



## **RESEARCH ON HOMELESS AND LOW-INCOME HOUSED FAMILIES**

### **Background**

The Worcester Family Research Project is a longitudinal, case control study of sheltered homeless and low-income housed families and their dependent children in Worcester, Massachusetts. The study was conducted by The National Center on Family Homelessness and the University of Massachusetts Medical Center at Worcester with funding from the National Institute of Mental Health (NIMH) and the U.S. Maternal and Child Health Bureau.

The objectives of the project were to: (1) describe and compare characteristics of homeless and low-income housed women and their children; (2) identify risk and protective factors for family homelessness; (3) describe the natural course and consequences of homelessness and residential instability among low-income families; and (4) examine the impact of homelessness and poverty on children.

Research staff collected detailed information on variables that prior research suggested may be risk factors for homelessness. These include: demographics; early childhood experiences such as family disruptions; housing, income, and work histories; life stressors; victimization history; nature of social supports; past and current mental health status including the presence of post traumatic stress disorder and substance use or abuse; and medical status. Information was collected on 220 homeless female heads of household, 216 housed low-income female heads of household who had never been homeless, and 627 children aged 3 months to 17 years. Almost all women were welfare recipients. Women and children were interviewed at three points in time (baseline, 12, and 24 months). The study began in 1991 and was completed in 1996.

### **Overview of Study Findings**

This research documents a startling homogenization of homeless and housed families. Both groups were struggling with extreme financial deprivation; substandard living conditions; inadequate education, training, and employment opportunities; social isolation; and poor health.

The mothers in the study were approximately 27 years old and had two children. Two-thirds of the women gave birth to their first child at about age 20. The homeless children were approximately 4 years old compared to their housed counterparts who were about 6 years of age.

Among the study's major findings on homeless and housed low-income mothers:

**Homeless and housed low-income mothers are extremely impoverished, with homeless mothers significantly poorer than housed.**

Homeless mothers reported a mean annual income of \$7910 a year, 67% of the federal poverty level for a family of three. About half lived on less than \$7000 a year. Housed low-income mothers were not much better off with a mean annual income of \$9988, 84% of the federal poverty level. Only 15% had income from family, friends, or a partner.

**Income assistance and housing subsidies protect poor women and children against family homelessness.**

Income assistance (AFDC at the time of the study) and housing subsidies helped families in the community maintain housing. The data suggest that cutbacks in these benefits may place many families at great risk of homelessness.

**Residential instability is common in both homeless and housed low-income families.**

Homeless families moved nearly four times in the two years prior to becoming homeless compared to their housed counterparts who had moved almost two times in the same period. Eighty-nine percent of the homeless moved in with family or friends in the two years prior to becoming homeless. Among low-income housed families, 55% spent more than 30% of their income on housing and 49% had doubled-up with family or friends in the prior two years.

**Homeless and housed low-income mothers are socially isolated.**

Erosion of the economic and social safety net and the fabric of many communities leave many low-income women without the robust relationships that previously buttressed them against disaster. Most of the mothers in this study had few relationships they could count on for financial and emotional support and had little or no help raising their children.

**The vast majority of homeless and housed low-income mothers have experienced severe physical and/or sexual abuse and assault during their lifetimes.**

A staggering 92% of the homeless and 82% of the housed mothers experienced severe physical and/or sexual assaults at some point in their lives. More than 40% in both groups were sexually molested as children. By the age of 12, 60% had been severely physically or sexually abused.

**Experiences of violent victimization have resulted in serious emotional consequences for many women.**

More than 40% of both homeless and housed low-income mothers have had a major depressive disorder (twice the rate of the general female population) and more than one-third have experienced Post Traumatic Stress Disorder (three times the rate of the general female population) during their lifetimes. Thirty-one percent of homeless mothers and 26% of housed low-income mothers have attempted suicide at least once, usually in adolescence. Almost half the mothers have histories of substance use problems.

**Violent victimization is strongly associated with women's repeated use of income assistance.**

About one-third of homeless and housed women had used income assistance (AFDC) more than once during their lifetime. Their total stay on welfare was at least twice as long as those women who had been on it one time only. Repeat welfare users had higher rates of all types of violence, both in childhood and adulthood, than women who had received welfare only once.

## **Homeless and housed low-income mothers are in poor health.**

Nearly one-third of homeless and housed women reported a current chronic health condition, with high rates of asthma, anemia, and ulcers. This is especially disturbing since the average age of the mothers was 27 years old.

### **Summary**

Findings from this study provide a comprehensive picture of the characteristics of homeless and housed-low income women. The comparison of homeless and housed mothers revealed some striking differences and important similarities. Sheltered homeless mothers had fewer economic resources and social supports and higher cumulative rates of violent victimization over their life spans than their housed counterparts.

The differences are overshadowed, however, by the extreme adversity faced by both groups. All these families live well below the federal poverty level and have inadequate education, training, and employment opportunities. The astoundingly high prevalence of severe physical and sexual victimization and the high rates of adverse mental and physical health outcomes attest to the level of suffering experienced by both homeless and housed low-income families. Many of these families are extremely isolated and have few personal, institutional, or community supports.

### **Publications from the Worcester Family Research Project**

Bassuk, E.L., Weinreb, L.F., Buckner, J.C., Browne, A., Salomon, A., Bassuk, S.S. The Characteristics and Needs of Sheltered Homeless and Low-Income Housed Mothers. *Journal of the American Medical Association*. 1996; Vol. 276: 640-646

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Browne, A., Bassuk, S.S. Intimate Violence in the Lives of Homeless and Poor Housed Women: Prevalence and Patterns in an Ethnically Diverse Sample. *American Journal of Orthopsychiatry*. 1997; Vol. 67: 261-278

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Bassuk, E.L., Mickelson, K.D and Bissell, H.D. Role of Kin and Nonkin Support in the Mental Health of Low-Income Women. *American Journal of Orthopsychiatry*. 2002: Vol. 72: 39-49

The articles listed above may be obtained from a local library or The National Center on Family Homelessness.

### **The National Center on Family Homelessness**

The National Center on Family Homelessness is a 501(c) 3 nonprofit organization working to end family homelessness in America. We design, pilot and evaluate innovative programs and services that provide long term solutions for family homelessness. We share our knowledge by educating service providers, policy makers, and the public.

For more information please contact:

**The National Center on Family Homelessness**

***Publications***

**181 Wells Avenue**

**Newton Centre, MA 02459**

**617-964-3834**

[www.familyhomelessness.org](http://www.familyhomelessness.org)