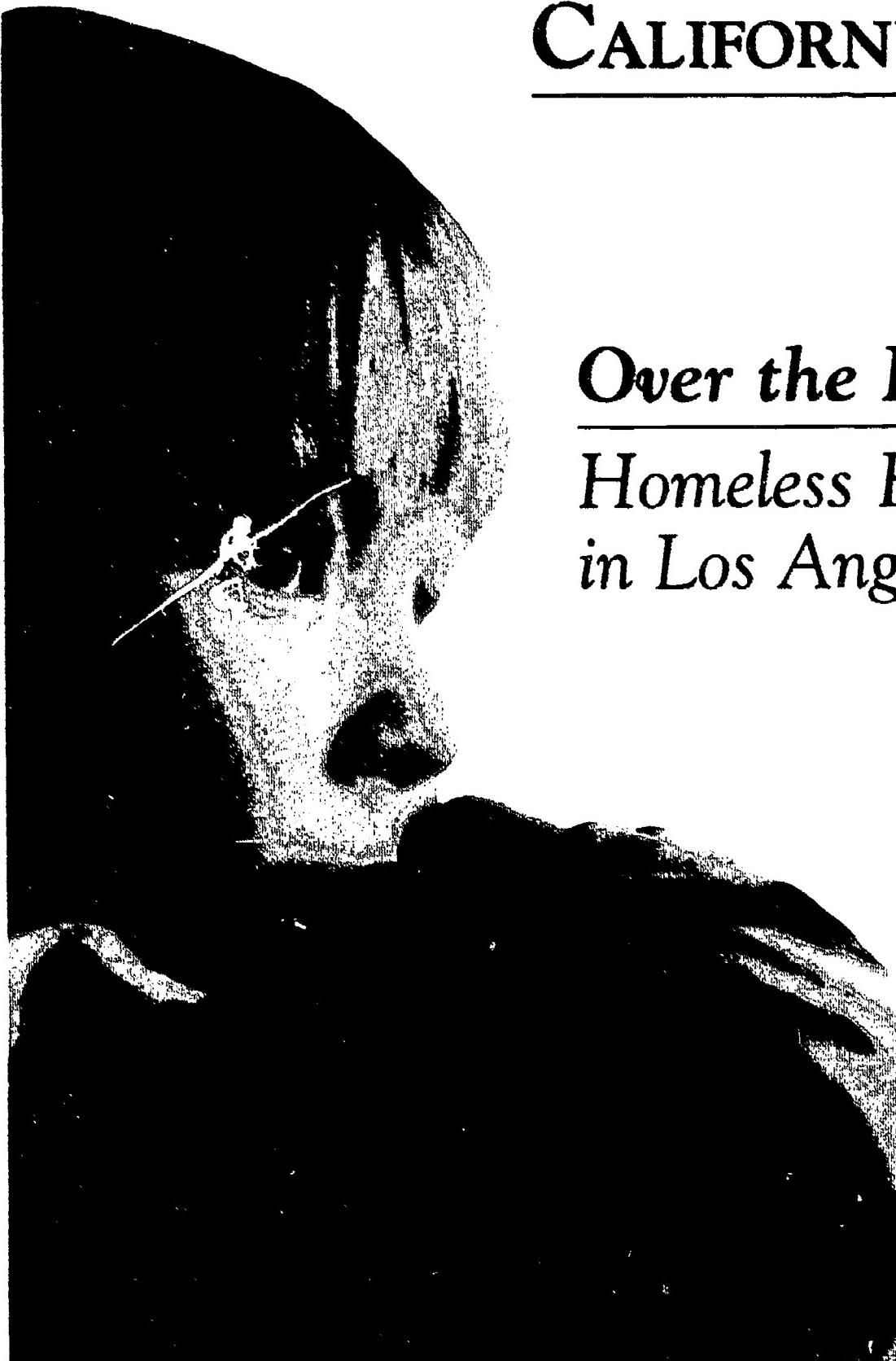ABSTRACT
        This report examines homeless families, isolates
similarities and differences between homeless and poor but
stably-housed families, identifies paths along which families slide
into homelessness, and recommends policy changes. The report uses a
body of data collected in 1987-1988 on two groups of poor families in
Los Angeles (California) half of whom were stably-housed welfare (Aid
to Families with Dependent Children) recipients and the other half of
whom were currently homeless. The sample consisted of approximately
400 families each with at least a mother and 1 child. Following an
introduction in Section I, Section II compares and contrasts the
homeless and stably-housed poor families. In Section III, the study
uses multivariate statistical techniques to address the question of
why some poor people become homeless while others remain stably
housed. An effort was made to reconstruct the "paths" by which
families became homeless. Section IV discusses the policy
implications of the findings and suggests several legislative
measures to address the plight of homeless families in California.
Appendices contain a description of the study design; a summary of
the univariate analysis, multivariate analysis, and logistic
regression conducted; results of the logistic regression; summary
statistics; and an outline of the 1989 homeless-related legislation.
Included are 16 tables, 12 figures, and a 72-item bibliography.
(JB)

CALIFORNIA CHILDREN

CALIFORNIA FAMILIES

Over the Brink:

Homeless Families in Los Angeles

prepared by
Assembly Office of Research

0281A

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CALIFORNIA CHILDREN

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Over the Brink:

Homeless Families in Los Angeles

August 1989

Prepared by:

David Wood   Steven Schlossman
Toshi Hayashi   R. Burciaga Valdez

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CALIFORNIA CHILDREN, CALIFORNIA FAMILIES

A PREFATORY NOTE

"God's own nursery" — the phrase nicely captures Americans' perennial faith in the family as the moral bedrock of our social and political institutions. Yet there is growing concern that the American family is under siege, not only from the vicissitudes of a changing economy, but by a modern, permissive life style as well. This state of crisis, some proclaim, threatens to render extinct this building block of American society. Many others fear that our values are eroding, our confidence in the future is fading, and the continuity of our democratic way of life is imperiled.

This is not the first time that such concerns have been heard. Indeed, throughout our history, the development of social policies relating to the family have been spurred on and punctuated by the perception that the family has been under threat and in decline. Historians have traced such periods of alarm over family stability as far back as the Colonial period.

Nonetheless, some very real and remarkable changes have occurred within the last few decades in the structure and role of the family and in the environment in which families rear children. Families have become smaller and more diverse: the fastest-growing family type by far is the single-parent family. (Although the two-parent family is still the dominant family type.) Mothers, including those with young children, have entered paid employment outside the home in ever-growing numbers. The instruments of popular communication, notably television, have decisively entered the household and profoundly altered and reshaped the day-to-day affairs of children and parents alike. The family may indeed be "here to stay," as one commentator has put it, but the trend seems inexorably toward diminished family control and influence in the socialization of the young.

Coincident with these changes, we have begun to witness a growing array of signals that the young are under stress and in trouble. Specifically, a great deal of the concern over the family is rooted in what people perceive as an epidemic of problems related to children and youth. For example, we are experiencing alarming rates of:

Teen and Pre-Teen Substance Abuse
Teen Pregnancy
Teen Suicide
Dropping Out of School
Juvenile Crime and Gang Involvement
Sexually Transmitted Diseases
Teen Unemployment

These problems alone should prompt us to move beyond the lament over crisis and, indeed, beyond the mere affirmation that families are important and into the formulation of a public policy agenda for California families.

This will be a difficult undertaking. Family is a universal experience. Everyone at some time belongs to a family, and everyone has beliefs about what families ought to be. In fact, the issues raised by a family policy tap into some of our most closely held beliefs — and into traditions rooted deep in the American experience. Any family policy must contend with these beliefs —many of them fervently held. For example, does a change in family structure necessarily portend a crisis? Are single-parent families, by definition, incapable of functioning as well as two-parent families? A family policy must also grapple with the traditional emphasis of our society, our laws, and our social programs upon the individual, rather than the family, as the measure (and recipient) of all things.

Nonetheless, the progression from concern to policy must be made. The transition can be eased by the realization that we do, in fact, make family policy day to day. Government does things to, and for, the family both explicitly (childcare, family planning) and sometimes unintentionally (housing and land use decisions). All too often these policies are enacted willy-nilly, with no clear overall purpose, failing to take into account recent changes in family life. Senator Daniel Patrick Moynihan has put the point well:

> . . . in the nature of modern industrial soc. y, no government, however firm might be its wish otherwise, can avoid having policies that profoundly influence family relationships. This is not to be avoided. The only option is whether these will be purposeful, intended policies or whether they will be residual, derivative, in a sense concealed ones. [**Family and Nation** (San Diego: Harcourt, Brace, Jovanovich, 1987) pp. 116-17.]

Given both the remarkable magnitude of change in the family landscape, and the very real problems which beset the young, it is a reasonable suggestion that we should begin to think systematically about a family policy agenda for California. Not a single policy agenda, of course. As Senator Moynihan has wryly observed, a comprehensive family policy might be feasible in a small homogeneous society like Iceland, but it is nearly impossible in more heterogeneous nations such as the United States, and out of the question in a place so varied and diverse as the State of California. Nonetheless, the formulation of thoughtful family policies is necessary, and the responsibility falls most appropriately to state governments, since a great many policies and programs which directly impinge on family life are state programs.

California Children, California Families — a series of publications undertaken at the request of the Honorable Willie L. Brown, Jr., Speaker of the California State Assembly — represents a step in this direction. The series aims to heighten legislative and citizen awareness regarding how policy affects families. More concretely, we attempt to:

(1) document and clarify recent demographic trends and their effects on families;

(2) review the history of the evolution of the American family;

(3) establish a system for keeping track of the very large number of bills which the legislature considers each year on family issues; and

(4) spotlight specific trends and policies — in such areas as health, education, foster care, welfare, recreation, childcare, and criminal justice — which are adversely affecting families and which may require legislative attention.

Any single definition of "the family" is fraught with peril, especially in a state as large and culturally diverse as California. Yet some working definition is essential. We define "family" as a *private, non-institutional, child-rearing unit*. Our definition stresses function over form. We believe that most Americans view certain family functions — we term them *public functions* — as so essential to the well-being of children and the polity that few could seriously imagine doing without them or finding effective substitutes for them. Among these public functions of the family are the socialization and teaching of values to the young; the responsibility for maintaining the health of its children; and preparing the young for work upon reaching adulthood.

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Government policies, we believe, shou.u strive to enable all families to fulfill these functions — whether the families are single-parent or two-parent, female-headed or male-headed, nuclear or extended, natural or foster. The **California Children, California Families** series will attempt to assist legislators in meeting this goal.

This report, **Over the Brink: Homeless Families in Los Angeles**, calls attention to a growing problem that has received far too little attention: children and parents who have no stable place to live. The report isolates similarities and differences between homeless and poor but stably-housed families, and identifies paths along which families slide into homelessness. While no simple solutions to family homelessness are on the horizon, the report .ecommends several policy changes that could ease the plight of homeless children and parents and reduce the likelihood that they will soon become homele.s again. The report was prepared collaboratively by Toshi Hayashi and Steven Schlossman, Assembly Office of Reserach; David Wood, Cedars-Sinai Medical Center and The RAND Corporation; and R. Burciaga Valdez, UCLA, School of Public Health and The RAND Corporation. Dr. Wood conducted the survey on which the report is primarily based.

I. INTRODUCTION

During the past few years, the homeless have come to symbolize the face of modern urban poverty. The latest wrinkle on that face is the rapid recent growth of homeless families. Ten years ago the homeless population was primarily composed of men, many suffering from alcoholism or mental illness. This is no longer true. Families with children now comprise the fastest growing sub-population of the homeless, and in several large cities families comprise over half of the total homeless population. Homeless children crystallize fears that poverty today is worse than a generation ago: a Hobbesian nightmare that threatens to create a self-perpetuating way of life.

Who are the homeless families? How and why did they become homeless? What impact does homelessness have on children? Can we identify "risk factors" that precipitate homelessness?

This report attempts to address these questions concerning homeless families and the larger setting of poverty from which homelessness emerges. We analyze a unique body of data collected in 1987-88 on two groups of poor families in Los Angeles. Half of the families were stably-housed welfare (AFDC: Aid to Families with Dependent Children) recipients who had lived in the same residence for at least six months and had received welfare continuously for at least one year. The other half, though often receiving welfare, were currently homeless families who had sought refuge in an emergency shelter. The sample consists of approximately 400 families; all contained at least the mother and one child. The data, which were gathered in a three-stage sampling survey (see Appendix A), selectively cover the backgrounds and current problems of the parents and children.

At first glance, these two groups of families appear to mark very different points along the poverty spectrum. After all, not having a home indicates that the families suffer under more extreme poverty and may indicate more severe psychological dysfunction (for the children especially) than among poor but stably-housed families. But, just how different are these groups from one another? Do comparisons between them indicate significant similarities or clear differences? Can we discern "paths to homelessness" that might suggest a variety of concrete reforms to block the onset of family homelessness?

With these questions in mind, in Section II, we compare and contrast the homeless and stably-housed poor (SHP) families in our sample. We first describe the SHP families in regard to the following characteristics: demographics and family structure; personal and relationship problems experienced by the mothers; problems in the mothers' family of origin; school performance and behavior problems of the children; support networks available to the mothers; family income and housing costs; and residence patterns. Then we compare the SHP and homeless families in the same areas, first pointing out the similarities and then contrasting the differences between them. (Summary statistics are tabulated in Appendix E.) In Section III, we use multivariate statistical techniques to address the question of why some poor people become homeless while others remain stably housed. We attempt to reconstruct the "paths" by which these families became homeless. Finally, in Section IV, we discuss the policy implications of our findings and suggest a number of legislative measures to address the plight of homeless families in California.

II. CHARACTERISTICS OF STABLY-HOUSED POOR AND HOMELESS FAMILIES

1. STABLY-HOUSED POOR FAMILIES

A. Demographics and Family Structure

Mothers from the SHP (stably-housed poor) families in our sample were all on welfare. Contrary to a common view, these women were generally not teen mothers who had dropped out of high school after giving birth. Rather, after initially having children they appear to have exercised considerable control over the ultimate size of their families. The average number of children per family was 2.3. The average SHP mother was 29.5 years old, Black (70%),[1] and a high-school graduate (74%); she had given birth to her first child a couple of years after leaving high school (mean = 20.6 years old).

Over half of the SHP mothers (55%) had never married, and their children were conceived out-of-wedlock. While nearly half (45%) of SHP mothers had been married, only 8% were currently married. Two-fifths of the mothers (38%), however, were in relatively stable "couples" relationships. That is, they were living regularly with a male who could support the mother and serve as a parent to the children. The remainder of the SHP women (62%) lacked this support and were raising their children as single mothers.

B. Mothers: Personal and Relationship Problems

Although only two-fifths of the SHP mothers were currently living with a man, all had had relationships of varying intensity with male partners in the past. About three-fifths of the women (62%) had had only two or less serious relationships with men in the past. The average number of serious relationships was 2.4 including their marriage(s). Only a handful of the women (8%) had had five or more serious relationships with men.

The SHP women's past and present relationships with men were often turbulent. Two-fifths of the women (40%) reported very serious problems with their most recent male partner, such as alcohol or drug use, violence, criminal activity, or a history of mental illness. The most frequently-cited problem was the partner's excessive alcohol or drug use, followed by criminal activity and physical or sexual abuse. One-fifth of the women (20%) reported at least two of these serious problems with their most recent male partner.

The SHP single mothers were more likely to have experienced a serious relationship problem than the SHP women currently living with a man. Half of the SHP single mothers (50%) reported serious problems with their most recent male partner. For many of these women, problems with male partners were probably serious enough to have compelled termination of the relationship.

However, it would oversimplify to portray the SHP mothers solely as victims of violent males. Many of these SHP women also had severe personal problems of their own which may have contributed to their inability to remain with their children's fathers or with another male partner. For example, half of the SHP mothers (49%) admitted to drug or alcohol abuse or to serious emotional problems.

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[1]As explained in Appendix A the SHP sample somewhat overrepresents the share of Black welfare families in Los Angeles, and underrepresents the share of Latinos

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C. Mothers: Family of Origin

The childhood experiences of the SHP mothers suggest that they had generally grown up in families that were structurally more stable and economically more secure than their own current households. Three-fifths of the SHP mothers (61%) had grown up with both biological parents for at least part of their upbringing; of those, half (56%) had grown up exclusively with both biological parents. Only one-seventh (14%) had grown up solely with their mothers. Economically, very few SHP mothers (11%) had parents who were dependent on welfare.

However, a substantial share of the SHP mothers had experienced personal turmoil and emotional injury in their parents' household. One-third of the mothers' parents (34%) had abused drugs and/or alcohol; one-sixth of the mothers (17%) had been physically or sexually abused by parents or relatives as a child; and one-quarter of the mothers (25%) had been compelled during their childhoods to live away from home with a relative or in foster care.

Thus, we get a mixed picture of the SHP mothers' childhoods. A large minority had suffered serious trauma and/or dislocation while growing up. For most of the SHP mothers, however, there had been less poverty and family breakup than their own families were currently experiencing.

D. Children: School Performance and Behavior Problems

Raised in a family where the adults were experiencing frequent relationship and personal problems, how were the SHP children performing in school?[2]

Children in the general population miss school an average of five to six days per year. The SHP children's absence record was considerably worse: five to six days during the past three months, or three times higher than average. During the last three months, one-fifth of the SHP children (22%) missed school for more than a week, mainly due to illness.

Even though most of the school-age children were in the lower grades, one-fifth (18%) had already been held back and forced to repeat a grade. Equally troublesome, one-quarter (24%) had been removed from regular classes and placed in special settings for children with academic or emotional problems. These young children were already at risk for school failure and dropping out — actions that would, of course, increase their likelihood of remaining poor as adults.

We used the Behavior Problems Scale (BPS)[3] to measure the extent of children's behavior problems. The BPS measures behavior along the dimensions of aggression, withdrawal, delinquency, and immaturity.

Overall, only a minority of the younger and older SHP children displayed a significant number of behavior problems, most of which were aggressive behaviors, such as stubbornness, sullenness, irritability, displaying a hot temper, or arguing a lot. The children of mothers who abused alcohol or drugs or who had emotional problems were reported more commonly to display aggressive behavior.

E. Support Network

Solid support networks have been shown to mitigate personal or economic problems and generally assist in preventing or helping to resolve crises. A "support network" is composed of friends and relatives upon whom the mothers might call for assistance in an emergency — for example, when they are left by a male partner or when the welfare check is lost in the mail.

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[2] Our data on children's school performance is limited to patterns of attendance and academic achievement

[3] The instrument was adapted by the RAND Corporation from the Achenback Behavior Checklist. The BPS has two forms a 7-item measure for children under five years and a 13-item measure for children five years and over. The reliability and validity of the BPS have been documented in a general child population

The SHP mothers — long since out of school and nearly 30 years old — had had considerable time to develop support networks which could supply informal emergency aid. However, nearly half of the SHP mothers (48%) had only one or no adult in their support network. Over one-third (36%) had two or three potential sources of assistance; only one-sixth (16%) had four or more (the average number of adult supports was two). Nearly two-thirds of the SHP women (57%) included their parents (mother, father, or both) within their support network; only one-eighth (13%) included their own minor children. The average age of the individuals comprising the support network was 42.

Thus, for a large group of the SHP women, there were few adult supports they could rely on to mitigate a personal or economic crisis. Among the potential sources of support, however, their own parents were central.

F. Family Income and Housing Costs

For a family of three, the federal poverty line in 1988 was $9,690. The incomes of the SHP families in our sample fell substantially below that line: the mean income was $8,150. AFDC was the *sole* source of income for three-quarters of these women (77%). Only one-tenth of the mothers (10%) held income-earning jobs and few (6%) relied on income from a resident male. In addition, these women relied heavily on federally-funded program subsidies: four-fifths (81%) participated in either Food Stamps or the WIC (Women, Infants, and Children) program.

With such low incomes, these women obviously could not afford to own a home; indeed, in an expensive housing market such as Los Angeles, they struggled just to pay rent. The extent of their struggle is startling: the median rent-to-income ratio for the SHP mothers was 60%. Stated another way, the families paid 60% of their total monthly income for rent and utilities. Clearly, any

interruption of welfare benefits — and over one-fifth of the SHP mothers (23%) had previously been cut off from AFDC — would put these families on the brink of economic disaster.

G. Residence Patterns

The SHP families in our study, by design, had all resided continuously in one place for at least the past six months. Not surprisingly, they averaged only 0.3 moves during the previous 12 months, and 2.7 moves during the previous five years. These residence changes do not seem excessive. Indeed, in light of their economic situation, it is notable that the mothers were able to remain stably housed at all.

However, a minority of the SHP families (19%) had lost housing and experienced homelessness during the past five years. That is, they had lived in shelters, streets, a car, an abandoned building, or a hotel (recall that these women were selected precisely because of their apparent stability). Two-fifths of the women (39%) had been forced to double-up during the same period. The SHP mothers who had experienced either homelessness or doubling-up reported relationship problems, on average, twice as frequently as the SHP mothers who had more consistently stable housing during the past five years. Thus, even among a population of poor families selected for their housing stability, a significant minority had lost their housing in the recent past due to a combination of extreme economic stress and personal and relationship problems.

2. COMPARING HOMELESS AND STABLY-HOUSED POOR FAMILIES

After reviewing the background and behavioral characteristics of the SHP (stably-housed poor) mothers, it seems appropriate to ask how "stable" they really were. If we dare to consider them "stably housed," we do so only in comparison to another group which is clearly worse off — that is,

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the homeless. But how much worse off are the homeless, and in what ways? To address these questions, we compare the SHP and homeless families on the same characteristics previously discussed: demographics and family structure; personal and relationship problems experienced by the mothers; problems in the mothers' family of origin; school performance and behavior problems of the children; support networks available to the mothers; family income and housing costs; and residence patterns. We will identify the similarities and contrast the differences in each of these areas. (All statistical comparisons in parentheses refer first to homeless and second to SHP families.)

A. Demographics and Family Structure

The homeless and SHP parents in our sample shared a few background and behavioral characteristics. The mothers were of similar age (means = 29.1 and 29.5 years old) and had given birth to their first child at the same point in their life cycle (means = 20.5 and 20.6 years old). Neither the homeless nor the SHP families were dominated by women who had begun child-rearing as adolescents. [See Figure 1.]

Nor were these mothers high school dropouts. The median educational level was 12 years for both groups. However, the homeless mothers were less likely than the SHP mothers to have earned a high school diploma (61% versus 74%). The difference is even more substantial when those who had obtained the General Equivalency Degree (GED) are excluded (52% versus 71%).

Turning now to family size and structure, the homeless families had more children on average (means = 2.7 versus 2.3), and were also more likely to be in "couples" relationships (47% of homeless versus 38% of SHP families). The homeless mothers were three times more likely to be married (26% versus 8%). Overall, the homeless families were larger in size and more stable in structure than the SHP families. [See Figures 2 and 3.]

FIGURE 1
DEMOGRAPHIC CHARACTERISTICS
OF MOTHERS
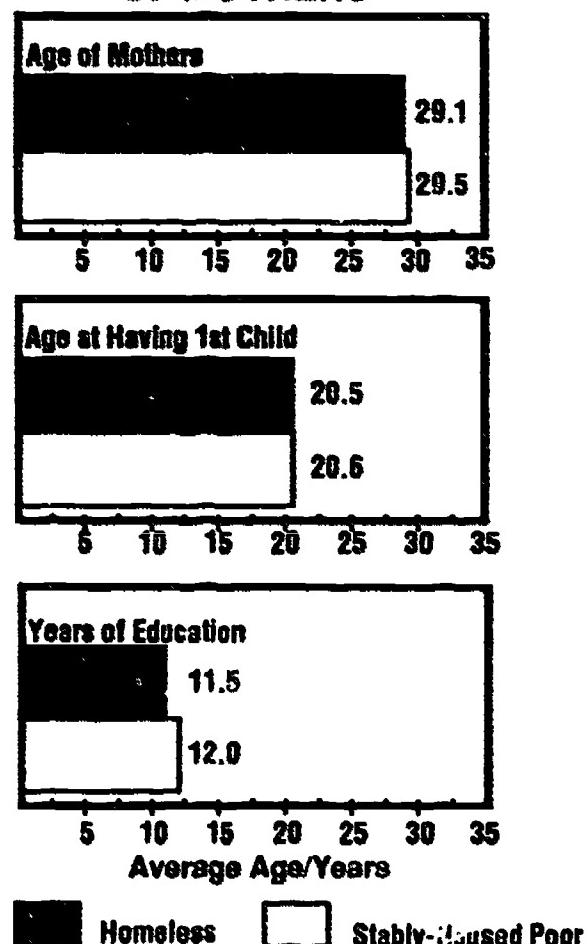
FIGURE 2
FAMILY SIZE

6
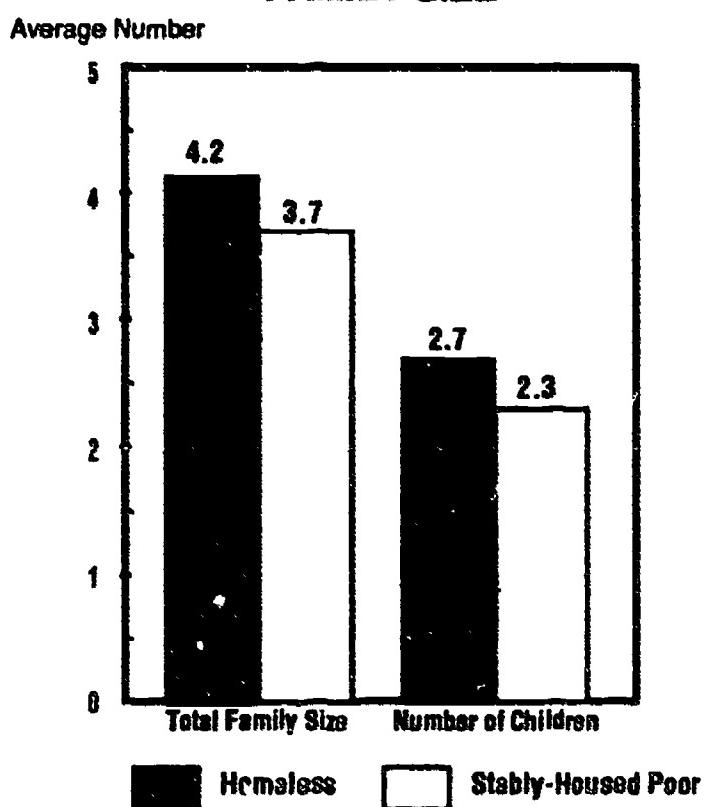
FIGURE 3
FAMILY STRUCTURE

Married Couples 26%

Married Couples 8%

Mother-only Families 53%

Mother-only Families 62%

Homeless

Stably-Housed Poor
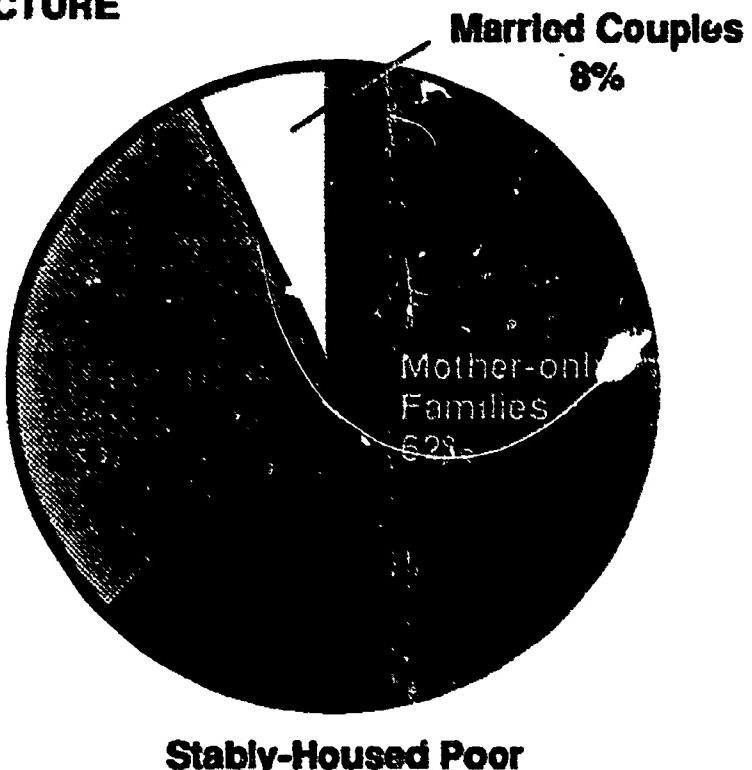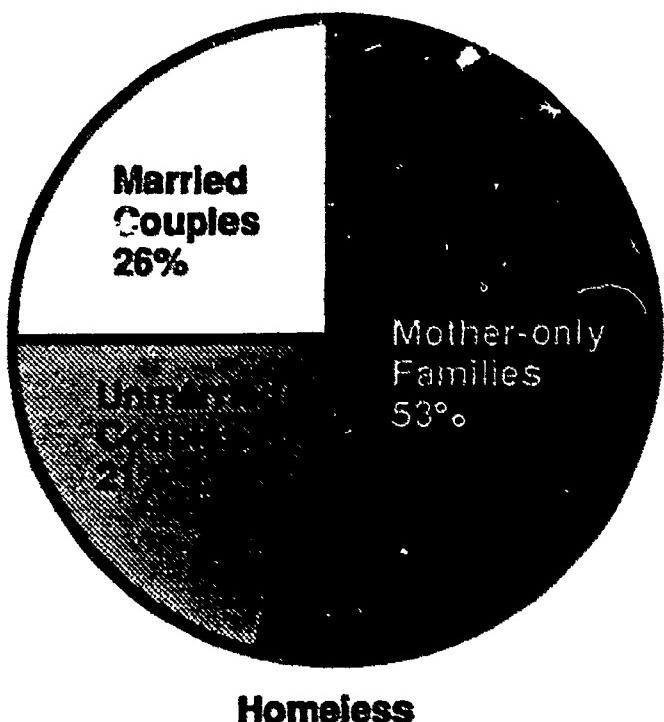
B. Mothers: Personal and Relationship Problems

About half of both the homeless mothers and SHP mothers were reported to be suffering from serious drug or alcohol abuse or emotional problems (57% versus 49%).[4] As a subgroup, the homeless single mothers were significantly more likely than the SHP single mothers to abuse alcohol or drugs or to suffer emotional problems (63% versus 48%).

Although the homeless mothers were more often married or residing with a male, their male partners in the current or most recent relationship were more likely than the partners of SHP mothers to have serious problems, such as alcohol or drug abuse (43% versus 30%), and criminal activities (29% versus 20%). Perhaps most tellingly, twice as many homeless women as SHP women had been battered or abused by their most recent male partner (34% versus 16%). [See Figure 4.]

FIGURE 4
SERIOUS PROBLEMS
OF MALE PARTNERS

Drug/Alcohol Abuse — 43%, 30%
Criminal Activity — 29%, 20%
Abuse of Female Partner — 34%, 16%
History of Mental Illness — 15%, 11%

10%   20%   30%   40%   50%

■ Homeless   □ Stably-Housed Poor

_____
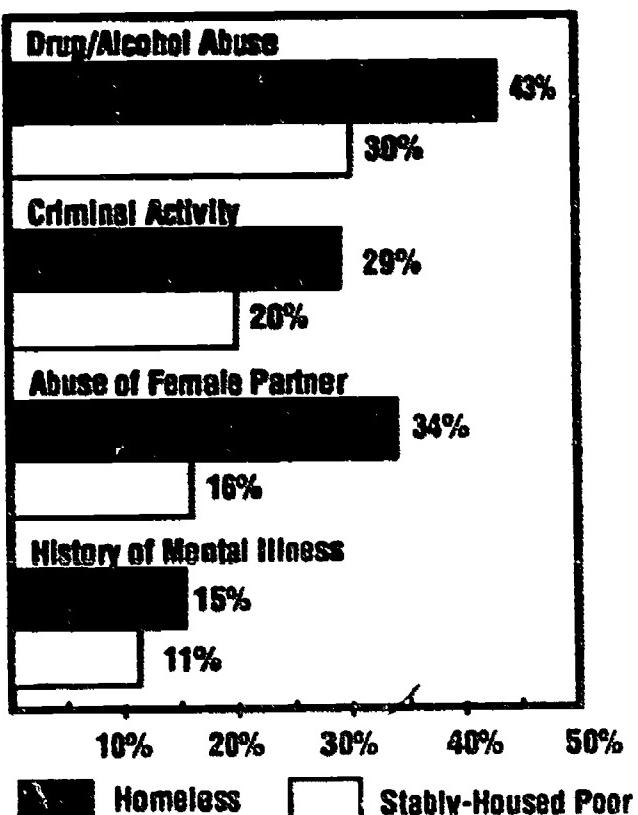
[4]Although the difference appears substantial, it was found to be statistically not significant (p=0 14)

All together, the homeless women were twice as likely as the SHP women to have experienced two or more of these serious problems with their most recent male partners (38% versus 20%). Well over half of the homeless women had experienced at least one of these serious problems (57% versus 40%). Moreover, homeless mothers had been involved in serious relationships with men more often (means = 2.9 versus 2.4), possibly a result of having experienced so many relationship problems.

When we compare single mothers and mothers in couples, the single mothers, not surprisingly, had more serious problems with male partners. The homeless single mothers, moreover, reported many more relationship problems than the SHP single mothers. For example, half of the homeless single mothers had been physically or sexually abused by their most recent male partners (52%), compared to one-fifth of the SHP single mothers (22%).

Overall, the most striking point remains that many families in both groups had major personal problems that would inevitably interfere with their abilities to maintain housing and provide a stable environment for their children. However, the homeless children were more often "at risk" due to more frequent problems of their mothers' or other parent figures. The children of homeless single mothers appear to be at highest risk due to the higher incidence of serious family problems.

C. Mothers: Family of Origin

Homeless mothers were just as likely as SHP mothers to have grown up in families with both biological parents who were not poor. Although more of the parents of homeless mothers had relied on welfare, the share who had done so was small for both groups (22% versus 11%). Thus, neither poverty nor family break-up sharply differentiated the childhood backgrounds of SHP from homeless mothers.

Despite these similarities, the homeless and SHP mothers differed in several critical points in their childhood experiences. The homeless m ers were more likely to have grown up with pu. ents who had serious problems. Half of the homeless mothers had a parent(s) who was an alcoholic or drug user (49% versus 34%). Moreover, one-quarter of the homeless mothers had been physically or sexually abused as a child by parents or relatives (26% versus 17%). Finally —and further testimony to the stresses which the homeless women had endured in their families of origin —one-third had spent at least part of their childhood living with a relative or in a foster home (35% versus 25%). The homeless mothers, in sum, were significantly more likely to have been victims of parental substance abuse, physical and sexual abuse, and physical dislocation. They clearly came from more dysfunctional families of origin than did the SHP mothers. [See Figure 5.]

FIGURE 5
SERIOUS PROBLEMS IN MOTHER'S FAMILY OF ORIGIN

Placed in Foster Care as a Child
35%
25%

0 10% 20% 30% 40% 50%

Parents Abused Drugs/Alcohol
49%
34%

0 10% 20% 30% 40% 50%

Abused by Parent/Relative
26%
17%

0 10% 20% 30% 40% 50%

Homeless   Stably-Housed Poor
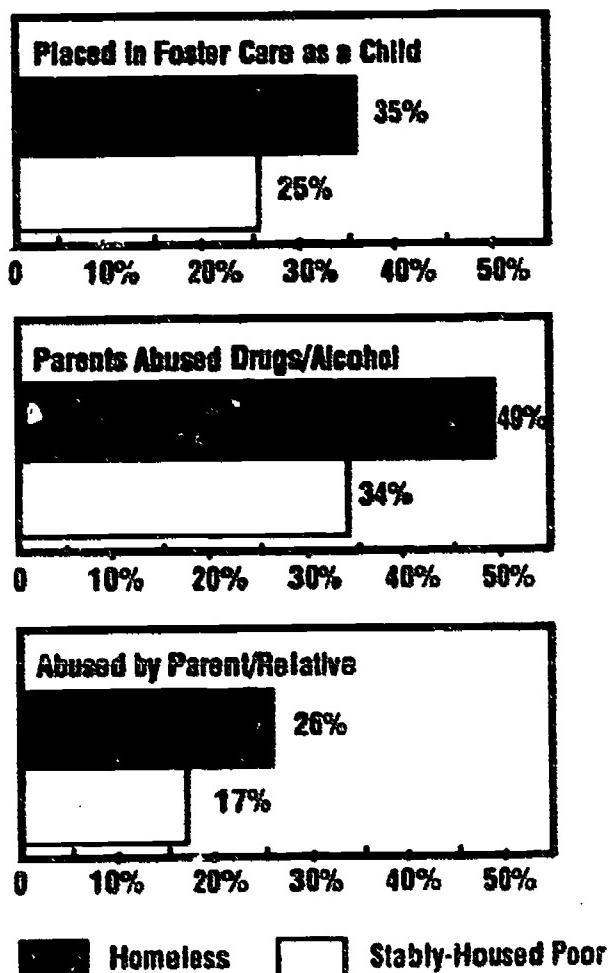
D. Children: School Performance and Behavior Problems

Not surprisingly, the homeless children were even more likely than the SHP children to miss school: eight to nine versus five to six days absent during the past three months, or nearly five times the absence rate of the general school population. During the past three months, twice as many homeless as SHP children (42% versus 22%) missed over a week of school. The primary reason for school absence was family transience.

Academic problems were reported as somewhat more frequent among the homeless children than the SHP children. The homeless children were only slightly more often placed in remedial classes than the SHP children (28% versus 24%). However, a substantially larger share of the

FIGURE 6
SCHOOL PERFORMANCE
OF CHILDREN

homeless children had already repeated a grade (30% versus 18%), indicating serious academic difficulties that will likely worsen with continued homelessness of the family. [See Figure 6.]

Similar to the SHP children, only a minority of the homeless children were reported to have serious behavior problems, mainly with aggressive behaviors. Among homeless children in single-parent families or in families with drug/alcohol abuse or mental illness, the majority were reported to have multiple aggressive behavior problems.

E. Support Network

We suggested earlier that a support network can mitigate personal as well as economic crises for poor families. The homeless mothers in our sample had a much weaker support network; they reported fewer adult supports to call upon in an emergency than the SHP mothers (mean adult supports = 1.2 for homeless mothers versus 2.1 for SHP mothers). Two-fifths of the homeless mothers had one or no adult supports at all (66%) versus half of the SHP mothers (48%). Even more tellingly, homeless mothers were half as likely as SHP mothers to name their own parents as potential sources of support (27% versus 57%). Furthermore, the homeless mothers were nearly three times more likely than the SHP mothers to cite their own minor children as a source of support (37% versus 13%). These differences indicate that homeless mothers were socially more isolated, a probable result of the greater family turbulence which had characterized their childhoods. [See Figure 7 on page 10.]

The support network of homeless single mothers was even more limited than that of homeless couples of SHP families; they reported fewer total supports, relied less on their parents for support, and relied more on their minor children.

The combination of serious relationship problems and a weak support network strongly suggests
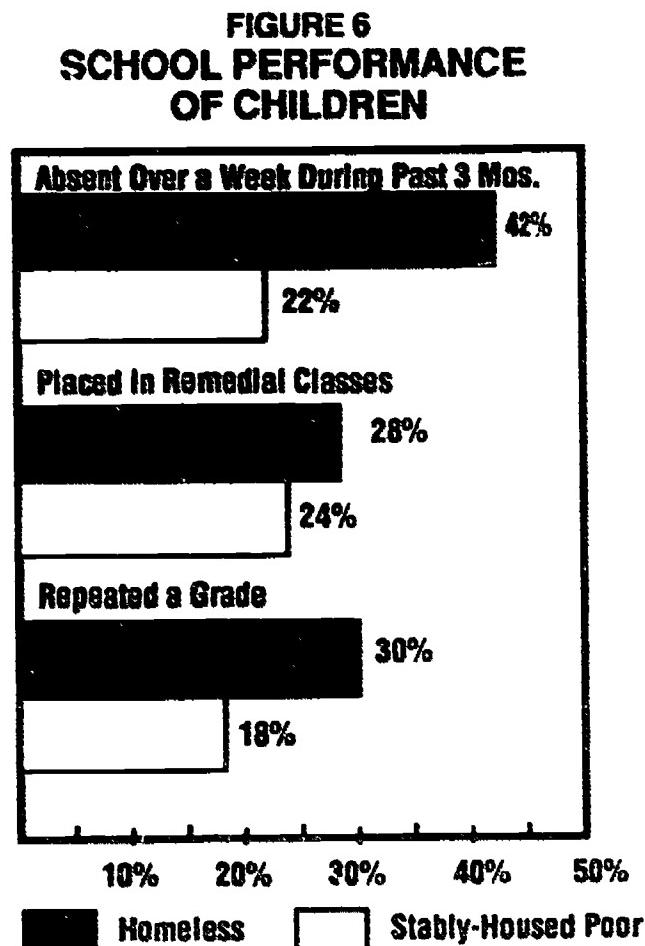
that the homeless single mothers are suffering greater dysfunction and disability than any other families in our sample. Clearly, the stress of homelessness combined with such great family dysfunction has a potentially destructive influence on the children.

FIGURE 7
SUPPORT NETWORK
(NUMBER OF ADULT SUPPORTS)

Homeless   Stably-Housed Poor

| ■ | 0-1 Adult Supports | ▨ | 2-3 Adult Supports | □ | More than 4 Adult Supports |
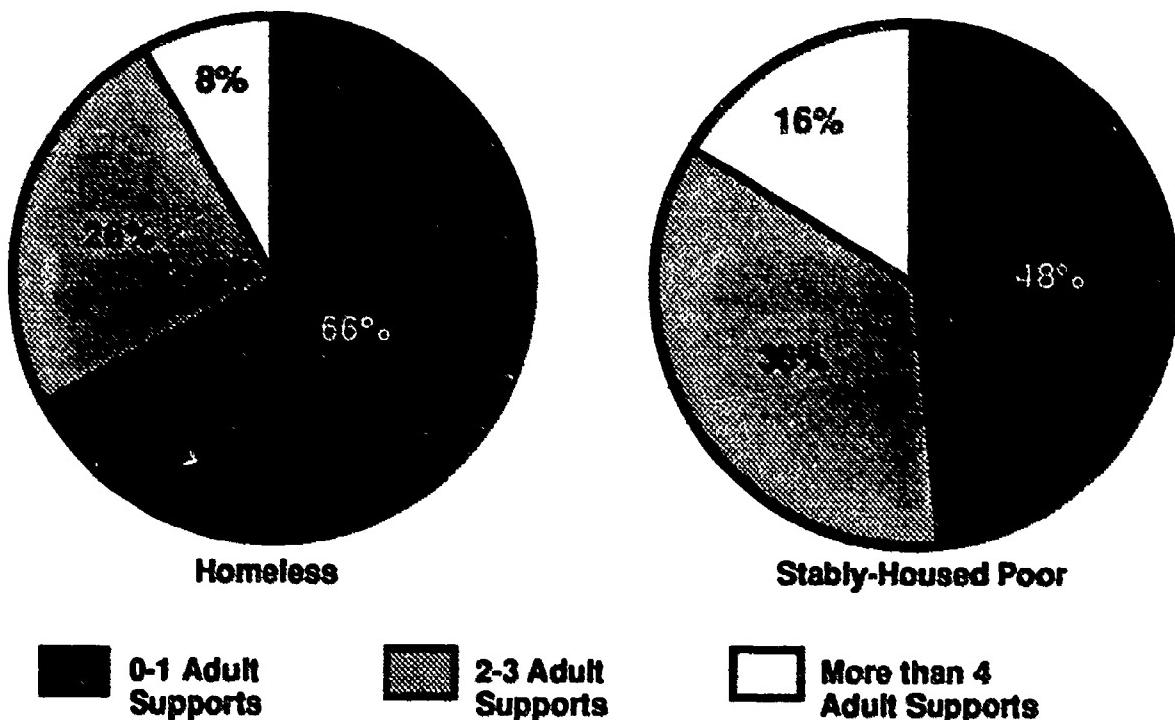
F. Family Income and Housing Costs

Although each group was poor, the homeless families were not currently poorer than the SHP families. The homeless families actually earned more annual income than the SHP families during the past 12 months (median income of $8,500 versus $7,500).[5] Even when income is adjusted for family size, fewer of the homeless families fell below the poverty line (76% of homeless versus 89% of SHP).

In our judgment, however, it would be unwise to stress the apparent relative economic advantage of the homeless families. For example, when we examine the distribution of income, the homeless families were more economically heterogeneous than the SHP families. While a few more homeless families had incomes of $24,000 or more during the past 12 months (6% versus 1%), many more homeless families also had incomes of $4,500 or less (13% versus 5%). In short, while the homeless families were less likely to be poor, we dare not sharply differentiate the two groups of families on the basis of income.

Moreover, the homeless and SHP families paid about the same proportion of total income to rent (median = 55% versus 60%). This was a huge expense for both groups. However, the sad reality is that this is a commonplace experience

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[5]Mean incomes were $9,739 for the homeless and $8,150 for the SHP families.

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among the urban poor: families in Los Angeles with an income under $10,000 spend, on average, 53% of their income for rent! Any family paying so high a share of income to rent has little left for other necessities and will inevitably face housing instability. [See Figure 8.]

While both groups shared similar housing burdens, several problems were more prevalent among homeless than SHP families that made their economic situation even more desperate. First, homeless families drew less often on AFDC as a source of income (73% versus 100%). This pattern is not surprising for two reasons: (1) by design, all the SHP families in our sample relied on AFDC, and (2) two-parent families have greater difficulty qualifying for AFDC than single-parent families and the homeless sample consisted of more two-parent families.

FIGURE 8
MEDIAN ANNUAL INCOME AND RENT BURDEN
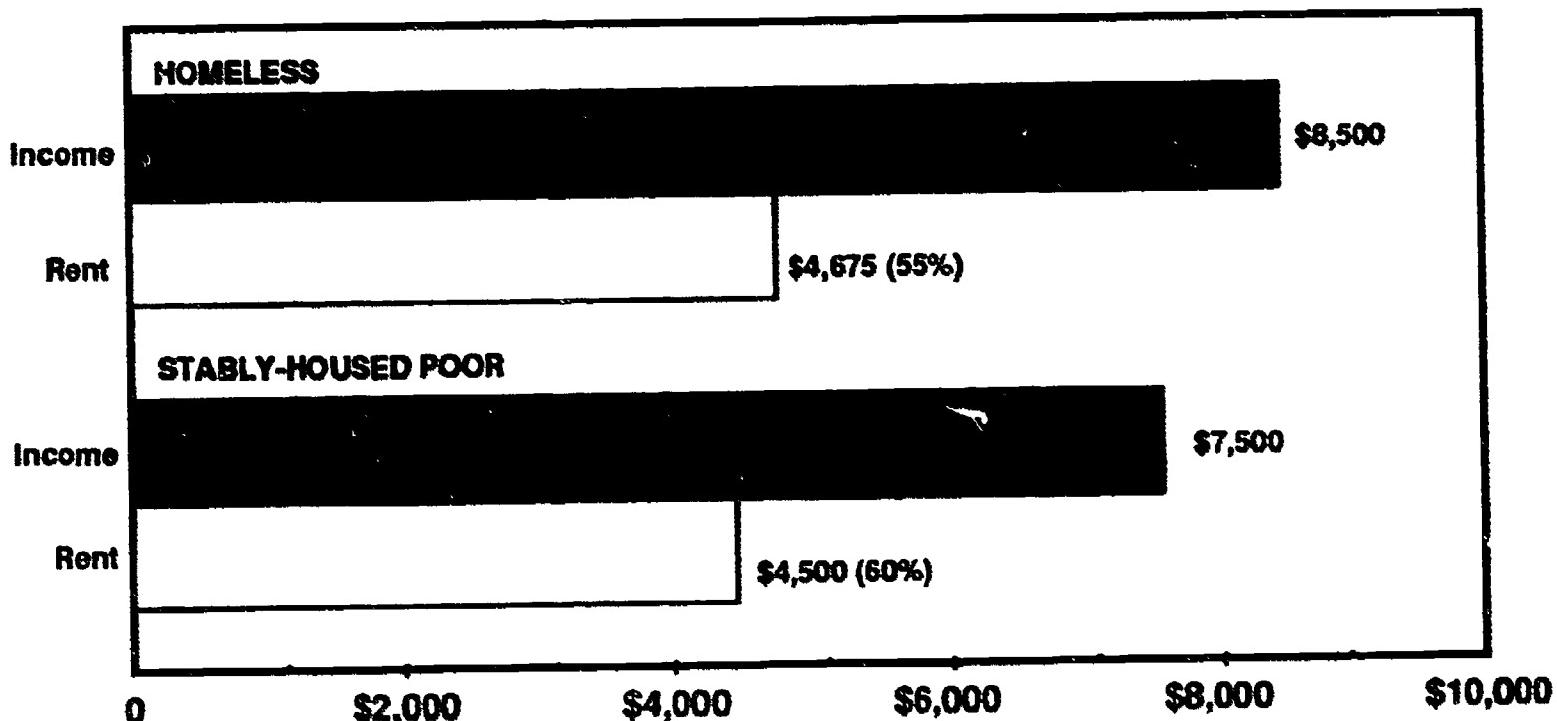
Second, homeless families more frequently experienced discontinuation of their AFDC financial grant which resulted in a sharp drop in income. Over two-fifths of the homeless families had lost AFDC sometime during the past year, while only one-fifth of the SHP families had ever lost AFDC (43% versus 23%). Some of these families had managed to re-establish eligibility. However, as we suggested earlier, the economic situation of both the homeless and SHP families was so precarious that even a temporary loss of AFDC could undermine their ability to pay monthly rent.

Third, the homeless families participated less often than the SHP families in federally-subsidized benefit programs such as Food Stamps or WIC (62% versus 81%). [See Figure 9 on page 12.]

In sum, while differences in income or the rent-to-income ratios do not readily explain why one group of families was homeless and another was not, the figures do indicate that families in both groups were facing extreme economic burdens due to housing costs. Homeless families had additional financial pressures that may have

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been su/"cient to cause them to lose stable housing. However, in the absence of longitudinal data, we cannot determine whether homelessness led to the underutilization of welfare programs or whether homelessness was a result of non-participation.

FIGURE 9
PARTICIPATION IN FOOD STAMPS
AND WIC* PROGRAMS

Neither
Program
38%

Food Stamps
Only
50%

Both
Programs
9%

WIC
Only
3%

Homeless

WIC
Only
6%

Neither
Program
19%

Food Stamps
Only
61%

Both
Programs
14%

Stably-Housed Poor
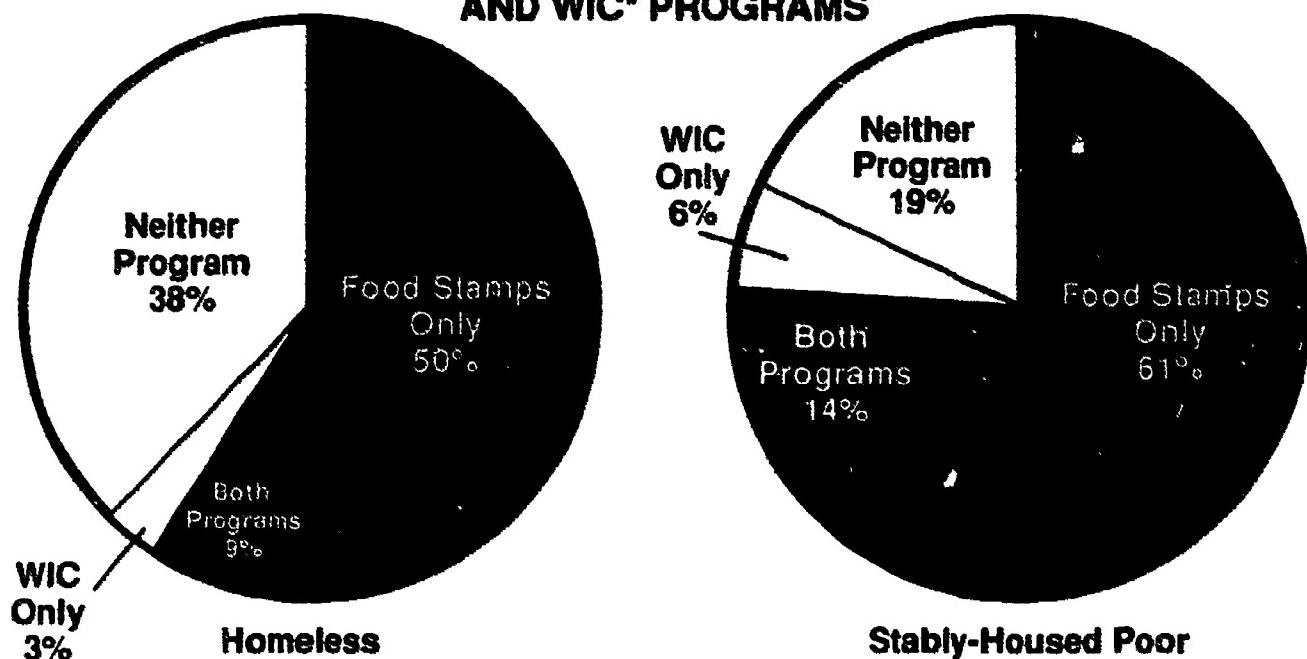
*Women, Infants, and Children Program

G. Residence Patterns

In sharp contrast to the SHP families, the homeless families in our sample have endured a long pattern of housing instability. During the previous five years, the homeless families had changed residences at a rate of over once per year, more than twice the frequency of the SHP families (mean moves = 6.4 versus 2.7 over five years). Within the last year, the homeless families had experienced even greater housing instability, moving an average of 2.7 times compared to 0.3 for the SHP families. During the five years prior to coming to a shelter, the homeless mothers were far more likely than the SHP mothers to have lived in a hotel or motel (76% versus 16%) or on the street or in a car (32% versus 2%), and to have doubled up with strangers or non-family (56% versus 39%).

We turn now to another aspect of residence patterns: what were the geographic origins of the homeless families? Had they lived in Los Angeles long term before losing their housing, or had they already become homeless elsewhere and then come to Los Angeles? In truth, we cannot directly answer this question because we do not have precise information on where these individuals were living when they first became homeless. However, we can address the issue indirectly by analyzing the homeless families' residence patterns and the length of time they had lived in Los Angeles before seeking refuge in a shelter.

Two-thirds of the homeless families (67%) were either natives or established residents of Los Angeles before becoming homeless. That is,

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they had had a steady place to live in Los Angeles (excluding a shelter or hotel) for at least six months before losing their housing. One-third (33%) were already homeless, or had very quickly become homeless (within six months), upon arrival in Los Angeles. We term these homeless families the "migrating homeless." [See Figure 10.]

The "migrating homeless" differed in three principal ways from the other homeless families in our sample. First, the "migrating homeless" were more likely to be White (39% versus 27%) and less likely to be Black (43% versus 62%). Second, the "migrating homeless" were somewhat more frequently couples (53% versus 44%). Third, compared to the homeless families who had previously established a stable residence in Los Angeles, the "migrating homeless" were less likely to have left their last stable residence due to severe economic stress (33% versus 57%), and more likely to have left because they desired a change or a chance to better their opportunities (36% versus 2%).

If "migrating homeless" families seem to have been in less desperate economic straits why, then, were they now homeless? We suspect that many, especially the couples, had journeyed to Los Angeles expecting to find new economic opportunities, only to encounter the harsh reality of a fragmented metropolis offering abundant low-wage service jobs and high-cost housing. Away from their hometowns, these families could expect little help from their parents, relatives, or friends.[6] In sum, their homelessness may have resulted from their unanticipated difficulty in finding an economic foothold in Los Angeles and from their isolation from a viable support network.

Homeless families, in sum, come both from stable residents of Los Angeles and families migrating to Los Angeles, a finding suggested by earlier studies.[7] The geographic routes to homelessness underscore that most homeless families in Los Angeles are long-term residents on AFDC. Moreover, migration may or may not have an additive effect on the number of homeless families. One-third of the homeless families in our

FIGURE 10
FAMILY RESIDENCE BEFORE BECOMING HOMELESS

Outside Los Angeles* 33%
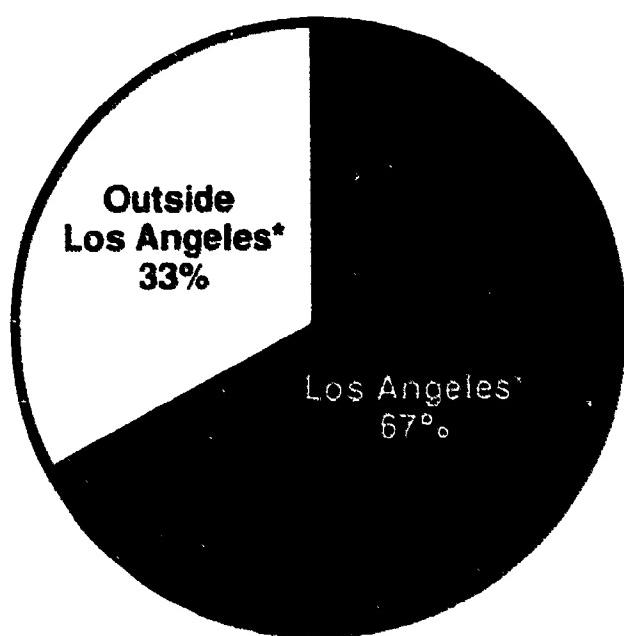
Los Angeles 67%

*To be considered a Los Angeles resident, a family had to have lived in Los Angeles at least six months before becoming homeless.

[6]Although statistically not significant the "migrating homeless" had, on average, fewer ... it supports than the other homeless families (means = 0.9 versus 1.3)

[7]For example, see K. Y. McChesney "Families The New Homeless." *Family Professional* 1 (1986) 13 14

sample immigrated from outside Los Angeles, but we do not know the numbers of stable Los Angeles residents who upon becoming homeless in Los Angeles then immigrated back to their families of origin in Alabama, Detroit, or elsewhere. We only see one side of family migration and it is biased to over-estimate the proportion of homeless families immigrating from outside Los Angeles. The problem of homelessness in Los Angeles, in short, dare not be blamed on migrant "outsiders."

Summary

Our analysis thus far suggests that both homeless and stably-housed families face extreme financial pressure due to housing costs, but that economics alone do not clearly differentiate the homeless from the SHP families. The dire economic plight of homeless families must be viewed in the context of their social isolation and their more severe legacy of personal distress, especially in the case of homeless mother-only families. Economically, both groups were extraordinarily vulnerable, but the homeless had distinctive histories of personal and family trauma. This unfortunate legacy may have increased their chances of tottering over the brink into the abject status of having no place to live.

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III. EXPLAINING HOMELESSNESS

1. FINDINGS OF UNIVARIATE ANALYSIS IN SECTION II

In Section II, we have compared the homeless and SHP (stably-housed poor) families in our sample, mainly via univariate analysis (i.e., examining one variable at a time). The comparisons have revealed several striking similarities in demographic, economic, family, and behavioral characteristics: homeless and SHP mothers were around the same age and had given birth to their first child at the same point in the life cycle; both homeless and SHP families paid a huge share (55% to 60%) of income to rent; and about half of the mothers in both groups abused either drugs or alcohol or suffered serious emotional problems.

The comparisons have also highlighted several notable differences between the homeless and SHP families. These differences are summarized in TABLE 1.

Univariate analysis does not fully explain the complex relationships between homelessness and the many variables in our study. A better way to uncover these relationships is to use *multivariate analysis*, a statistical technique which enables us to examine the relationship between homelessness and several variables *simultaneously*. Once relationships are examined from a multivariate perspective, some of the differences identified via univariate analysis may disappear, and new ones may emerge.[8] Multivariate analysis enables us to address a key question more precisely than we have to this point: what characteristics precipitate homelessness in otherwise very similar groups of poor people?[9]

TABLE 1
MAJOR DIFFERENCES BETWEEN HOMELESS AND SHP SAMPLES
IDENTIFIED VIA UNIVARIATE ANALYSIS IN SECTION II

Compared to the SHP families:

(1) The homeless families are likely to be larger: partly because more families are in couples relationships, and partly because they have more children.

(2) Less homeless mothers have completed high school.

(3) The mothers in the homeless families were more likely, as children, to have been victims of parental substance abuse, physical and sexual abuse by parents or relatives, and physical dislocation (i.e., placement in foster care).

(4) The homeless mothers' relationships with male partners were more unstable and problematic (i.e., the homeless mothers were involved in more relationships, and their male partners more often had serious problems, such as drug or alcohol abuse and criminal activity).

(5) The homeless mothers leaned on a more fragile support network, composed of fewer adults and less often of their own parents.

(6) The homeless families were less likely to utilize available social welfare resources, such as Food Stamps or the WIC program.

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[8] Appendix B presents a brief description of the difference between univariate and multivariate analysis

[9] It should be emphasized, however, that our multivariate model cannot identify *causes of homelessness* because the data we collected do not have exact temporal information regarding homelessness and other variables that are related to homelessness. For most variables, all we can demonstrate is an *association with homelessness*

2. MULTIVARIATE MODEL OF HOMELESSNESS

The analysis is in two parts. First, we present a multivariate model using the important variables identified by univariate analysis in Section II (TABLE 1) in a multivariate base model of homelessness, while statistically controlling for other possible confounding variables. Second, we apply this model separately to couples and mother-only families in order to explain differences in their "paths" to homelessness.

TABLE 2 presents the explanatory variables that are strongly associated with homelessness in a multivariate context, using logistic regression. "Direction of Association" in TABLE 2 indicates whether an explanatory variable is positively (+) or negatively (-) associated with homelessness. Roughly speaking this technique,[10] based on the entire sample of homeless and SHP families, (1) relates the likelihood of being homeless to various characteristics (explanatory variables), and (2) indicates the strength of association between explanatory variables and homelessness when these variables are considered simultaneously.

TABLE 2
EXPLANATORY VARIABLES ASSOCIATED WITH HOMELESSNESS IN MULTIVARIATE MODEL

EXPLANATORY VARIABLES	DIRECTION OF ASSOCIATION
Number of Children (represents (1) in TABLE 1)	+
Number of Male Partner's Problems (represents one aspect of (4) in TABLE 1)	+
Number of Serious Relationships with Men (represents another aspect of (4) in TABLE 1)	+
Number of Adult Supports (represents (5) in TABLE 1)	-
Own Parents as Support (represents (5) in TABLE 1)	-
Recipients of Food Stamps or WIC (corresponds to (6) in TABLE 1)	-

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[10] The technical explanation of our methodology is presented in Appendix C

Next, we ran the logistic regression model separately for couples and mother-only families to address the question: do couples and mother-only families take different "paths" to homelessness? TABLE 3 contrasts the results for the two groups. Again, the "Direction of Association" column indicates whether an explanatory variable is positively (+) or negatively (-) associated with homelessness. "++" ("--") signifies a larger positive (negative) association for one group compared to the other, and "0" means that the association is no longer statistically significant.

TABLE 3
COMPARISONS BETWEEN
MOTHER-ONLY FAMILIES AND COUPLES
IN MULTIVARIATE MODEL

EXPLANATORY VARIABLES	DIRECTION OF ASSOCIATION	
	MOTHER-ONLY	COUPLES
Number of Children	+	+
Number of Male Partner's Problems	+	++
Number of Serious Relationships with Men	+	0
Number of Adult Supports	0	-
Own Parents as Support	-	0
Recipients of Food Stamps or WIC	-	--

The logistic models portrayed in TABLEs 2 and 3 suggest which explanatory variables (i.e., family characteristics) increase or decrease the likelihood of homelessness. The results are presented below.

FAMILY CHARACTERISTICS THAT INCREASE THE LIKELIHOOD OF HOMELESSNESS:

- The probability of homelessness increases as the number of children in the family becomes larger.

- The probability of homelessness increases when the male partner in the most recent relationship had more problems with drug and alcohol use, domestic violence, mental health, and criminal activity.

- The probability of homelessness increases as the number of the mother's relationships with men increases.

FAMILY CHARACTERISTICS THAT DECREASE THE LIKELIHOOD OF HOMELESSNESS:

- The probability of homelessness is lower when the mother has more adults in her support network.

- The probability of homelessness is lower when the mother includes her own parents as part of her support network. For mother-only families, however, having one's *own* parents as a support seems to help prevent homelessness. For couples, the *number* of adult supports is more important than having one's own parents as supports.

- The probability of homelessness is lower when the family participates in the Food Stamps or WIC programs. However, participation in public programs (Food Stamps and WIC) seems to have a greater preventive effect for couples than for single-parent families.

In sum, multivariate analysis largely confirms the key findings of our univariate analysis. It reinforces our suggestion that — for two groups living equally on the economic brink — the families whose mothers have a more severe legacy of personal distress are more likely to become homeless. It also reinforces our impression that a strong social support network is significant in preventing homelessness among families.

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IV. CONCLUSIONS AND POLICY RECOMMENDATIONS

Three broad conclusions about homeless families are suggested by our study. First, homeless families do not form a generic class or a distinct socioeconomic category which can be easily targeted for intervention. Rather, they form part of a continuum of modern-day poverty on which poor families increasingly live near the brink of homelessness. Poverty and the threat of homelessness are being joined today to a degree not experienced by American families since the Great Depression of the 1930s.

Second, homeless families more frequently suffer serious personal and family problems; moreover, they lack a firm support network to call upon in emergencies. Homelessness inevitably aggravates these problems, setting in motion an escalating series of calamities which can entrap the entire family. For the kinds of families who most often become homeless, early intervention would seem essential to prevent an already bad situation from becoming much worse.

Third, homeless families, despite the problems they have in common, are highly heterogenous and seem to follow several paths to homelessness. The causes of family homelessness are multiple and interacting; no single, simple explanation will do. Consequently, the coordination of diverse services will be essential in order to prevent homelessness and help homeless families find stable housing.

Keeping these major conclusions in mind, we suggest three areas for policy intervention: (1) promote stable income sources for low-income families, (2) facilitate access to social services for poor dysfunctional families, and (3) increase the availability of affordable housing for low-income families.

1. INCOME MAINTENANCE

Almost three-quarters of the homeless families in our sample were on welfare when they became homeless. Welfare families are living under increasing financial pressure because AFDC is not only railing to keep up with the increasing cost of housing in urban areas,[11] but it is often an unctable source of income. Forty percent of the homeless families in our sample had lost AFDC during the previous year, often contributing to their loss of housing. Some families reported that their grants were stopped because they failed to submit a required monthly report on time, even if no change had occurred in their household composition or ir me. Others did not know why their payments had stopped or were unable to obtain an explanation from their eligibility worker. Families were also frequently denied AFDC benefits because they had not verified all required documents, such as birth certificates. These administrative procedures, termed "procedural discontinuances" and "procedural denials," have terminated benefits to thousands of families in California, some of which subsequently became homeless. California has a higher rate of procedural denials than the national average and a much higher rate than other large industrial states such as New York, Pennsylvania, and New Jersey.[12]

We offer three recommendations to alleviate the unintended impacts of current requirements for processing AFDC claims.

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[11]AFDC for a family of three ($663 in 1989) barely covers the median rent in Los Angeles ($625 in 1988). See Little Hoover Commission *Meeting the Needs of California's Homeless: It Takes More than a Roof* (Sacramento Commission on California State Government Organization & Economy 1989) 10

[12]U S Department of Health and Human Services Family Support Administration Office of Family Assistance *Quarterly Public Assistance Statistics, FY 1986* (Washington DC 1986)

First, the state should investigate whether the current AFDC application process requires unnecessary paperwork which results in homelessness that could have been avoided or terminated. Verification requirements at application and redetermination of eligibility should be streamlined so as to reduce the frequency of "procedural denials."[13]

Second, the state should investigate the impact of wrongful termination or denial of benefits on families and document the true incidence of such underpayment. More specifically, the state should analyze the link between AFDC discontinuance and subsequent financial instability which results in homelessness. To do so, it will be essential to gather data regarding the AFDC histories of homeless families prior to their loss of permanent housing.[14]

Third, the state should take action to prevent wrongful termination or denial of benefits by providing a more expeditious appeal process for families. Although there exists a formal appeal process, no local procedure exists and an appeal must go to the State Office of the Chief Referee. The action takes months, longer than families living on the brink of homelessness can afford to wait. Welfare offices should offer a local, more informal appeal process, for example, by posting the name and telephone number of a supervisory level representative who could answer questions or resolve minor problems before the family's benefits are wrongfully denied or terminated.

2. PERSONAL AND FAMILY PROBLEMS

Our data demonstrate that, in the context of poverty and high housing costs, serious personal and family problems (e.g., drug abuse, spousal abuse, social isolation) tend to precipitate homelessness. When a family loses housing, the added stress often exacerbates these problems, further erodes the quality of the family environment, and perpetuates homelessness. The children in such families are clearly "at risk."

We recommend government action along three fronts to address the personal and family problems of homeless parents and children.

First, we need to recognize that the task of nurturing and supporting the most dysfunctional homeless families is costly, not only in dollars, but in personnel time. There is a network of volunteer organizations already helping homeless families, but these organizations are chronically underfunded. The California State Legislature and especially city and county governments should increase their financial support for private, volunteer organizations currently working to minimize the pain of family homelessness. Local governments should also promote cooperative working relationships between volunteer organizations and social service and housing agencies. Currently, these organizations often view the social service bureaucracy as an adversary or barrier rather than as a partner in providing services for homeless families.

Second, the provision of case management services is essential for the great majority of homeless families. These families are in no position to "go it alone," and their children are at high risk for future removal and placement in foster families or custodial institutions. Currently, in Los Angeles, even for families with cases opened by Child Protective Services, preventive case management services for high-risk homeless families are not available.

Third, regarding the special educational and psychological problems of homeless children, we recommend that school administrators at local, district, and state levels develop reliable methods to identify and eliminate barriers that prevent homeless children from enrolling in and

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[13]For example. AB 1494 (introduced by Assembly Member Terry Friedman in the 1989 session) would help eliminate excessive verification requirements

[14]The California Department of Social Services surveyed the recipients of AFDC homeless assistance in May 1989. The survey, however, did not collect information on procedural discontinuances prior to becoming homeless

attending school. Special attention ought to be paid to offering homeless families assistance in transporting their children to school and in acquiring immunizations or recovering past health records.[15]

Moreover, in light of the high academic failure rate of homeless children (see FIGURE 6 on page 9), we recommend that homeless children be expeditiously screened for educational achievement and emotional/behavior problems. Upon the identification of specific academic problems, the schools should offer appropriate intervention in coordination with comprehensive case management services for the families.

3. HOUSING AND THE HOMELESS

Obviously, housing is the bottom-line policy issue with regard to homeless families. Our study revealed that both homeless and stably-housed poor families are paying huge shares of their meager incomes for rent (see FIGURE 8 on page 11). Decent housing for poor families — especially in the largest cities, where poor populations are concentrated — is becoming harder and harder to find.

The growing housing crisis in this country is extremely complex, and we do not pretend that our research indicates any clear-cut solutions. However, we suggest several policy responses, some at the state and local levels and others at the federal level.

A. Emergency Housing Assistance

Once a family becomes homeless, there are several barriers to re-locating: first, finding an affordable apartment; second, finding an apart-

ment that will accept children; and third, raising money to cover move costs, which under current California statute may total up to three month's rent.

In response to these difficulties, the state has established the AFDC Homeless Assistance Program (AB 1733, Chapter 1353, Statutes of 1987), which provides emergency financial assistance to homeless families for temporary and permanent housing.[16] The program pays for up to three weeks (it can be extended another week) of temporary emergency shelter for eligible families. In addition, to smooth the transition to permanent housing, the program will pay an amount up to 80 percent of an AFDC family's maximum AFDC payment for security and utility deposits and the last month's rent. No family can participate in the program more than once during a twelve-month period.

During fiscal year 1988, approximately 78,900 families (6,570 families per month) took advantage of the temporary assistance program and received an average of $450 (an average length of 15 days) to cover temporary housing needs. For the same period, 49,900 families were covered by permanent shelter assistance and were paid about $680 per family.[17]

The AFDC Homeless Assistance Program clearly helps AFDC eligible homeless families and increases the likelihood of their making a smooth, uninterrupted transition to permanent housing.[18] While we support the program's basic principle, we also believe that the program must be combined with other measures (such as case management and housing assistance) to help families stay *permanently* housed.

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[15] We endorse the central conclusions of the recently-released report by the California State Department of Education, *A State Plan to Educate California's Homeless Children and Youth* (1989)

[16] The program originated following a court injunction from a lawsuit which alleged that state housing programs separated homeless children from their parents

[17] At the time of writing the figures were available only for 11 months of fiscal year 1988 (July through May) Annual figures were estimated by adding an average monthly amount based on the 11-month period

[18] We recognize that the current administration of the program needs improvement See "Homeless Program - Miracle or Rip-off?" by Diana Sugg *Sacramento Bee*, 16 July 1989. 1(B)

B. Housing Search Assistance

Many poor families in California are unable to find housing independently, even if they are willing to expend up to 80 percent of their income for rent. In many urban areas, vacancy rates are currently less than one percent. For homeless families the difficulty of locating a vacant unit is complicated by lack of access to a telephone, lack of information on where to look for low-cost or subsidized housing, lack of transportation, and poor access to child care.[19]

In addition to financial assistance, many homeless families in California would benefit from housing search assistance of the kind offered by Massachusetts with partial federal funding under the McKinney Act.[20] Homeless families receive training in how to look for housing, practice in how to conduct a housing interview, information on tenant's rights, referrals to local housing agencies and other community agencies, updated lists of available units, and transportation. These services, along with day care vouchers, could be managed in California by the same AFDC offices that manage the AFDC homeless assistance program.

We recommend that the California State Legislature consider establishing a housing search assistance program similar to the one in Massachusetts in counties which have experienced serious problems with homeless families. The housing search assistance should minimally consist of assignment to a housing search counselor, lists of low-income and subsidized housing, access to telephones, and additional subsidies for child care and transportation while searching for permanent housing.

C. Rent Subsidies

Under the federal government's Section 8 housing program, low-income families can receive rental subsidies to maintain their rents at 30 percent of their monthly-income. The program either pays subsidies to contracted owners (generally five to 15 year contracts) on behalf of the certified tenants or provides vouchers to eligible tenants (five year contracts). Nearly one million contracts nationally are due to expire between 1989 and 1994.[21] Without renewing and refunding of the contracts, these low-income units will be lost.

Even now, however, the Section 8 subsidies are far from sufficient to fill the gap of low-income housing. Currently, in Los Angeles, the Section 8 and other housing assistance programs are able to grant vouchers to less than five percent of low income households and the average waiting time is two years.[22] Increasing the availability of housing vouchers would stabilize more low-income families and would also decrease state expenditures under AB 1733.

We recommend that the California State Legislature memorialize Congress (as it has previously done) emphasizing (a) the importance of Section 8 in preserving low-income housing in California, (b) the need to expand current Section 8 funding in order to prevent more California families from becoming homeless, and (c) the urgent necessity of refinancing Section 8 contracts as they expire.

D. Mortgage Subsidies

In the 1950s and 1960s, the federal government provided subsidized loans to developers with the requirement that they rent to low-income tenants at a rate established by the Department of

[19]Dragging young children in tow slows the search process and may also   especially if the children are ill behaved at the time of the interview   bias the landlord against a would be tenant.

[20]The Stewart B McKinney Homeless Assistance Act (Pub L No 100-77 July 22 1987)

[21]Paul A Leonard Cushing N Dolbeare and Edward B Lazere A Place to Call Home: The Crisis in Housing for the Poor (Washington D C Center on Budget and Policy Priorities and Low Income Housing Information Service 1989) 39

[22]U S Conference of Mayors The Continuing Growth of Hunger, Homelessness, and Poverty in America's Cities: 1987 (Washington D C 1987) 46

ing and Urban Development. Under the original provisions of the programs, many owner-developers are now eligible to prepay their federal mortgages and opt out of their rent subsidy agreements. They are then free to charge market rents. Unless the renters find another apartment under subsidized housing regulations, they will lose their federal rent subsidy and almost certainly face displacement.

California will be affected by mortgage prepayments more than any other state because it leads the country in eligible projects (41,941 rental units)[23] and because the dramatic expansion in land values during the past two decades makes conversions financially attractive. Deliberations are actively underway in Congress to devise means to offset massive conversions by providing funds to state and local governments to purchase housing projects threatened by prepayments. While these deliberations continue, we recommend that the California State Legislature memorialize Congress to extend and strengthen the current restrictions[24] (begun in 1987 and set to expire in February 1990) on prepayments of loans by private developers.

E. Community Redevelopment Agency Activities

Under state legislation, and with considerable funds at their disposal, Community Redevelopment Agencies (CRAs) are mandated to promote development in economically depressed areas and to set aside 20 percent of their tax increment monies to increase and improve the supply of low- or moderate-income housing. CRAs have the statutory mandate, and the resources, to replace, within four years, each low- or moderate-income unit that is destroyed or removed from the housing market as a result of the redevelopment project.[25] Some CRAs, however, have been criticized repeatedly for not appropriately replacing lost low- or moderate-income units.[26]

We recommend that the California State Legislature carefully evaluate the past and present performance of the state's CRAs by assessing the resources available to the CRAs over the past decade, examining their record of destruction and generation of low-income housing, and evaluating the potential role CRAs could play in the future generation of low-income housing.

Clearly, there are no quick or inexpensive fixes for family homelessness. Although more homeless assistance programs are now available and many new ones have recently been proposed,[27] they are often fragmented and require much better coordination to maximize their effectiveness. We hope that our study better enables legislators to understand homelessness as a central, not a peripheral, issue in the larger battle against the effects of poverty on California children and families.

[23]California Legislature Senate Office of Research **Housing Alert: Estimates of Low Income Rental Units in California Subject to Termination of Rent and/or Mortgage Subsidies 1988-2008** (Sacramento December 1987) 84 The report also estimates that 93 618 rent assisted units (Section 8 assistance) could opt out of the rental assistance contract The total number of eligible units is 117 000 (excluding double counting of units receiving more than one subsidy)

[24]The Housing and Community Development Act of 1987 (Pub L No 100-242) among other things (1) requires the owner of covered housing units to file a notice of intended prepayments at least one year in advance and (2) allows the approval of prepayments only under strict conditions (such as no effects on the availability of low and very low-income housing or on the economic hardship experienced by current tenants)

[25]California Health and Safety Code Section 33413(a)

[26]In fiscal year 1987-88 CRAs displaced by their projects 1 126 very low and low income families and acquired 489 very low- and low-income units or 44 percent of the displaced units (California Department of Housing and Community Development **Redevelopment Agencies in California: The Effect of Their Activities on Housing, Fiscal Year 1987-88** (Sacramento April 1989) Exhibit F

[27]Appendix F summarizes a package of homeless-related bills developed and introduced recently through bi-house bi-partisan efforts The summary was prepared by the Assembly Committee on Housing and Community Development and the Senate Committee on Housing and Urban Affairs

APPENDIX A: STUDY DESIGN

1. METHODS

Homeless families (N=196) and a comparison group of stably-housed poor (SHP) families (N=194) were interviewed between March 1987 and January 1988. We followed a three-stage sampling strategy: a purposive sample of shelters; a systematic sample of families in shelters; and a random sample of one child in each family.

In the first stage we selected the 10 largest shelters from a universe of 25 shelters that housed families. The selected shelters received 80 percent of all shelter referrals for families in Los Angeles. We visited each shelter at least weekly during the interview period.

We sampled families from among the newly incoming residents each week. All incoming residents in the five smaller shelters and every other family in the larger shelters were selected for an interview. If, after two attempts, we failed to locate a family, we systematically selected another family.

One child in each family was randomly selected as the reference child. The reference child was the subject of all child health questions asked of the mother.

The SHP families were similarly sampled in three stages. We selected four welfare offices based on the geographic distribution of the "last stable address" of the homeless families. Seventy percent of the homeless families reported a stable address in Los Angeles before becoming homeless, and of those, 28 percent were from the West Side of Los Angeles, 45 percent were from South Central and Southwest Los Angeles, and 15 percent were from the San Fernando Valley. Of the SHP families, 33 percent were from the West Side office, 50 percent were from South Central/Southwest offices, and 17 percent were from the East San Fernando Valley office.

We draw a systematic sample of SHP families appearing before a welfare office who had lived in their current residence at least six months and had received welfare benefits (AFDC) continuously for at least one year. Forty-six of the 240 eligible SHP families we approached refused to participate. There were not statistically significant differences in the age and ethnicity of the mothers who refused to participate compared to the respondents. A single child was randomly chosen to be the subject of our child health questions in the same manner as we selected a child from among the homeless families.

2. INTERVIEW QUESTIONNAIRE

Trained interviewers administered a questionnaire which lasted from 45 minutes to an hour. Homeless and housed, poor families were asked questions about their housing, including the number of moves in the recent past, the types of adverse living situations they had experienced, the length of time in their current or their last stable address, and housing costs. Housing costs were assessed with a rent-to-income ratio: rent and utility expenditures divided by the reported average monthly income. For the homeless families, the rent and utility information applies to their last stable place of residence.[28]

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[28]A copy of the questionnaire is available on request

3. STUDY LIMITATIONS

Our three-stage sampling strategy included a selection of the busiest shelters in Los Angeles and systematically sampled families as they came into the shelters. This approach may have overrepresented newly homeless families and underrepresented families who had been homeless in the same shelter for longer periods. Due to numerous logistical problems, the sampling in the shelters often amounted to a convenience sample of families, although the selection of the child remained random.

Welfare offices were selected to provide a geographic matching between the two samples, to assure as much similarity between the homeless and housed comparison groups as possible. The welfare offices chosen, compared to the overall welfare population in Los Angeles, cerve more Blacks and fewer Latinos. This resulted in a sample that overrepresents Blacks and underrepresents Latinos. Latinos were also underrepresented in the homeless sample because homeless Latinos tend not to use the public and private shelter system.

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APPENDIX B: UNIVARIATE VERSUS MULTIVARIATE ANALYSIS

A study of social phenomena (e.g., homelessness) involves understanding relationships among a set of characteristics of individuals, organizations, and settings. That is, a dependent variable (homelessness in our case) is simultaneously associated with more than one independent or explanatory variable. Multivariate regression analysis, one type of multivariate statistical techniques, is most appropriately applied to these situations. If a relationship is multivariate, results derived from univariate analysis may be distorted, or confounded, by the effects of other variables that have not been simultaneously taken into consideration.

FIGURE B-1

NUMBER OF ADULT SUPPORTS
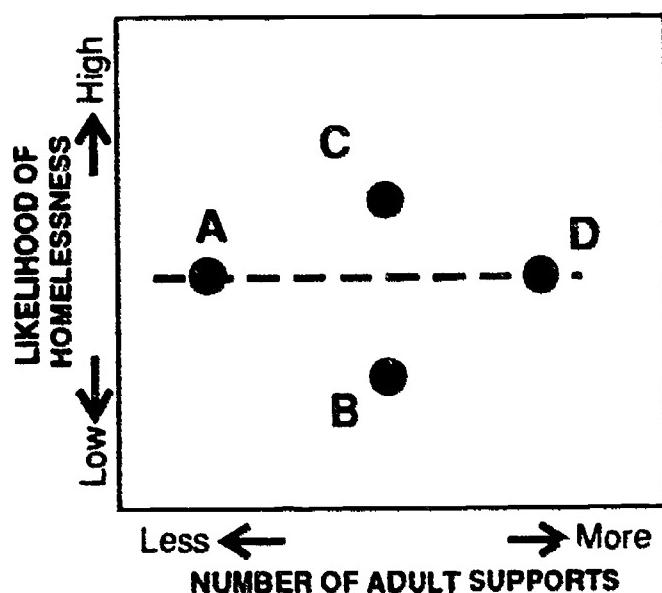
Figure B-1 helps clarify why these distortions may occur. We have four hypothetical data points, A, B, C, and D, with the vertical axis indica-

ting the likelihood of becoming homeless and the horizontal axis measuring the number of adult supports available for each family. On the vertical axis, the higher a data point the more likely a family is to become homeless. On the horizontal axis, a family has more adult supports as it moves toward the right.

These four data points, seen as a whole group, would appear to indicate that the number of adult supports has no relationship with homelessness. That is, regardless of the number of adult supports a family has, the average likelihood of becoming homeless is neither "high" nor "low," but rather somewhere in the middle. The relationship suggested by these data can be depicted as a flat dashed line in the middle, i.e., no relationship.

However, this relationship suggested between the number of adult supports and homelessness is confounded because other influential variables are not being taken into account simultaneously. One such variable that should be controlled, in this hypothetical case, is whether a family is headed by a single mother or by a couple.

Suppose that data points A and B are mother-only families and data points C and D are couples. When these two types of families are examined separately (i.e., family type is "controlled"), the number of adult supports has a different meaning with regard to homelessness. For each type of family, as the number of adult supports increases families are less likely to become

FIGURE B-2
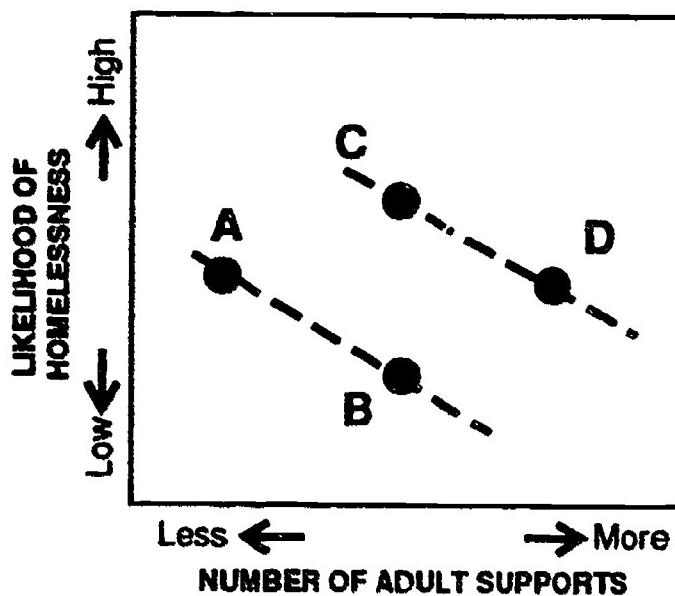
homeless. This relationship can be depicted as a negatively-sloped line for each type of family as shown in Figure B-2. In short, the addition of an influential variable (mother-only or couples) to the analysis has radically altered the conclusions. A univariate relationship that was originally found to be negligible has changed to a multivariate relationship with an entirely different meaning.

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APPENDIX C: LOGISTIC REGRESSION

To understand "paths" to homelessness by taking into account the effects of several characteristics and conditions simultaneously, we employ multiple regression using an indicator (or binary, or dummy) variable for homelessness as a dependent variable. The dependent variable "homelessness" takes only two values, i.e., 1 for homelessness and 0 for the stably-housed status. For a binary dependent variable, most researchers prefer using a logit (or logistic) analysis or probit analysis rather than using an ordinary least square regression (OLS).[29] The logistic model assumes that the natural logarithm of the odds (ratio of probabilities between homelessness and non-homelessness in our case, denoted as P/(1-P) in equation C-1) is linearly dependent on several characteristics and conditions. These characteristics and conditions are represented as explanatory or independent variables, X's, on the right hand side of equation C-1.

$$(C-1) \quad \ln[P/(1-P)] = b_0 + b_1 X_1 + b_2 X_2 + \ldots$$

b's, parameters estimated from the data, represent the effect of X's on the log odds ratio of homelessness. For example, if X_1 is an indicator variable with 1 representing loss of employment, then b_1 is the effect of employment loss on the log odds ratio of homelessness. If b_1 is positive, loss of employment has an effect to increase the log odds ratio of homelessness, thus increasing the probability of being homeless.

Equation C-1 may be transformed to equation C-2 to show the relationship of X's to P, probability of being homeless, instead of log odds ratios.

$$(C-2) \quad P = 1/[1 + \exp[-(b_0 + b_1 X_1 + b_2 X_2 + \ldots)]]$$

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[29] OLS estimators, though unbiased, are not efficient. Also the predicted values based on an ordinary linear model are not bounded between 0 and 1.

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APPENDIX D: DETAILED RESULTS OF LOGISTIC REGRESSION

As noted in Section II, the multivariate models presented in TABLEs 2 and 3 were derived from logistic regressions. A dependent variable used in logistic regressions is "homelessness" (whether a family is currently homeless or stably housed). TABLE D-1 (for the entire sample) and D-2 (for the mother-only families and couples) present the detailed results: (1) explanatory variables, including the variables that are statistically controlled to correct bias embedded in the sample; (2) estimated coefficients in logistic regressions (see Appendix C for an explanation of coefficients); and (3) associated t-statistic values with the significance level indicated by asterisks.

TABLE D-1: LOGISTIC REGRESSION OF HOMELESSNESS (ENTIRE SAMPLE)

N=354; Chi-Squared=103.06; p=0.000

	Coefficients	(t-value)
Number of Children	.313	(3.03)**
Number of Male Partner's Problems	.321	(3.06)**
Number of Serious Relationships with Men	.215	(2.43)*
Number of Adult Supports	- .211	(-2.46)*
Own Parents as Support	-1.149	(-3.82)**
Recipients of Food Stamps or WIC	- .926	(-3.22)**
Constant	2.511	(3.79)**
Black	- .671	(-2.53)*
Mother's Age	- .080	(-3.71)**
Family Income above $9,500	.711	(2.31)*

* p-value 0.05
** p-value 0.01

Our interpretation of the model in TABLE D-1 (for the entire sample) is included in Section III. Two additional points are worth noting.

First, as pointed out in Appendix A, the SHP (stably-housed poor) sample may overrepresent blacks, and some differences between the homeless and SHP families may be attributable to this possible bias in the SHP sample. Thus, in arriving at the above multivariate model we chose the explanatory variables that maintain the significant negative association between homelessness and "Black".

Second, in our multivariate model, the mother's experiences in her family of origin are no longer significantly associated with homelessness. Other explanatory variables, such as male partner's problems and the existence of parents in support networks, replace the effect of the mother's family of origin problems.

TABLE D-2: MODEL FOR MOTHER-ONLY FAMILIES AND COUPLES

	Mother-Only		Couples	
	Coeff. (t-value)		Coeff. (t-value)	
Number of Children	.333	(2.36)*	.310	(1.77)
Number of Male Partner's Problems	.351	(2.60)**	.612	(2.53)*
Number of Serious Relationships with Men	.292	(2.52)*	.133	(.91)
Number of Adult Supports	- .175	(-1.26)	- .279	(-2.24)*
Own Parents as Support	-1.815	(-3.99)**	- .409	(- .91)
Food Stamps or WIC	- .886	(-2.30)*	-1.355	(-2.56)*
Constant	2.557	(2.57)*	2.257	(2.23)*
Black	- .000	(- .00)	-1.085	(-2.68)**
Mother's Age	- .108	(-3.37)**	- .040	(-1.17)
Family Income above $9,500	.811	(1.66)	.263	(.60)

* p-value 0.05   N=205   N=148
** p-value 0.01

APPENDIX E: SUMMARY STATISTICS

This appendix tabulates descriptive statistics on the homeless and SHP (stably-housed poor) families in our sample. Tables are grouped by the characteristics used in the text to organize the discussion: demographics and family structure, mothers' personal and relationship problems, mothers' family of origin, children's school performance and behavior problems, support network, income and housing, and residence patterns.

"S.d." in the tables means standard deviation. "P-value" represents the probability that a given characteristic is the same on average for the two groups (homeless and SHP families). Following convention, we consider the probability of 0.05 as a critical point below which (e.g., 0.04, 0.01, etc.) the two groups are likely to differ in that characteristic.

TABLE E-1
DEMOGRAPHICS AND FAMILY STRUCTURE

		Homeless	SHP	p-value
• Mothers' age	median	28	28	
	mean	29.1	29.5	0.55
		(7.1)	(8.3)	
• Ethnicity				
Black	%	56.9	70.0	
White	%	29.8	15.0	
Others	%	13.3	15.0	<0.01
		100.0	100.0	
• Mothers' education:				
-Years of schooling	median	12	12	
	mean	11.5	12.0	0.01
	s.d.	(1.7)	(1.8)	
-All high school graduates (including GED)	%	61.2	73.7	<0.01
-High school graduates (excluding GED)	%	51.8	70.6	<0.01
• Family size	median	4	3	
	mean	4.2	3.7	<0.01
	s.d.	(1.6)	(1.6)	
• Number of children	median	2	2	
	mean	2.7	2.3	0.01
	s.d.	(1.6)	(1.5)	
• Children's age	median	4.8	4.9	
	mean	5.4	6.1	0.13
	s.d.	(4.1)	(4.8)	
• Mothers' age at first birth	median	19	20	
	mean	20.5	20.6	0.75
	s.d.	(4.5)	(4.3)	
• Marital status				
Married	%	26.0	8.3	
Divorced, separated, etc.	%	31.6	37.1	
Never married	%	42.4	54.6	<0.01
		100.0	100.0	
• Living arrangement				
Mother-only	%	52.9	61.6	
Couple	%	47.1	38.4	0.08
		100.0	100.0	

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		Homeless	SHP	p-value
• Mothers' others' drug, alcohol, or emotional problems	%	56.6	49.0	0.14
• Male partners' problems:				
-Drugs or alcohol	%	43.2	29.8	<0.01
-Criminal activities	%	29.0	20.2	0.05
-Spouse abuse	%	33.7	15.8	<0.01
-History of mental illness	%	15.3	10.6	0.17
• Frequency of male partners' problems				
More than 2 problems	%	37.9	19.5	
1 problem	%	19.0	20.5	
No problem	%	43.1	60.0	<0.01
		100.0	100.0	
• Number of serious relationship	mean	2.9	2.4	<0.01
	s.d.	(2.1)	(1.5)	

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MOTHERS: PERSONAL AND RELATIONSHIP PROBLEMS--
MOTHER-ONLY FAM.... -   SUS COUPLES

		Homeless	SHP	p-value
• Mothers' drug, alcohol, or emotional problems:				
Single mothers	%	62.6	47.9	0.03
Mothers in couples	%	50.0	50.7	0.93
• Male partners' problems:				
-Drugs or alcohol				
Single mothers	%	60.0	38.6	<0.01
Mothers in couples	%	24.4	16.4	0.21
-Criminal activities				
Single mothers	%	35.0	27.8	0.26
Mothers in Couples	%	22.2	8.3	0.02
-Spouse abuse				
Single mothers	%	52.0	21.6	<0.01
Mothers in couples	%	13.3	6.9	0.18
-Emotional problems				
Single mothers	%	25.0	16.4	0.12
Mothers in couples	%	4.4	1.4	0.26
• Frequency of male partners' problems				
-Single mothers				
More than 2 problems	%	54.0	27.4	
1 problem	%	25.0	23.0	
No problem	%	21.0	49.6	<0.01
		100.0	100.0	
-Mothers in couples				
More than 2 problems	%	20.0	7.0	
1 problem	%	12.2	16.9	
No problem	%	67.8	76.1	0.06
		100.0	100.0	

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TABLE E-4
MOTHERS: FAMILY OF ORIGIN*

		Homeless	SHP	p-value
• Family structure:				
-Exclusively biological two-parent	%	29.2	34.2	0.29
-Biological two-parent at one point in childhood	%	62.6	61.1	0.76
• Poverty:				
-Family was poor	%	34.3	28.9	0.27
-Family relied on AFDC	%	21.9	11.1	<0.01
• Parents' drug or alcohol problems	%	48.9	34.3	<0.01
• Sexually or physically abused by parent/relative	%	25.8	17.0	0.04
• Placed in foster care as a child	%	34.7	25.4	0.05

*This table refers exclusively to the experiences of the mother during her own childhood.

TABLE E-5
CHILDREN: SCHOOL PERFORMANCE

		Homeless	SHP	p-value
• Missed school (during the last 3 months)				
More than a week	%	42.3	22.2	
A week or less	%	46.2	54.5	
None	%	11.5	23.3	0.01
		100.0	100.0	
• Main reason for missing school				
In transition	%	36.2	0.0	
Health problems	%	29.0	62.7	
Others	%	34.8	37.3	<0.01
		100.0	100.0	
• Placed in special classes	%	27.6	24.4	0.64
• Repeated a grade	%	30.3	18.0	0.06

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		Homeless	SHP	p-value
• Behavior Problem Scale*:				
-Younger than 5 years old	mean	20.1	18.7	0.10
	s.d.	(5.7)	(5.0)	
-Older than or equal to 5	mean	29.9	27.8	0.10
	s.d.	(9.4)	(8.1)	
• "Aggressive" behavior of older children:				
-Mother-only families	mean	39.2	33.8	0.04
	s.d.	(15.2)	(15.5)	
-Couples	mean	36.5	36.2	0.95
	s.d.	(18.5)	(12.8)	
-Of mothers with drug/alcohol or emotional problems	mean	39.6	37.4	0.47
	s.d.	(15.3)	(15.1)	
-Of mothers with no drug/alcohol or emotional problems	mean	36.5	31.1	0.15
	s.d.	(18.6)	(12.9)	

*The BPS score for "aggressive" behavior was constructed by (1) summing the scores of stubbornness, sullenness, irritability, displaying a hot temper, and arguing a lot, and (2) adjusting the sum to be comparable with overall BPS scores.

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TABLE E-7
SUPPORT NETWORK

		Homeless	SHP	p-value
• Number of adult supports	mean	1.2	2.0	<0.01
	s.d.	(1.4)	(2.1)	
0 or 1 Adult support	%	66.3	47.9	
2 or 3 Adult supports	%	25.5	36.1	
4 or more Adult supports	%	8.2	16.0	<0.01
		100.0	100.0	
• Parents in support network	%	27.0	57.2	<0.01
• Minors (<18 years old) named as part of support network	%	37.0	13.2	<0.01
• Age of individuals in support network	mean	33.9	41.9	<0.01
	s.d.	(17.3)	(15.7)	

TABLE E-8
SUPPORT NETWORK: MOTHER-ONLY FAMILIES VERSUS COUPLES

		Homeless	SHP	p-value
• Number of adult supports:				
-Mother-only families				
0 or 1 adult support	%	68.6	43.6	
2 or 3 adult supports	%	26.5	40.2	
4 or more adult supports	%	4.9	16.2	<0.01
		100.0	100 0	
-Couples				
0 or 1 adult support	%	62.6	52.1	
2 or 3 adult supports	%	25.3	31.5	
4 or more adult supports	%	12.1	16.4	0.39
		100.0	100.0	
Parents in support network:				
-Mother-only families	%	23.5	63.3	<0.01
-Couples	%	31.9	50.7	0.02
Minors (<18 years old) named as part of support network:				
-Mother-only families	%	44.6	15.7	<0.01
-Couples	%	30.0	9.2	<0.01

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TABLE E-9
INCOME AND HOUSING COSTS

		Homeless	SHP	p-value
• Family income (annual)	median	8,500	7,500	
	mean	9,739	8,150	<0.01
	s.d.	(5,617)	(3,170)	
Under $4,500		13.3	4.7	
$4,500-$24,000		80.8	94.8	
$24,000 or more		5.9	0.5	<0.01
		100.0	100.0	
• Source of income:				
-AFDC: only source	%	74.4	77.2	0.51
-AFDC: one source	%	72.5	100.0	<0.01
-Mother's job	%	9.2	9.8	0.84
-Male partner's job	%	13.3	6.2	0.02
• Rent-income ratio	median	0.55	0.60	
	mean	0.67	0.64	0.58
	s.d.	(0.59)	(0.34)	
• Lost AFDC in the past*	%	43.4	23.2	<0.01
• Received AFDC and/or WIC	%	61.5	80.9	<0.01

*"Lost AFDC in the Past" - The homeless families were asked with respect to the last 12 months, while the SHP families were asked whether they had 'ever' ost AFDC.

TABLE E-10
RESIDENCE PATTERNS

		Homeless	SHP	p-value
• Number of moves:				
-Past 12 months	mean	2.7 (2.5)	0.3 (0.6)	<0.01
-Past 5 years	mean	6.4 (2.5)	2.7 (5.1)	<0.01
• Lived during past 5 years:				
-Shelters	%	37.6	7.3	<0.01
-Streets, car, building	%	32.0	2.1	<0.01
-Hotel or motel	%	76.4	15.6	<0.01
-One of the above	%	87.7	19.2	<0.01
-Doubled up	%	55.7	39.4	<0.01
• Had a steady place to live in Los Angeles at least 6 months before becoming homeless	%	66.8	N.A.	N.A.

TABLE E-11
"MIGRATING HOMELESS" VERSUS OTHER HOMELESS FAMILIES

		Migrating Homeless	Other Homeless	p-value
• Percent of total homeless families	%	33.2	66.8	N.A.
• Ethnicity				
Black	%	42.6	61.6	
White	%	39.4	27.2	
Others	%	18.0	11.2	0.05
		100.0	100.0	
• Living arrangement				
Mother-only	%	47.5	56.5	
Couple	%	52.5	43.5	0.25
		100.0	100.0	
• Reasons for leaving stable residence				
Severe economic problems	%	32.8	57.4	
Wanted a change/chance	%	36.1	1.6	
Other reasons	%	31.1	41.0	<0.01
		100.0	100.0	

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APPENDIX F: 1989 HOMELESS-RELATED BILLS

1. DIRECT SERVICES FOR HOMELESS PERSONS

AB 795 (MOORE) - STATEWIDE APPLICATION OF PILOT PROJECT
Expands the Homeless Coordinated Intake System program statewide. Currently, the demonstration program is operating in San Diego and Santa Clara Counties.

AB 960 (MARGOLIN) - ASSISTANCE TO PERSONS WITH AIDS
Increases the number of pilot projects which provide housing and food to homeless persons with AIDS. Sponsored by the AIDS Project, Los Angeles.

AB 1099 (MURRAY) - OUTREACH TO HOMELESS VETERANS
Directs the Department of Veterans Affairs to establish veteran assistant positions in San Francisco, Los Angeles, and San Diego Counties for outreach to homeless veterans to provide advice and counsel on employment, job training, medical care, and counseling benefits available to veterans.

AB 1517 (BATES) - EDUCATION FOR HOMELESS CHILDREN
Requires each school district to plan for the education of homeless children and to assign staff for coordinating such programs.

AB 1623 (MARGOLIN) - HEALTH CARE FOR HOMELESS PROGRAM
Establishes the California Health Care for the Homeless Program which would be similar to the federal program. Provides funding at $5 million.

SB 512 (WATSON) - MONEY MANAGEMENT FOR HOMELESS MENTALLY ILL
Requires the Community Support System (CSS) to offer money management to clients. Clarifies that the CSS (Bronzan plan) may be used by clients who have primary diagnoses of mental disorders but who also have developmental disabilities, physical disabilities, or are substance abusers.

SB 616 (L. GREENE) - JOBS FOR HOMELESS PERSONS
Requires the Employment Development Department, coordinating with local public agencies, to develop a program to provide job services to homeless individuals residing in emergency shelters.

SB 1140 (MARKS) - AT-RISK HOMELESS YOUTH PROJECT
Requires the Department of Health Services to expand its existing program for homeless youth with AIDS to two more pilot projects, one in Northern California and one in Southern California.

2. KEEPING PEOPLE IN THEIR HOMES

AB 191 (FLOYD) - PROTECTS TENANTS FROM RETALIATORY EVICTIONS
Strengthens housing discrimination law by clarifying retaliation on the part of a landlord.

AB 1825 (AREIAS) - FUNDS FOR EVICTION AND FORECLOSURE PREVENTION
Creates a fund to assist those in danger of foreclosures. Another fund would assist those who are being evicted for nonpayment of rent because of financial hardships.

SB 399 (CRAVEN) - RELOCATION FOR TENANTS OF CONVERTED MOBILEHOME PARKS
Permits local governments to require the owner of a mobilehome park who proposes to convert the park to another use to provide relocation assistance to displaced residents. Additionally, the measure specifies that the cost of relocation may include the costs of removing, transporting, and reinstalling the resident's mobilehome to another site, and any security deposit or difference in rent required at the new site.

SB 1286 (SEYMOUR) - RETAINING FORMERLY FEDERALLY SUBSIDIZED UNITS
Provides incentives to owners of low-income housing to not evict tenants upon expiration of specified federal housing contracts.

SB 1455 (MARKS) - HEALTH SERVICES FOR SENIORS IN CONGREGATE HOUSING
Requires the Department of Aging to establish a congregate housing services demonstration program for seniors. The measure appropriates $72,000 from the General Fund for ι purpose.

3. INCREASING OPPORTUNITIES FOR LAST-RESORT HOUSING

AB 611 (HAUSER) - REDUCED UTILITY COSTS IN RESIDENTIAL HOTELS
Requires public and private utility companies to offer baseline utility rates, or the lowest rate available, to qualifying residential hotels.

AB 1082 (BURTON) - RENT SUBSIDY PROGRAM
Requires the Department of Housing and Community Development to develop and administer a rent subsidy program with available federal and state moneys, as specified.

AB 1206 (HAUSER) - FINANCING EFFICIENCY UNITS
Adds efficiency units to the definition of a residential hotel for the purpose, among other items, of authorizing rehabilitation loans under the Special User Housing Rehabilitation Loan Program.

AB 1211 (HAUSER) - MULTI-UNIT MANUFACTURED HOUSING
Revises the statutory definition of a mobilehome to allow the assembly of a mobilehome with more than two units. This measure would allow the industry to provide inexpensive multi-dwelling structures for use as short-term and transitional housing.

AB 1507 (HAUSER) - CAL-VET PRIORITIES FOR HOMELESS VETS

Requires the Department of Veterans Affairs, upon determining the rent or lease of foreclosed property, to give first priority to public or private organizations serving homeless veterans and second priority to public housing agencies.

SB 480 (L. GREENE) - TRANSITIONAL HOUSING

Authorizes an extended stay, from 60 to 180 days, for homeless families or individuals residing in state-funded shelters who are concurrently participating in a program to obtain income and permanent housing.

4. STATE AND LOCAL PARTNERSHIPS FOR FINANCING HOMELESS PROGRAMS

AB 597 (HAUSER) - HOMELESS SERVICES DIRECTORY

Requires HCD to: (1) prepare a resource directory and act as an information clearinghouse, (2) assist trade and professional groups who wish to donate resources, and (3) provide technical assistance to shelter operators.

AB 1297 (FILANTE) - TIDELAND OIL MONEY FOR HOUSING TRUST FUND

Provides an annual $20 million allocation of tidelands oil revenues to the California Housing Trust Fund for low-income housing assistance.

AB 1391 (BURTON) - MATCHING FUNDS FOR FEDERAL McKINNEY GRANTS

Establishes the Homeless Assistance Loan Revolving Fund to provide local governments with matching funds to enable them to qualify for assistance under the federal Stewart B. McKinney Homeless Assistance Act.

SB 995 (TORRES) - EMERGENCY SHELTER GRANTS

Appropriates $5 million from the Housing Trust Fund to the Emergency Housing and Assistance Fund for the purpose of funding Emergency Shelter Program grants, which are authorized to be used exclusively for shelter and service programs for homeless people.

SB 1205 (ALQUIST) - GENERAL FUND MONEY FOR HOUSING TRUST FUND

Authorizes capacity building loans for nonprofit housing sponsors and appropriates $13 million to existing housing programs, as specified.

SB 1353 (ALQUIST) - TAX RETURN CHECK OFF FOR HOMELESS PROGRAMS

Establishes the California Homeless Trust Fund and allows taxpayers to designate on their tax returns specified amounts in excess of their tax liabilities to be transferred to that fund to be used to provide emergency shelter for the homeless.

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