff not sensitive	23
	(30)

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<sup>1</sup>"In thinking about your contact with (DHS/DCFS/IDPA) staff and caseworkers would you say, in general, you have found them to be very helpful, somewhat helpful, or not helpful at all?" The same question was asked regarding sensitivity.

<sup>2</sup>The numbers in ( ) refer to the number of respondents who answered the question.

TABLE 9-10

Longest Tenure in a Job  
For Drop-In Center Group  
(Percent)

1 year or less	37
1 - 2 years	27
2 - 5 years	20
More than 5 years	16
Don't know	--
Total	100
	(27) <sup>1</sup>

<sup>1</sup>The percentages are based on the number of respondents who answered the question.

TABLE 9-11

Highest Hourly Wage Ever Earned  
For Drop-In Center Group  
(Percent)

\$3.25 or less	11
\$3.26 - \$4.00	19
\$4.01 - \$5.00	26
\$5.01 - \$7.00	22
More than \$7.00	18
Don't know	4
Total	100
	(27) <sup>1</sup>

<sup>1</sup>The percentages are based on the number of respondents who answered the question.

TABLE 9-12

Reasons for Not Working Now  
For Drop-In Center Group  
(Percent)<sup>1</sup>

Care of children	30
Health problems	30
Lack of a permanent address	19
Inability to find employment	11
Attending school	11
Pregnancy	11
	(27) <sup>2</sup>

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<sup>1</sup>The percentages do not total 100 because some respondents gave more than one answer.

<sup>2</sup>The percentages are based on the number of unemployed women who gave a reason for not working.



## CHAPTER 10: CONCLUSIONS

"I need to get work. I need day care. I need to find a place." Although these few words were spoken by one woman, they summarize the situation of most of the women we interviewed. Women like those in our study need assistance in moving toward economic independence; they need assistance in caring for their children; and they need help in finding a permanent place to call home. There is nothing patronizing about suggesting that these families need help. All families need help. Some are able to purchase the assistance they need--the baby-sitters to watch their children, the college education to provide them with work skills, the cars to get them to their jobs. Others are able to garner a considerable amount of help from their extended families or their communities. The women we talked with, by and large, have been deprived of both these opportunities.

Throughout this report we have stressed that structural changes must be made at the national level if the problems of widespread poverty and homelessness are to be addressed comprehensively. There is a need for political leadership that sets a humane agenda at both the state and national level, an agenda that is truly family-oriented in its concern for the well-being of mothers and their children, and that helps shape and articulate a public consensus: that no family in the United States should be without a home. There is need for a serious reassessment of public resource allocation.

During fiscal year 1988, the cost to house an inmate in an adult state prison in Illinois ranged from a low of \$12,890 at the maximum security Menard prison to a high of \$21,669 at the minimum security Lincoln prison. Construction costs per bed for new prisons in Illinois are \$78,297 in maximum security facilities, \$65,934 in medium security prisons, and \$40,000 in minimum security

prisons. Two new medium security prisons opened last year; three more state prisons are planned for the near future, each to house between 500 and 800 inmates, each to cost between \$25 and \$51 million. By the end of June 1991, the adult prison population in this state is projected to be almost 32,000.<sup>1</sup>

There is something frightfully wrong with a system that allocates this much money into prisons and so little into housing; with a set of priorities that will allocate over \$20,000 a year to house a prisoner but will not pay this much in wages to men and women who work full-time all year; with a system that can find the money for prisons but not find the money that would allow families on public assistance to rent decent apartments.

Among the structural problems that need to be addressed both nationally and locally are an educational system that fails to provide large numbers of young people--especially minority youngsters--with the basic skills needed for survival in the 1990s and a public welfare system that is so seriously flawed that children whose families must rely on welfare get less help from public aid today than they did a generation ago.

Education, income, and housing all combine to determine a family's life chances. Even if the systems of welfare and education were overhauled, homelessness would still be a problem if the supply of housing is not increased. Just in Illinois, an estimated 250,000 affordable housing units are needed statewide. Either existing housing must be accessible to low- and moderate-income families through subsidies to landlords and developers or there must be a renaissance of public housing endeavors. Once the housing is available, fair housing laws and legislation protecting the rights of families with children must

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<sup>1</sup>These figures are from Trends and Issues 90: Criminal & Juvenile Justice in Illinois, Illinois Criminal Justice Information Authority (Chicago, Illinois, 1990), 201-214.

be rigorously enforced.

There are steps that obviously must be taken before the public consensus and the political agenda see such transformations. Immediate responses are needed if families are to survive, if women such as those we interviewed are to be rescued from despair, and if their children are to have any hope of a future.

Many of the women we talked with had not had the experience of living in a home they called their own for a very long time. In far too many instances, their children had never known a place that provided a stable, familiar environment. While there may be some debate over the extent to which the reality of "home" ever lives up to its idealized conceptualization, there is no question that the reality falls far too short for the families we saw. The mothers and children we spoke with are deprived of the basic place attachment that allows private activities to be rooted, of a refuge that provides privacy and familiarity, and of a space that provides order and continuity from one generation to another.<sup>2</sup>

A home can provide children with a sense of order and security; it can provide women with a sense of privacy, attachment, and identity; and it can provide families with the ability to root themselves in a community and plug into the existing network of activities and services. On all these counts, we saw the adverse effects of the absence of a home. Children manifested a range of emotional and psychological behaviors that seemed, to nonclinical observers, to be readily related to the absence of order, stability, and security. The mothers exhibited high levels of distrust and alienation from relatives and serious

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<sup>2</sup>Jerome Tognoli discusses these components of home in his article "Residential Environments," in Handbook of Environmental Analysis, edited by D. Stokol and I. Altman. (New York: Wiley Interscience Publishers, 1987), 657-665.



isolation from any system of support. We were struck by the extent to which the women were not a part of the communities in which they reside. They did not know the names of their communities; they were unfamiliar with locations of community organizations and social service agencies; they participated not at all with churches or neighborhood groups. When they discussed where they would live after leaving the shelter, they seemed largely indifferent to their choice of a neighborhood of residence.

What is the relationship between this lack of rootedness and its ultimate expression in homelessness? Perhaps it is the inability to plug into a community and the inability to form trusting relationships that make a woman a likely candidate for homelessness. It is just as likely, however, that the absence of a stable home and the security such stability could provide makes it so difficult for these women to move beyond their immediate needs that forging satisfying personal and social relationships becomes extremely difficult at best.

In addition to the specific recommendations found in Chapters 3 through 9 of this report, we have several general observations with which we would like to conclude.

### The Mothers

The women we talked with need someone who is on their side and willing to listen to them. This simple need was expressed in different ways over and over again. The women need someone to work with them to formulate a plan for the future and a realistic strategy for getting there. They need to talk about their children with someone whose agenda is the children's best interests. The women are anxious and concerned about their children: they are afraid that their children will be hurt at the playground, sexually abused at a babysitter's, beaten by their fathers, recruited by gangs, seduced by drugs, sickened by the

food at the shelter. These are not unrealistic fears.

The shelters, by and large, do not have staff members with either the training or the time to provide the women with the individual counseling they need. On the whole, the shelters need more staff with better training if they are to go beyond providing the bare necessities. Across the board, shelters are ill-equipped to deal with the range of problems presented to them.

Even if shelter staff could do more, counseling and assistance should continue beyond the women's stay at the shelter. A system like that developed by Catholic Charities, where a caseworker assigned to a family when they first arrive at a shelter stays with them after they leave, continuing to provide support and assistance, provides one good model. More crisis clinics like the one we looked at on the North Side would provide the women with the opportunity to work through their problems with a friendly and supportive counselor. Clinics like this, firmly anchored in the neighborhood, also provide a bridge for women to other community resources, facilitating the women's stronger attachment to a specific neighborhood.

The institutionalization of shelters is not the answer. The establishment of networks of supportive services for families in the communities where they live makes considerably more sense.

### The Children

There should be a major focus in this city, state, and nation on addressing the needs of children who are growing up in poverty. In 1980, 30% of Chicago's children lived in poor families; the figures from the 1990 census will undoubtedly be even more shocking. It is frightening to realize that a generation of "shelter children" is already coming of age. We spoke with one teenager who had lived in one shelter with her mother while she was pregnant;

she gave birth and moved to another shelter with her baby.

Much more attention, concern, and resources need to be directed toward children who are in the shelter system. Activities at the shelters themselves should go beyond television watching. Children need supervision to make sure they attend school; they need assistance with their homework. Preschoolers need organized activities to prepare them for school. More attention needs to be paid to the health and nutrition needs of children living in shelters. Children who have been traumatized by seeing their mothers abused or other scenes of violence need special counseling. All of these were notably absent in the shelters.

There is no question that the social costs of long-term homelessness will be paid in the future as large numbers of undereducated and unemployable youth continue the welfare dependency and the high levels of substance abuse they have come to take for granted. Research now shows that the determining factor in drug use is employment status and income. Those who are employed full-time are less likely to use illegal drugs than those who are employed part-time; those who are employed at all are less likely to use illegal drugs than those who are unemployed.<sup>3</sup> A credible war on drugs must include a war on unemployment and poverty.

The damage done to those who live in poor, black communities in recent years may be irreversible for some of today's adults. Men and women who have been poorly educated as young people and unemployed for most of their adult lives have an uphill battle if they are to reverse their fortunes. Some do make it; more would be able to with additional resources. But the important issue at

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<sup>3</sup>This information is from "The Habit of Coercion: Drugs, the Drug War and Drug Policy. A Community Perspective," unpublished document under preparation by the Chicago Alliance for Neighborhood Safety, 1990.

hand now is that this desperate and shameful situation not be reproduced with the next generation.

### The Community

The community should be a major focus of whatever programs are developed to address the needs of homeless families. While shelters do need more staff and more programs, the ultimate depository of new resources should be the communities. Strong communities help build strong families. Families are able to assist each other in a variety of ways if they know each other and if they can build relationships of trust through strong community organizations, block clubs, tenants organizations, local school councils, church groups, and so on. The most successful shelter operations were those that plugged the women into what the community had to offer.

We have indicated throughout this report ways in which the relationships between shelter and community might be strengthened. Community groups could sponsor broad-based programs of adult education, including literacy and GED classes. They could establish programs with landlords to negotiate postponed security deposits or mediate rent dispute cases. They could work with shelters in forming tenant organizations for those who have been homeless or are in danger of becoming so. They could provide children with safe places to go before and after school if parents work. More second-stage housing programs could build bridges between the shelter and the rest of the community.

If all were to go well in this country in the coming years, most shelters would disappear. But communities, which hold the fabric of human social life, would continue to need resources in order to develop the kinds of support structures that families need, such as low-income housing development corporations, centers for abused women, health care facilities, preschools and

nurseries, crisis clinics. Facilities like these are necessary for the continued well-being of all families.

The women and their children who are in the shelters now come from neighborhoods and will return to neighborhoods. These families--and others on the verge of homelessness--must have the supports they need to function effectively in their communities. And community institutions must have the resources they need to assist the families who live there before they become homeless. An approach to solving the problem of family homelessness that places a priority on strengthening community structures even as it works to reallocate state and national resources will have the best prospect of success.

BACKGROUND INTERVIEWS

<u>Interviewee</u>	<u>Organization</u>	<u>Date</u>
Brown, Les, director	Chicago Coalition for the Homeless	April 18, 1989
Carpenter, Tim, director	Metropolitan Tenants Organization	April 6, 1989
Costa, Carol, direct services coordinator	Green House/Chicago Abused Women's Coalition	April 26, 1980
Dobmeyer, Douglas, executive director, Elizabeth Solomon, public policy	Public Welfare Coalition	March 21, 1989
Driscoll, Sr. Connie .	St. Martin de Porres House of Hope	March 1, 1989
Grady, Duane, director	Interfaith Council for the Homeless	February 24, 1989
Kunze, Kathleen, co-director	Dehon House	April 27, 1989
Lincoln, Mildred, director, Family Shelter Program	Catholic Charities	May 5, 1989
Paxon, Ann	Illinois Department of Public Aid	May 15, 1989
Ronan, Carol, executive assistant to commissioner, Jackie Edens, assistant to the executive assistant	Department of Human Services, City of Chicago	March 10, 1989
St. Clair, Kathy, executive director	Housing Opportunities for Women	April 13, 1989



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*Promises Made, Promises Broken . . .*

**The Crisis and Challenge:  
Homeless Families in Chicago**

**Policy Recommendations**

*A Project of the Chicago Institute on Urban Poverty*



**Travelers & Immigrants Aid**

approximately 10,000 units over the last ten years and numbers continue to rise;

- there are 44,000 families on the Chicago Housing Authority waiting list;
- there are 2.32 large renter households (three or more children) for every large rental unit (three or more bedrooms).
- The city of Chicago only allocates 1/3rd of 1% of its corporate budget for housing. This inadequate amount of funding falls far short of the housing appropriations of other major urban centers around the country.\*

There is no question that if the housing crisis is allowed to worsen the ranks of homeless individuals and families will continue to swell. The development of programs that both maintain existing housing stock and fund the building of new units should be the number one priority for a federal government that must renew its commitment to affordable housing. And the ten-year absence of vigorous federal action demands that the city of Chicago and the state of Illinois expand their own dollar commitments to this need.

The recent creation of affordable housing trust fund both in Chicago and on the state level are significant steps in the right direction, but still fall short of meeting the challenge. Increased funding for effective programs such as the Housing Abandonment Prevention Program, multi-family rehab, receiverships, tax reactivation, new construction, and pre-payment prevention are key components for a viable housing strategy.

\* Sources: 1980 Census; 1983 National Association of Housing and Redevelopment Officials Housing Survey; Chicago Reporter, June 1989; Low Income Housing Information Services.

The front lines of preventing housing deterioration and abandonment should be the code enforcement system. But with 83,000 housing units demolished in Chicago since 1970 and over 200,000 city residents living in substandard or inappropriate housing, it is clear that the weak and overburdened code enforcement system has not been a forceful ally for low- and moderate-income families. Although some recent progress has been made, thanks largely to the efforts of the Coalition for Housing Court Reform, the system is still seriously inadequate.

When code violations are acted upon, many families face eviction. This survey and others have revealed that many low-income tenants are unaware of their rights that pertain to evictions. Those who have been evicted as a result of tardy rent payments due to temporary economic difficulties often report that they would have needed an extension of only a few days or one or two weeks to correct the problem. Temporary assistance would help to prevent these cases of homelessness. In addition, tenants who stop paying rent out of frustration over bad living conditions often face the loss of their home. A number of forums, such as Housing and Eviction Courts, are intended to help tenants and low-income families in trouble. Upgrades in these systems could make a positive impact on those threatened with homelessness.

For those perhaps most vulnerable in this housing crisis, single low-income mothers with children, rampant anti-family discrimination further restricts an already limited rental market. Many families are unaware that this discrimination violates their civil rights under the federal Fair Housing Act amendments that became effective March 1989. Public awareness of that fact clearly needs to be raised.

## POLICY RECOMMENDATIONS

### FEDERAL

1. Efforts by the National Low Income Housing Coalition to restore funding for low-income housing programs to at least 1980 levels should be supported by the Illinois Congressional delegation, as well as the mayor of Chicago and governor of Illinois.  
Specifically, federal housing assistance spending should be increased by at least \$25 billion.
  
2. Comprehensive federal housing legislation is needed and should include the following:
  - permanent legislation to preserve existing federally assisted, privately owned rental housing for low- and moderate-income people by guaranteeing its continued availability;
  
  - federal support for the acquisition, rehabilitation, and new construction of affordable housing through housing partnerships with community-based nonprofits;
  
  - the targeting of scarce federal resources to those most in need;
  
  - reauthorization and major funding increases to at least \$5 billion per year in the Community Development Block Grant program;
  
  - permanently authorize the low-income housing tax credit;

- support and improve affordable housing and community lending requirements of FIRREA (the savings and loan bailout legislation).

#### FEDERAL and STATE

3. The federal Department of Housing and Urban Development and the Illinois Department of Human Rights (IDHR) should cooperate on developing an extensive publicity effort to raise public awareness of the illegality of anti-family discrimination under the Fair Housing Act. To facilitate this project, community groups should be funded to organize public education and outreach on this issue in their own communities. As part of the publicity, the names of private attorneys willing to handle discrimination complaints should be disseminated. In addition, community groups should monitor the performance of HUD and IDHR in their enforcement of the law, which should be aggressive and speedy.

#### STATE

4. The state must find new and creative means to expand its role in funding affordable housing projects and programs. The Illinois Low Income Housing Trust Fund, at \$13 million per year, is an excellent first step. Additional sources of permanent income need to be identified and secured so that annual appropriations from the fund grow to at least \$25 million per year.
5. The Homeless Prevention Bill (HB 3058) was recently signed via amendatory veto by the Governor. Advocacy efforts should be directed towards an appropriation that will be sufficient to implement fully this demonstration program.

6. The state legislature should enact "Pay to Stay" legislation. This would provide tenants with more than just the current five-day notice period to pay rent. Tenants should be given the right to prevent an eviction by paying rent owed plus costs up to two weeks after an eviction judgment.

LOCAL

7. Three percent of the city's corporate budget (local-generated dollars) and one-half to two-thirds of the city's Community Development Block Grant budget should be allocated for affordable housing. Adoption of this proposal, which is advocated by the Chicago Affordable Housing Coalition, for the 1991 budget would bring total spending on housing to \$60-\$70 million--an amount that would begin to make a difference and would bring Chicago's spending more in line with that of other major American cities. In addition, the mayor and the City Council should work closely with the coalition to ensure that these expenditures benefit those most in need.
8. Budget requests from the Department of Buildings and Department of Law should be supported for the 1991 budget. Responsible for the enforcement of the city's building codes, these departments report that a serious lack of adequate personnel and technical equipment such as computers is preventing them from doing an effective job. Community groups that monitor their work agree that more inspectors and prosecutors are needed and that additional data processing equipment would facilitate the exchange of and access to case information.
9. The city's Department of Buildings must aggressively enforce the new Building Registration Ordinance and Code Enforcement Bureau Ordinance.

Passed by the City Council in April 1990, both laws are aimed at the elimination of the lengthy delays that have plagued court proceedings. Cases should not only reach court more quickly, but the less serious cases will be handled out of court--thus enabling the courts to concentrate on the most dangerous buildings. Landlords need to be notified of their obligation to register ownership information with the city; neighborhood and community input should be sought in the drawing up of the new guidelines for routing cases; sufficient staff and other resources must be allocated to permit an adequate follow-through on the ordinances' requirements.

10. The increased use of creative and sometimes harsh remedies, such as receiverships and alternative sentencing, would relay the message to recalcitrant building owners that the court system is to be taken seriously.
  
11. All fines collected in Housing Court should be allocated for housing programs.  

This proposal, long sought by community groups, is also supported by Housing Court professionals (judges, prosecutors, and inspectors), who agree that such a dedication of fine money would serve as a strong incentive for enhanced fine collection. The funds could be used for receiverships or be deposited directly into the Chicago Low Income Trust Fund.
  
12. The Court Ordered Relocation Unit (CORU) should develop a list of private landlords with Section 8 contracts so that those displaced due to a vacate order may relocate.  

Many families face eviction as a result of code enforcement actions. When a property is in Building Court, city prosecutors often seek a vacate order to protect tenants from injury. When such an order is



entered, the court assigns the CORU of the Department of Human Services to assist displaced tenants in relocating. At present, the CORU only refers families to vacant CHA apartments, primarily at Robert Taylor Homes and Cabrini-Green. Most tenants refuse to accept these referrals. A Section 8 listing would expand relocation possibilities. It is important that the CORU advise the Section 8 landlords of the federal preference regulations, which require them to grant admission preference for those applicants who meet one or more of the following criteria:

- the applicant has been involuntarily displaced due to natural disaster, code enforcement, or to escape domestic violence;
- the applicant is living in substandard housing or is homeless; or
- the applicant pays more than 50 percent of household income on rent.

13. Homeless advocates and shelter operators should be advised of the preference available for homeless families and encouraged to develop a referral system to Section 8 landlords.

14. The services maintained by the advice desk at the Forcible Entry and Detainer Court (eviction court) should be expanded and its existence publicized.

Many city renters are also unaware of their rights and obligations as tenants. The city should work with tenants' organizations to establish and publicize a citywide tenants' rights hot line to provide counseling and general information while working with community groups to inform the public about the Chicago Tenants Bill of Rights.

15. The city should work in partnership with community-based nonprofits to develop second-stage or transitional housing.  
These should provide counseling, child care, and other support services that will facilitate the transition to independent living.
16. The CHA needs to eliminate its high vacancy rate--presently at 7000 units--and work to make public housing safe for families.
17. The city should establish a program to provide emergency loans to cover security deposits or one month's rent to those in danger of losing their homes for a variety of reasons (temporary economic difficulties, a threatened eviction from a substandard building, etc.).  
New Jersey's Homelessness Prevention Program assisted around 6,000 households between 1984 and 1987, at an average cost of \$1,000<sup>0</sup> per household--a subsidy estimated to be two to three times less costly than housing homeless families in shelters. Shelters or community organizations could also develop a guaranteed security deposit fund in cooperation with neighborhood landlords. Landlords could be encouraged to allow families to pay their security deposit in monthly installments with a guarantee that the last month's rent would not be lost.  
Community groups would help to screen potential tenants for such a program.
18. We support the City Trust Fund's plans to increase its appropriate by seeking additional funding from other state and city sources.

## INCOME MAINTENANCE

### Public Assistance

In the past two decades, shrinking public assistance dollars nationwide have contributed to rising homelessness among women and their children. This situation is particularly bleak in Illinois: the ninth wealthiest state in the nation, it ranks a dismal twenty-fifth in the generosity of its public aid benefits. For poor women struggling to raise children, the all-too-frequent result is income levels insufficient to permit rental of adequate housing.

A June 1990 report by the Washington, D.C.-based Center on Budget and Policy Priorities, commissioned by the Public Welfare Coalition, evaluated the state of Aid to Families with Dependent Children (AFDC) benefits in Illinois and documented the severe inadequacy of assistance levels. For example, the report noted that market rent for a one-bedroom apartment exceeds the maximum assistance payments for a family of three (the typical AFDC family size in Illinois) in most areas of the state. The only city where public aid benefits cover one-bedroom apartment rental is in Kankakee, but only by one dollar--leaving no monies for necessities such as clothing and transportation. The report indicated that inflation has eroded the value of Illinois assistance programs, effectively halving benefits over the last 20 years. Even with last year's 7.5 percent increase in benefits, the first since 1985, and the recent increase in food stamps, payments will cover only 47 percent of the state's own estimate of a family's minimum needs. Combined with food stamps, the total aid package provides the equivalent of just 73 percent of the 1990 federal poverty level. And the future looks no brighter: by January 1991, the Illinois Department of Public Aid (IDPA) is projecting grants to fall to 45 percent of the state's standard of need.

The Illinois figures compiled by the Center on Budget and Policy Priorities look even more discouraging when compared to those of neighboring states. The highest Illinois monthly benefit level for a family of three (\$367) is 17 percent lower than the national average of \$430, 41 percent lower than those of Michigan (\$516) and Wisconsin (\$517), and 45 percent less than that of Minnesota (\$532).

In addition to insufficient aid, many recipients face daunting obstacles to receiving the funds to which they are entitled. Among the women in this study who had ever received public aid benefits, more than one-half had been sanctioned by IDPA at some time--i.e., faced a cutback or discontinuation of assistance because of a dispute with IDPA regulations. Three out of five of the women who had been sanctioned indicated that the experience created a housing problem for them--a situation that in many instances could probably have been avoided with enhanced program oversight. Many of the women in the study confirmed the often stated impression that the IDPA bureaucracy is overwhelmed and thus unable to handle its clients efficiently and, often, with caring. Not surprisingly, many of the women had been ill-informed about the benefits available to them, many cited instances of disorganization on the part of caseworkers, and still others recounted incidents of gross insensitivity to their plight.

### Child Support

For women caring for their children, the insufficiency of public assistance is compounded by a lack of child support from the children's father. Nationally, a disturbing number of children in single-parent families do not receive such support: of 6.8 million women raising children singlehandedly in 1983, only 58 percent had a child support order; for families with incomes below the poverty line, only 42 percent had one. And the existence of a court order does not guarantee payment: in 1983 only 50 percent of custodial parents with a child

support order received the full amount due, 26 percent received partial payments, and 24 percent nothing at all.

The absence of child support contributes to the direct relationship between single parenthood and poverty and the fact that so many women heading households turn to the welfare system for assistance: a total of two-thirds of these women receive some sort of means-tested government assistance. That almost 50 percent of female-headed households live below the poverty line attests both to the crisis of noncompliance with child support and to the inadequacy of public assistance.

The state of Illinois helps custodial parents obtain, enforce, and modify child support orders through the federally mandated IV-D program, located within the IDPA's Division of Child Support Enforcement (DCSE). Like many government programs, IV-D is plagued by significant gaps in programing, a perplexing bureaucratic structure, counterproductive policies, and operational problems. Composed of a loose network of overburdened Cook County public agencies (including DCSE, the county sheriff, state's attorney, and clerk of the circuit court), the IV-D program sifts its clients through a series of personnel--as compared to AFDC, which assigns a single caseworker to monitor the client's progress. Understaffing, poor staff morale, and outdated computer systems contribute to the disorganization and inaccessibility of the program for many clients.

Since AFDC recipients are required to participate in the IV-D program, compliance is low: about half of Cook County recipients do not attend scheduled intake appointments with child support staff or assigned court dates. In response, IDPA imposes monetary sanctions that, according to the HPP study, contribute to housing problems for poverty-stricken families: 40 percent of the homeless women interviewed had been sanctioned for noncooperation with child support enforcement. In this light, the purpose of

the IV-D program appears to be the reduction of the welfare rolls--at any cost.

## POLICY RECOMMENDATIONS

### Public Assistance

#### FEDERAL

1. Further liberalize assistance rules related to income from the paid labor force, so that families may meet basic needs without penalty. Public assistance should be structured so that wages could be combined with cash assistance, food stamps, and any emergency assistance such that families could at least attain incomes equivalent to the federal poverty level. In addition, any combination of income should not affect Medicaid insurance. Persons receiving public assistance should also be allowed free access to gifts provided them from friends, relatives, and other sources.
2. Legislation should be enacted that prohibits housing discrimination on the basis of income sources.
3. Eliminate sanctions against AFDC clients for noncooperation with the child support enforcement unit. Most clients are sanctioned because of miscommunication rather than refusal to cooperate with the Department. This is a punitive practice that directly contributes to the numbers of homeless families in Illinois.

FEDERAL and STATE

3. There should be a moratorium on, and immediate assessment of, the impact of sanctions on the homeless combined with a revamping of administrative rules on sanctioning for nonreceipt of mail.

Data from the HPP study strongly suggest that a humane intervention-- rather than an automatic cutback--could have allowed many of the families interviewed to remain housed. The nonreceipt of mail, such as letters requiring child support-related court appearances, is a common problem for the homeless or those in transient circumstances. The accidental noncooperation that results often leads to sanctions that are devastating to the families involved.

4. The IDPA needs to join together with federal agencies to address the housing crises faced by public aid recipients who can ill afford to pay 80 to 150 percent of their incomes for housing on the unsubsidized market.
5. Expand presumptive eligibility for all IDPA programs for people who are presently homeless or at risk of becoming so.

STATE

6. The state legislature should enact a cost of living adjustment (COLA) for welfare grants to ensure continuation of a minimum standard of living.
7. The AFDC program should appropriate funding for a winter clothing allowance for all school-age recipients.

8. The state should cover the costs of cashing public assistance checks at currency exchanges.  
Recipients spend at least two percent of their already inadequate public aid checks on these fees.
9. We recommend that the Illinois Coordinating Council on Homelessness review the state's current policy on cashing public assistance checks and pursue alternative methods to eliminate the necessity of utilizing currency exchanges.
10. Adopt administrative procedures, that would be initiated by client request, to inform landlords that a public assistance check is being remitted to a tenant.  
When public aid recipients cannot pay their rent due to a late public aid check, IDPA should develop procedures that would assure landlords that a check is being processed when requested by the client. This measure should be accompanied by legislation that would prevent eviction for nonpayment of rent if a public aid check is being withheld.
11. Enhance the training of IDPA caseworkers so that they can better serve clients; the number of caseworkers should be increased significantly. The women interviewed in the study often cited cases when their caseworker had failed to inform them of various entitlements, such as food stamps or child care subsidies. IDPA should insure application of all entitlement programs at the same time and same location. In addition, IDPA should enforce standards and disciplinary action against caseworkers who do not treat recipients appropriately.
12. Letters indicating an appointment for recertification or requiring women to attend a child support hearing should be included with monthly assistance checks.



The cashing of the check would confirm that the client had received the letter and thus would eliminate the problem of nonreceipt of mail for those in transient living situations.

13. Prohibit the shutoff of utilities in cases where such action could lead to homelessness.
14. Limit Project Chance participation to those who volunteer to participate.
15. IDPA errors or misunderstandings that result in sanctioning should be reviewed expeditiously, particularly if the welfare funds sustain a family in their home.  
Interviews with the homeless women in the study indicated that such situations are not infrequent, but that their requests for a review of their case were often met with indifference.
16. Remove the \$3 million cap from the IDPA emergency assistance programs. Not only would this measure increase benefits for those facing an emergency, but it would also help the state qualify for increased federal reimbursements.

LOCAL

17. The CTA should provide an emergency monthly pass for homeless parents living in shelters. Similar support should be provided in rural areas.

Child Support

FEDERAL and STATE

18. Exempt the \$50 child support pass-through from consideration as income in determination of food stamp allotments.
19. The IDPA should not impose sanctions for noncooperation with child support enforcement on AFDC recipients.

STATE

20. The IDPA should improve the public education for clients and the internal communications systems for the IV-D program.
21. IDPA's Division of Child Support Enforcement (DCSE) should develop the capability to address emergency matters, such as redirected child support payments for former welfare recipients, in an expedited manner.
22. DCSE should improve the timelines of the child support process by creating a statewide quasi-judicial system for all child support cases.

## EMPLOYMENT and EDUCATION

A recent transformation of Chicago's economy has important implications for the city's work force and for the homelessness crisis. Over the last 20 years, blue-collar occupations in the goods-producing sector of the economy were replaced by a large number of white-collar finance and service jobs, many in professional and managerial categories. In all, 250,000 manufacturing jobs were lost in that period. Although this trend was evident in the 1980s, in that decade the economy began to generate a large number of new jobs in the services sector and retail trade, many of which were part-time and offered low wages.

The decline in manufacturing has been devastating to young people, particularly those with low levels of basic skills. Nationally, in 1974 blue-collar jobs accounted for almost half of the jobs held by black male workers aged 20 to 24; by 1984 these positions accounted for only one-fourth of that group's jobs. This restructuring resulted in many young people being unable to find entry-level positions--what has been called "the silent firing" of young American workers. (Gordon Berlin and Andrew Sum, Toward a More Perfect Union: Basic Skills, Poor Families and Our Economic Future, the Ford Foundation.)

Writers Berlin and Sum point out that the subsequent declines in real wages and hours worked has reduced the number of young workers with incomes sufficient to support themselves and other potential family members. Indeed, national studies have shown that one-fourth to one-third of the homeless are working, but do not earn enough to maintain independent living situations. From 1974 to 1984 the proportion of young males who were married and living with their spouses declined by almost one-half--a change in marriage behavior and family-formation patterns that has been devastating to Chicago's minority communities. In addition to increasing the number of children living in

poverty and exacerbating urban problems such as drug abuse and crime, these changes have contributed to the rise in homelessness.

These troubling economic trends are made even more discouraging by shortfalls in Chicago's education system. In a 1989 report on Chicago's schools, the University of Chicago's Gary Orfield noted that the economy is creating jobs that require higher levels of training than was needed in the past (Can the Educational System Produce the Workers Needed in Metropolitan Chicago?, a report to the Chicago Economic Development Commission). Finding enough qualified persons to fill those positions is becoming an increasingly daunting challenge.

The homeless women interviewed in the HPP study do not meet the bare minimum educational or skills prerequisites for most employment in Chicago and they are not alone. It is estimated that over 900,000 Chicago adults lack a high school diploma and 600,000 are believed to be functionally illiterate. Yet 42 percent of the dropouts in the study tried to acquire their GED (the high school equivalency diploma). Although their completion rate is not yet determined, it is likely to be low as many GED programs fail to prepare students initially in basic skills and also offer few support services. Only 3,000 adults earn a GED in Chicago each year. The growing shortage of skilled workers has impelled Chicago business executives to examine human resource policy anew. This climate represents a unique opportunity for government, community-based nonprofits, and businesses to develop new adult education initiatives having supportive services (day-care, counseling, transportation) and links to employment.

Of the women in the study, about one-half left school because of an early pregnancy--a trend tied to low basic skills, which is one of the strongest risk indicators of early childbearing. To catch youths who are falling through the school system's cracks would help prevent premature parenthood.

It is estimated that to raise the mean tested basic skills of young adults by only one grade level would cause the rate of births out of wedlock to decline by 6.5 percent as well as increase lifetime earnings by 3.6 percent. In addition, "Invisibly Pregnant," a 1988 study of young mothers in Chicago's schools by the Chicago Panel on Public School Policy and Finance, suggests that roughly one-half of the drop-outs of young mothers could be fairly easily stemmed if schools provided counseling, support, and access to community agencies for pregnant students, aside from addressing remediation and prevention.

### POLICY RECOMMENDATIONS

#### FEDERAL

1. Congress's welfare reform program, the Family Support Act, must be adequately funded so as to provide for the real costs of the transition from welfare to work; Congress must make funding for welfare reform efforts a higher priority.

In 1989 the Illinois Social Services Advisory Council (SSAC) outlined the process and programs for that difficult transition in the state's Project Chance program. The SSAC recommended improvement in the number and quality of those programs, as well as operational linkages. Only with increased federal funding and adequate state matching funds can these changes be implemented successfully.

2. Every effort must be made to increase and improve coordination among job-training programs at the federal, state, and local levels that are designed to serve low-income populations.

Most studies show that the investment in basic skills will better meet the work force needs of business and the Illinois economy than the quick placement procedures that current federal law encourages. Local

implementation and monitoring of such efforts is key.

3. The nation needs a sensible policy to address the biggest obstacle that parents face when employed: finding quality, affordable child care.

#### STATE

4. We support the Social Services Advisory Committee's (SSAC) recommendation, that the state's welfare-to-work program, Project Chance, be made totally voluntary. IDPA adopted a voluntary program between April and August, 1990. Since August, the Volunteers First initiative has continued while persons falling within the federally targeted groups (parents under age 24, persons receiving assistance 36 of the last 60 months, and clients whose oldest child will be turning 18 within the next one and-a-half years) have been required to participate. To better serve both voluntary and mandatory participants, the subcommittee recommends that IDPA provide enhanced linkages between the various state agencies and that it help restructure and fund an improved array of successfully tested education and training programs. In addition, the Department of Public Aid should improve its outreach efforts at local homeless shelter facilities to encourage voluntary participation in the program. Again, the focus on long-term reading, writing, and thinking skills will be most helpful to the recipient and to society. Last, the Low Income Housing Information Service report, "Out of Reach--Why Some People Can't Find Affordable Housing," notes that a livable wage (one that would allow rental of a two-bedroom apartment at market value) is \$10.77 per hour, yet Project Chance job placements on average pay less than \$5.00 per hour. Only 25 percent of the women in the study had ever held a job that paid more than \$7.00 per hour. Project Chance must provide training for and linkages to better paying jobs and/or supplement incomes such that total pay is brought to

a level that might support a family.

5. The state must make providing day care and medical insurance top priorities for low-income families.

All of the homeless women in the study were out of work; 46 percent cited care of children as the reason. The state is now building a new child-care referral network through the United Way--a promising development that must be matched by increased licensing for more day-care homes, the training of more qualified providers, an increase in the number of subsidized slots, and an increase in the length of coverage and the number of Project Chance day-care subsidies. Day care is presently subsidized for one year after the parent takes a job; this might be lengthened to three years or phased out slowly with a link to income level. (The passage of the federal Act for Better Child Care (ABC) bill should give the state more capacity in the day-care arena.)

In the realm of medical insurance, the termination of medical coverage makes job retention in welfare-to-work schemes difficult. National health insurance must become a reality. In the meantime, Project Chance must recognize the importance of this benefit: extending benefits for one year does not allow a working mother sufficient time to survive the delicate transition from welfare to work. These women need to be provided adequate benefits from the state if their workplace does not offer them. This cost is far offset by the reduction in public assistance and Medicaid funds.

#### LOCAL

6. Adult education and literacy delivery systems must be strengthened. In anticipation of new federal initiatives in this area, Chicago must fortify successful efforts in adult education, both at the community

level and at its large institutions. A solution as bold as the radical reform of the Chicago public schools is called for. Needed is cooperation among the Mayor's Office of Employment and Training, the City Colleges, and the Illinois Board of Education to establish strong new basic skills programs in the next several years.

7. Both the state and the city must crack down on unscrupulous proprietary schools that prey on poor people.

More than two-thirds (68 percent) of the homeless women interviewed had sought additional training since leaving school, but clearly had little to show for it. Programs that provide no link to jobs do not serve the urban poor and in fact further discourage an already vulnerable clientele.

8. The Chicago Board of Education should aggressively advertise GED programs throughout the city and should expand its outreach to those living in shelters.

GED classes need to be as accessible and convenient as possible: they could be held at neighborhood locations or at the shelters themselves; students should be encouraged to continue their classwork after leaving the shelter.

9. The Chicago public schools should take steps to reduce the growing numbers of high-risk students that drop out of high school.

In addition to assisting schools to adopt the successful components of current pilot projects coordinated by the Illinois Caucus on Teen Pregnancy, systemwide policies should be developed for assessing and confronting the needs of young parents and their children to ensure successful school completions. A model system of this kind has been developed for the New York City schools. It can be seen as part of the overall attempt to link schools successfully with community-based human



service agencies and create a healthy environment for learning, as outlined in the 1989 report by the Ford Foundation, "Turning Points."

10. A strong program of minority and female set-asides should be enacted and enforced for all city contracts, including future major public works projects supported by the city (i.e. the third airport, expansion of McCormick Place, highway construction).

Political leaders should also link these projects with long-term skill development for new workers. Later in the decade, the city's ability to win renewed state and federal dollars for infrastructure repair (on roads, bridges, sewers, etc.) can facilitate business retention as well as secure employment for lower-skilled Chicagoans.

11. The Regional Transportation Authority should make the transport of the urban poor to areas of high job growth a top priority.

12. Shelters should provide more support for those seeking employment: provide an address and phone number not identifiable with a shelter, secure appropriate interview clothing, role play job interviews, provide transportation money for appointments, offer child care.

## DOMESTIC VIOLENCE

Among homeless women and children, domestic violence is often cited as a contributing factor of homelessness. Nearly one-third of HPP's shelter sample (31 percent) reported physical abuse as the cause of their homelessness, another 11 percent reported child abuse, and another 11 percent cited harassment by a former partner. In all, more than one-half of the shelter women became homeless due to domestic violence, with more than 40 percent themselves victimized by a current or past partner. In addition, more than half (57 percent) of the drop-in center women reported that they had been forced to leave home at some time because of abuse.

Battered women and their children seek assistance from many service providers, including abused women's shelters, homeless shelters, and drop-in centers. Of the abused women residing in a shelter who were interviewed for this study, 60 percent were in domestic violence shelters while the rest found refuge in other shelters.

The Homeless Prevention Project's findings suggest the need for advocates for the homeless and for battered women to recognize a common agenda and work together for funding and services in a spirit of cooperation. The subcommittee urges women's advocates to support the development of resources for all homeless families, as many abused women and their children are among them; homeless advocates should endorse efforts to end violence against women, as a way of preventing the homelessness that such violence can cause.

It is important to note that homeless abused women and their children are not a homogeneous group. As their needs and resources vary greatly, services and policies must respond to that diversity. Yet all abused homeless women share one critical need: safety. Whether a battered woman goes to a public shelter, or to a friend's or a family member's home, or moves into her own place, she

must be safe or she will likely join the ranks of homeless again. Of course, an abused woman who could safely remain at home while her battering partner were removed would not become homeless at all.

The Illinois Domestic Violence Act (IDVA) of 1986 sets forth the legal rights of abuse victims. Key to this law is the order of protection (OP), which may be obtained in both civil and criminal courts. It prohibits further abuse and may include a number of other court-ordered remedies designed to provide protection and resources to victims of domestic violence. Perhaps the most significant of these is the vacate order, which commands the abuser to leave the residence--thereby allowing victims of violence to continue living there. The IDVA also spells out law enforcement's responsibility to intervene on behalf of victims and to enforce OPs--in short, to treat domestic violence as a crime.

While the IDVA sets out clear guidelines for strong judicial, prosecutorial, and police response, its effectiveness hinges on its practical enforcement. Where all parties respond to domestic violence with consistent severity, protective remedies have real meaning for victims and abusers. When enforcement is sporadic, capricious, or--as is frequently the case--unavailable, in effect the IDVA is only an empty promise.

The subcommittee identified three primary needs of abused homeless women:

- A. **Maintain residence:** Whenever safe and financially feasible, abused women and their children should have the option of staying in the family home and the abuser removed.
  
- B. **Emergency shelter:** For practical reasons, many abused women are unable to remain in their homes. For these women and their children, safe emergency shelter must be available.

- C. Reintegration: Shelter and post-shelter services should focus on the rapid, safe, and durable community reintegration of homeless families.

### POLICY RECOMMENDATIONS

#### FEDERAL

1. Gender-motivated crimes against women, including domestic violence, should be classified as civil rights violations. Support S-2754, the Violence Against Women Act of 1990.  
Not only would this change allow victims greater access to justice and protection, but it would also powerfully underscore the gravity of domestic violence by clarifying its nature as "not merely an individual crime or a personal injury, but as a form of discrimination, an assault on a publicly shared ideal of equality" (statement by National Organization for Women Legal Defense and Education Fund, June 20, 1990). Legislation such as the Violence Against Women Act of 1990 should be rapidly enacted.
2. Additional Section 8 housing certificates should be made available to meet the emergency needs of battered women and their children, and the certificates should be prioritized for homeless families.

#### STATE and LOCAL

3. The Illinois Domestic Violence Act must be enforced to ensure the protection of abused women and their children.  
Emergency police response must be accessible to all abused women.  
Courts hearing domestic violence cases must be adequately funded to provide victim support services.

4. There is a continuing need to educate the Chicago Police Department as to the nature of domestic violence and how to advocate for victims. Women interviewed for the HPP study stated that the police were often insensitive to their complaint and often refused to process charges or remove an abuser from the home.

5. Emergency income, employment, and child-care assistance should be made available to enable abused women to remain in their homes when safe to do so.

Creative means of providing expedited financial support (e.g., emergency public assistance, child support, rent or mortgage funds) as well as job placement and day-care support must be developed.

6. Increased funding for non-residential domestic violence programing (counseling, advocacy, legal aid, information, referral) needs to be made available to assist abused women who seek services before, after, or in lieu of shelter-based programing.

In Illinois and Chicago, the majority of battered women's programing is shelter based and services are focused on shelter residents. While vital for many, other women view shelter programs as their last resort and would prefer to secure expert assistance outside the shelter system.

7. Emergency shelter should be available for all abused women and their children who are in need.

Shelters must be accessible to women and children of many ethnic backgrounds and who have special needs (e.g., the disabled and substance abusers). The subcommittee urges all shelters to review their policies regarding the admittance of male children, with an eye toward supporting family unity.

8. All shelters serving homeless families must provide domestic violence-specific services for abused women and their children, such as in-house counseling and self-help programs.  
These services should also include the distribution of information about legal rights as well as legal assistance up to and during any court hearings. A program that linked shelters citywide with neighboring abused womens' shelters might help shelter staffs to become better informed about the legal rights of domestic violence victims.
9. A range of post-shelter housing and support-service alternatives should be implemented and evaluated.  
Models should include: second-stage congregate and scattered-site housing with supportive services, new permanent housing, and long-term home-based case management. The unique needs of each family should be identified and matched to the most compatible housing alternative as families reattach to the community.
10. Public assistance grants should be increased to meet families' basic human needs.
11. Employment training and placement assistance and child-care resources must be significantly enhanced to support families' efforts to maintain homes and attain self-sufficiency.
12. The telephone numbers of abuse hot-lines should be prominently displayed in locations where it may be seen by as many women as possible--for example, in currency exchanges where welfare checks are secured.

## CARE OF CHILDREN

The twin spectres of poverty and domestic violence are driving more and more women to the streets in search of shelter. In Chicago, women and their children represent an increasingly large proportion of the homeless population, with estimates of their numbers ranging from 28 to 40 percent. While emergency and temporary actions are absolutely necessary to confront this crisis, such remedies should be seen as part of a larger effort to help families secure permanent housing. In addition, all programs should have a family focus, one that empowers parents to do as much with and for their children as possible.

Quality programs for homeless families exist; some transitional shelters provide child-centered services such as day care, counseling, recreation, arts and crafts, health care screenings, and coordination with schools to facilitate education. Unfortunately, most transitional shelters are designed to respond to the needs of adults, not children; many exclude male children as young as eight years old, and most have virtually no programs for children and do not have the funds to develop them. Further, it is virtually impossible to place two-parent families in the transitional shelter system. Unfortunately, these practices tend to further disintegrate the family unit.

The care of children subcommittee made a field visit to two shelters: ABLA Homes and Clara's House. Each has some solid services in place, but their directors indicated that they needed more resources and improved facilities in order to meet the complex needs of their resident families.

The subcommittee identified these prominent needs of homeless women and their children:

- A. Safety and security: Many of the HPP interviewees mentioned that they fear for their safety and that of their children, both on the streets and in shelters. Shelters need to provide a homelike atmosphere that is both safe and that offers some privacy. In addition, often the location of shelters poses transit difficulties for women who must travel to work or to keep appointments.
- B. Day care: Adequate day care enables mothers to seek housing, employment, and education. Shelters do not usually have the staff to provide child care on site; transporting children to limited off-site Title XX centers can also be a major problem for a homeless mother.
- C. Health and nutrition: Regular immunizations, well-child checkups, and necessary medical care are everyday needs within shelters. Shelters can either provide on-site medical care or coordinate health care activities with neighborhood clinics. A healthy diet must also be provided by shelter food services. In the shelters the subcommittee viewed, mothers participated in planning, preparing, and serving meals--an excellent opportunity for parental involvement in the day-to-day care of children and for an education in nutrition as well.
- D. Maintaining school attendance: Difficulties in this area arise from the following factors: family transience; problems accompanying the transfer of records from one school to another; lack of coordination among schools to provide educational services; and the need to help parents interact effectively with school personnel. Shelter directors have suggested that success is more likely if their staff establish a working relationship with school personnel. Although the Chicago Board of Education has responded to the Stewart McKinney Act's mandate to develop a plan to coordinate programs for homeless children, we would recommend that these activities be closely monitored. There should be a



citywide, consistent effort to facilitate school attendance for homeless children.

- E. Reducing the impact of homelessness on child development: Prior studies have shown that children in homeless shelters experience severe psychological and emotional trauma as a result of their homelessness. More specifically, the children often relate feelings of frustration, rage, humiliation, and loss and it can be difficult for them to see their parents in distress or in unfamiliar roles. Shelters need to offer group discussions and counseling sessions for children so that their feelings may be expressed constructively; they also need to furnish recreational areas for play and social interaction. Those shelters that can provide separate units where the family can function in a more normal, self-contained setting can best address many of the problems in this area. Shelter staff need to work directly with parents, empowering them to respond to their children's needs during this crisis.
- F. Role of public agencies: Several concerns were identified: a) the low level of cash assistance provided to families who receive Department of Public Aid monies and the various policies and procedures that sanction families from the rolls; b) limited resources and unclear policies and procedures of the Illinois Department of Children and Family Services, (DCFS) that fail to maintain children with their families when the family is living in unsafe conditions; c) issues concerning placement of children in foster homes and difficulties families face in being reunited with their children; d) the need for a focus on prevention--to provide intervention services before homelessness occurs; e) problems in public housing developments that create obstacles to family living. Overall, a lack of sensitivity to the need to empower parents to do as much with and for their children as possible leads to an ineffective approach.

## POLICY RECOMMENDATIONS

### FEDERAL, STATE, LOCAL

1. Federal, state, and local authorities should declare a state of emergency with regard to homeless children and their parents. This declaration must be followed by the allocation of sufficient resources to provide low and moderate-income housing to stem this rising problem statewide.
  
2. We recommend that Mayor Daley and the newly elected Governor immediately appoint an ombudsperson to develop a coordinated, comprehensive service plan to address the needs of homeless families in Illinois. The public and private sectors have diligently worked together over the past several years through the Social Services Advisory Committee, Chicago Task Force on Homelessness, the Illinois Coordinating Council, and the Homelessness Prevention Project to review the homeless problem in this state and develop key recommendations to address this problem. There is a strong need for political leadership to fashion a statewide strategy for implementing these recommendations. This will require better coordination among all appropriate federal, state, and local agencies required to serve this population.
  
3. Resources should be appropriated to expand or develop transitional shelters that recognize the particular needs of families. These shelters need to have an empowerment-based, family focus while assisting families both in their crisis and in their quest for permanent housing. At minimum, present programs need to be expanded to include family support services such as day care and recreational facilities for homeless children. In addition, special consideration and provisions to include male children of all ages in the expansion and development of

services must be undertaken. A policy review by the Illinois Coordinating Council on Homelessness in concert with individual shelters should be required to examine why male children are separated from their families (thus furthering family disintegration) when they seek placement in homeless shelters. Further, the Department of Human Services should insure that its resources are structured to provide services for two-parent homeless families so that they are not separated in their time of crisis.

4. Universal health care should be available for all women and children. Some of the women interviewed for the study left their jobs to go back on welfare because their employer did not provide medical benefits for themselves or for their children; others indicated that they were reluctant to go off welfare for the same reason.

#### STATE

5. The Illinois Department of Children and Family Services should establish a clear policy that prevents the removal of children from their families when the reason for homelessness is poor housing conditions or "environmental neglect".

Procedures for reuniting children who unfortunately have been removed for reasons related to poverty should be developed once the parents are in shelters and/or transitional housing. In addition, DCFS, IDPA, and the CHA should establish an expedited referral and placement protocol to house families on an emergency basis to prevent the separation of children from their parents.

6. The state should immediately increase its grant levels for persons on public aid.

7. The state legislature and DCFS should increase funding for the Family Preservation Act and homelessness prevention efforts.

LOCAL

8. The Chicago Commission on Human Rights must move aggressively to enforce the Human Rights Ordinance and fair housing laws to prevent discrimination against families with children by penalizing landlords who do not comply.

Sixty-six percent of the study women felt that they had been denied housing in the past because they had children or were recipients of welfare.

9. The Chicago Police Department, judiciary, and state's attorney's office must apply stringent enforcement of domestic violence laws.

Specifically:

- ensure immediate police response to all domestic violence calls to 911, with enforcement of Orders of Protection;
- increase the number of Spanish-speaking 911 operators;
- judges should give orders of protection that include all remedies requested by the victim; and
- the state's attorney should prosecute domestic violence cases in a serious and timely manner.

10. The Board of Education must revise its policies and procedures to expedite placement and transfer of students who have become homeless and are living in emergency or transitional shelters.

Specifically, the Board of Education should establish a system whereby records may be transferred internally within two working days, to avoid the loss of school days for children.

11. The Board of Education should work with the larger shelters to develop school programs that insure equitable education opportunities while the family remains within the shelter.
12. The CTA should provide an emergency monthly pass for homeless parents living in shelters.
13. Shelters should provide parent support groups to help them cope with the stress of parenting under such difficult circumstances.  
The women in the study sample rarely had the opportunity to talk with anyone about their problems, concerns, and needs as mothers. Another way that mothers could be relieved is by providing informal play groups or formal day care so that mothers may have some time to themselves.

## EMERGENCY SERVICES

In Chicago, the Department of Human Services estimates that 49,000 individuals are homeless over the course of a year and their ranks are growing. The past four years have seen requests for emergency shelter services in Chicago increase an average of 8.5 percent per year, with much of that growth consisting of women and children. Chicago's Department of Human Services expects that upward trend to continue. Presently there are 89 shelters citywide that, together, can provide housing for 4,250 homeless persons on any given night. (This description of services has been excerpted from the Chicago Department of Human Services' Comprehensive Homeless Assistance Plan (CHAP), July 13, 1990).

According to DHS' Comprehensive Assistance Plan (CHAP) the city funds a variety of shelters to service its homeless population: daytime drop-in centers, overnight and transitional shelters, social service and health care programs, as well as technical assistance services to service providers. Since there are no shelters operated exclusively by the city, it uses a network of providers that it claims can provide 3,000 to 30,000 shelter beds in response to emergency needs.

### SHELTER BEDS CITY-WIDE\*

<u>TYPE OF SHELTER</u>	<u>CATEGORY</u>	<u># OF BEDS</u>
Emergency/Overnight	Short-term	2,019
Transitional	Short-term(under 60 days)	1,006
Transitional	Long-term(60 days - 1 yr)	1,451
Warming Centers	Women & Children	185
	Women Only	85
	Men Only	715

\* This information was taken from the recently released Shelter Directory of the Chicago Coalition for the Homeless and the Interfaith Council for the

Homeless. To the best of our knowledge it represents all available overnight shelter beds in the city.

The Department of Human Services operates a Homeless Hotline that conveys information on the closest available shelter to homeless callers. When possible, DHS will dispatch crisis teams to provide transportation to that shelter and other necessary aid. Sixty-two shelters participate in the city's Central Clearinghouse and offer 3,197 shelter beds every night (this does not include all shelters in the city).

The city's Emergency Warming Center Network, comprising churches located throughout the city, provides an additional 1,000 overnight shelter beds from October through May. In addition, selected facilities operated by the Department of Aging and Disability maintain another 1,000 beds.

When currently operating shelters are near capacity, the Chicago Police Department can provide an additional 500 spaces for temporary refuge, where the homeless may stay until traditional shelter space is found or additional warming sites are opened.

Service providers, advocates for the homeless, and others have expressed concern that the DHS emergency system is seriously flawed. Although DHS has taken the position that there are enough shelter beds for all who request assistance, this view is not universally shared. The Chicago Coalition for the Homeless maintains that thousands of women and children have been turned away due to a lack of available shelter; others have noted that so-called "vacant" beds are often geographically inaccessible.

Vacancies are often nonexistent for certain homeless populations--women with children, intact families, and homeless youth--and during certain times of the year there are no shelter beds available for single men. For example, in the

Uptown neighborhood no emergency overnight shelters exists for single people from May to October.

Concerns have also been voiced about the DHS emergency referral system. Homeless people are requested to go to the nearest police station--a place many will not choose to go--where they are then expected to call again and ask for transportation. For those experiencing this kind of crisis, money for telephone calls is obviously limited or simply unavailable. Others have stated that on some occasions the DHS vans have failed to arrive for transport.

#### POLICY RECOMMENDATIONS

##### STATE

1. Relevant state code departments should expand their involvement in funding and implementing community-based services for homeless persons. At present, the Illinois Department of Public Aid is the primary state department addressing the issue of homelessness. Community-based supportive and treatment resources are needed for homeless persons with emotional disabilities, substance abuse problems, AIDS, etc. The Illinois Coordinating Council on the Homeless should work to ensure that the code departments are involved and coordinated on this issue.

##### LOCAL

2. The Department of Human Services Hotline should be evaluated to ensure prompt access and response to shelter requests. The research found that many clients of homeless shelters did not know that the Homeless Hotline exists or that caseworkers could have called



it to obtain information on bed availability.

3. Eviction-prevention programs should be established in Chicago to provide temporary financial assistance and supportive services to stabilize families and individuals.

The research found that eviction was a significant cause of homelessness; approximately 14,000 people were evicted in Chicago last year. Other frequently cited causes, including fear of eviction and a late welfare check, could be averted with a homeless prevention program.

4. A central information network of homeless services is needed.

While the city's Homeless Hotline is a valuable referral system for shelters, it does not address the many needs of persons in danger of becoming homeless or of those currently homeless. Those referral systems that exist represent a service patchwork having many gaps. The Homeless Hotline is not equipped to disseminate information on rental assistance or other services that are available through private or public social service agencies.

The HPP researchers recommended that a central information center should maintain files on the range of state, city, and federal programs that can assist homeless individuals (public aid benefits, food stamps, and neighborhood resources). A central intake system could make initial assessments that would be followed by links to appropriate community resources. Many individuals and families might not enter the emergency shelter system if assistance could be procured during this intake phase.

- 5... The Department of Human Services should develop a citywide data collection system that includes all shelter facilities in the city of Chicago, regardless of their funding base. This new system should provide accurate information regarding demographics, available beds,

turnaways, resource needs, etc.

It has become increasingly difficult to obtain accurate information on citywide shelter services. Statistics on numbers of turnaways from shelter facilities have been disputed because it is difficult to verify if the numbers represent a duplicate count. A central data collection system on all local shelter facilities would ensure that information on existing resources are reported accurately and would also help in resource analysis for future planning.

6. The city of Chicago should ensure that adequate and humane shelter is provided for all homeless Chicagoans.

The present shelter system is inadequate, particularly for certain populations, such as intact families, women with children, and homeless youth.