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Living on the Edge of Homelessness: A Report of the Near-Homeless Population of Maine, 1996

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Living on the Edge of Homelessness:

A Report of the Near-Homeless Population of Maine 1996

> Maine Housing Technical Assistance Consortium P.O. Box 268 Wiscasset, Maine 04578

Research supported by a grant from the U.S. Department of Housing and Urban Development

Maine Housing Technical Assistance Consortium

Membership:

Coastal Enterprises, Incorporated. Department of Economic and Community Development Department of Mental Health, Mental Retardation, and Substance Abuse Services Maine State Housing Authority Private Consultants: Anne Gass Ed Rosenthal Al Smith

The 1996 study of near-homeless households consists of the following documents:

Living on the Edge: Executive Summary

Living on the Edge: A Report of the Near-Homeless Population of Maine

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Documents and technical information may be obtained by contacting:

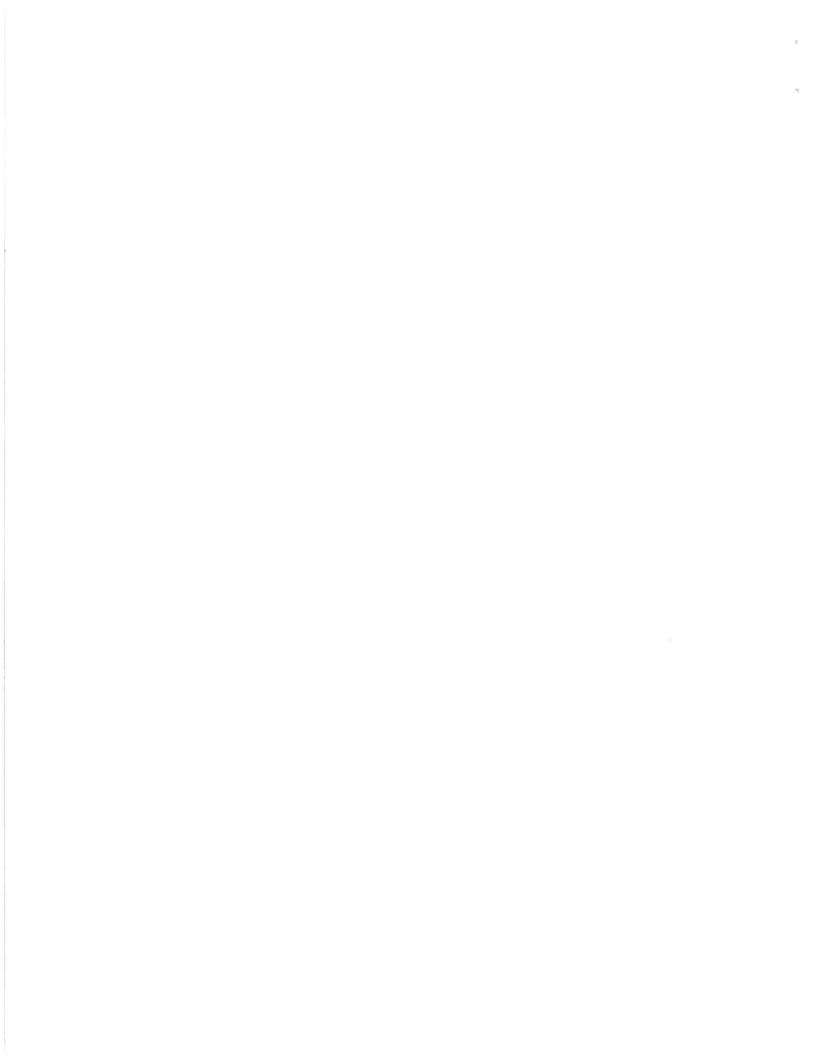
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The Maine Housing Technical Assistance Consortium is a statewide program designed to coordinate all housing technical assistance in the state of Maine. The Consortium's mission is to enhance the ability of organizations and communities to develop, improve, and manage affordable housing and community development initiatives benefiting people with very low and low incomes. The program is funded through a three-year grant from the U.S. Department of Housing and Urban Development.

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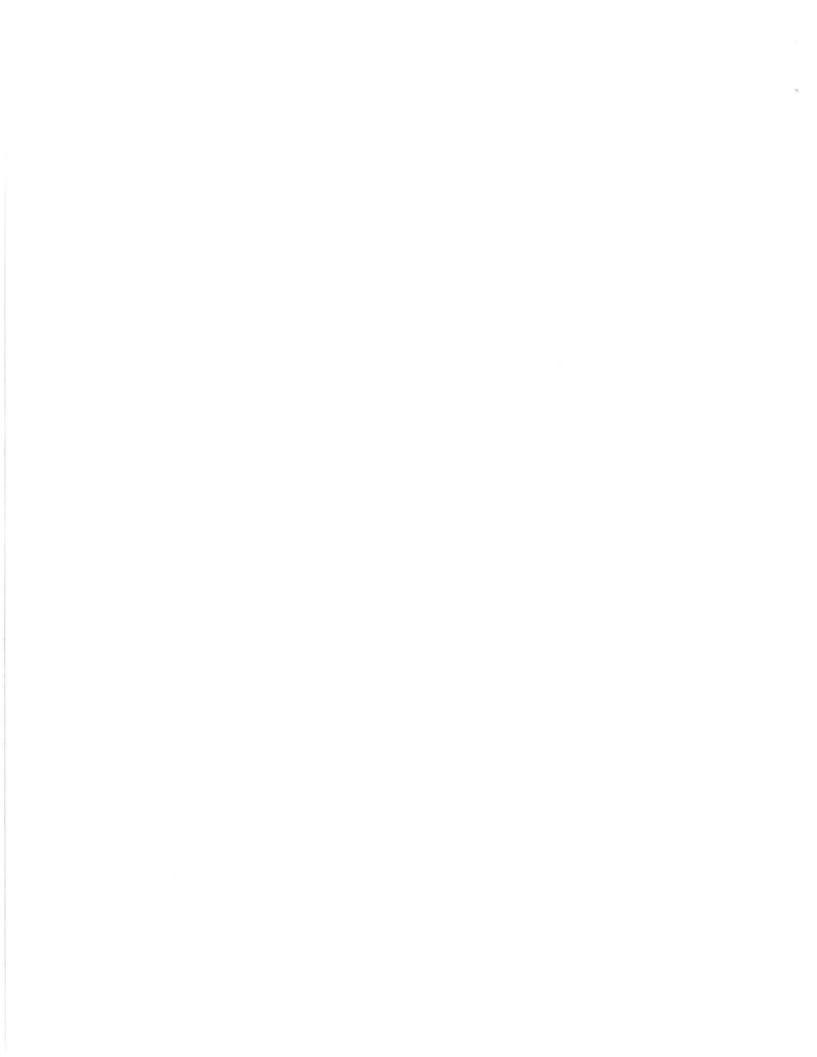


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Preface

In the past three years Mainers have experienced 250,000 lay-offs. Maine lost 33,000 full-time jobs between 1989 and 1994 and gained 49,000 part-time jobs, mostly with no employment benefits. The percentage of Maine's children growing up in poverty has increased from 15% to 19% from the mid-1980's to the early 1990's. Emergency homeless shelter usage rates are increasing. How high? For how much longer?

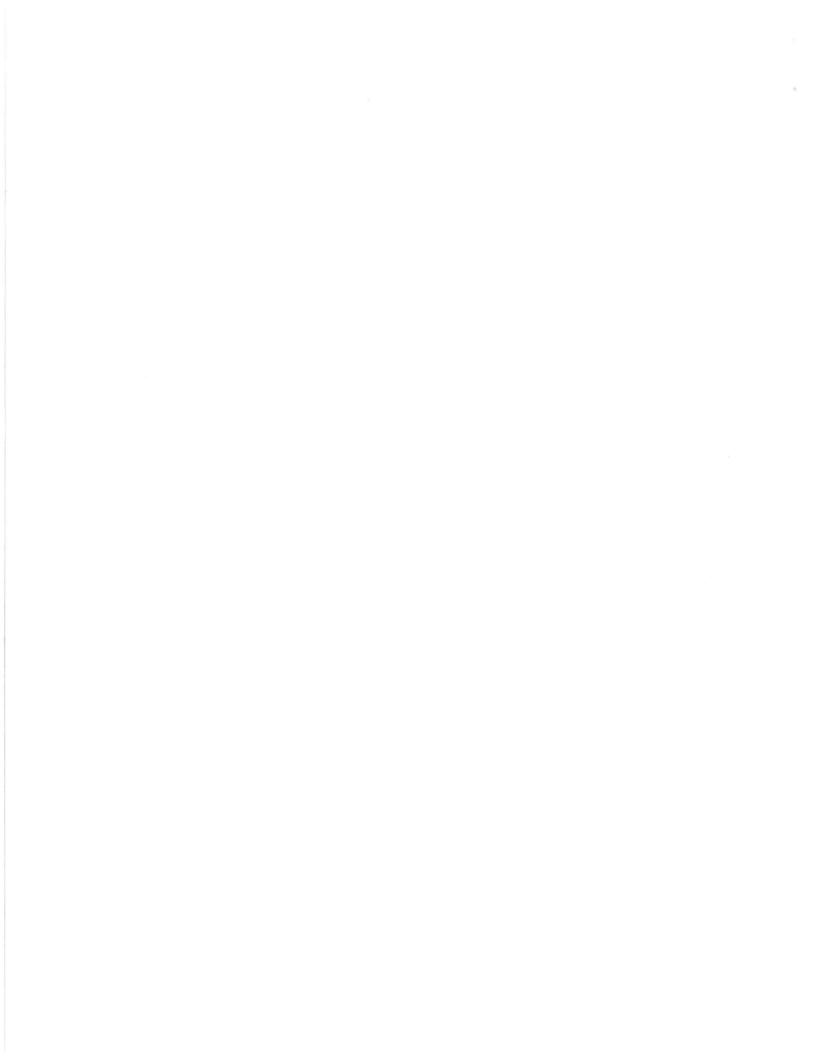
The economic recovery is in its fourth year, what about those who earn the lowest 10% of the income distribution in Maine?

This research project, funded through a U.S Department of Housing and Urban Development technical assistance grant, examines the characteristics of households in Maine that are homeless in emergency shelter, homeless and not in emergency shelter, and near-homeless. The research project is intended to develop a clearer picture of the size and profile of the population and to study the availability of social services to people living on the edge of homelessness.

The results of the research indicate that, homelessness is first a social problem, even before it is a housing problem. Successful public policy interventions must move beyond treating homelessness as such.

For the near-homeless households, hope is what keeps them going; hope that a job or a better paying job is just around the corner, hope that their spouse will enter into a recovery program and end the vicious disease of substance abuse, hope that the car will keep running long enough to pay off its loan, hope that the landlord will be patient and understanding when the rent is late because of the holiday season, and hope that someone will provide a helping hand today.

Our hope is that the information gathered from this research project will fuel the debate and help craft long-term solutions that reach out and provide that helping hand to the thousands of Maine households living on the edge of homelessness.



Part I: Introduction

The Problem of Measurement

Homelessness represents the ultimate breakdown of one's personal life. It can happen to anyone. But as this report shows, it is more likely to happen to people who have had a long string of unhappy occurrences such as dropping out of school, experience with physical abuse, low income, loss of a job, breakup of a family, a sudden illness, substance abuse, mental health problems, or the loss of a network of friends for support.

Personal crises come and go in all of our lives. In the case of a middle class family, such crises may result in a temporary loss of a job, or a divorce, or mental health counseling. For a lowincome family living on the margin, the result may be homelessness. In both cases the crisis is usually temporary. Homelessness is, for most people, a condition which one passes into and back out of, at least until the next crisis.

Because of its complexity and temporary nature, homelessness is difficult to measure. The Greek philosopher Heraclitus once observed that "You can never step into the same river twice, for the water is always different." Applying this analogy to the question at hand, measuring homelessness is like taking a teaspoon of water from a river, and making generalizations from the sample about the size, depth, and speed of the river.

Consider this example. There is a family with a husband, wife, and child. In January they both have jobs and live together, though their apartment is consuming over one-third of their income. In March they have a fight and separate. The wife moves out with the child to live with some friends in an overcrowded apartment. She no longer has a car and loses her job. Her friend tells her she must move on. She goes to the City Welfare Department, and they place her in a motel room for April and May. Trying to get closer to where she can find a job, she arranges to share an apartment downtown with another friend. The overcrowded conditions cause too much tension. In a week she finds herself in a shelter for three nights with her child. She is nervous in the shelter, afraid that someone she knows might see her. She moves on and sleeps in a boarded-up vacant building for the next four nights. She makes arrangements to move to a family member's summer camp on a remote lake for the rest of the summer. In September she comes back to the city and finds a job. She moves into a two-bedroom apartment for the remainder of the year.

How is this woman accounted for in the definition of homelessness?

To the Maine State Housing Authority, which accounts for shelter bed occupancy, the woman would be recorded as homeless for the three nights in which she was in a shelter.

To the federal Department of Housing and Urban Development, which counts days when the person "lacks a fixed, regular, and adequate night-time residence," the woman would be considered homeless for the seven days she was in a shelter or boarded-up building.

Rural Development (formerly Farmers Home Administration) does not have a formal definition, but considers people in summer camps and living in overcrowded conditions homeless as well. By their account, the woman would be considered homeless for the entire five month period between her separation and her move into the two-bedroom apartment.

In this study we attempt to account for those on "the edge" of homelessness. We have surveyed adults applying for General Assistance through their local government or applying for other emergency housing and financial assistance at local housing authorities and community action agencies during a two-week period in the month of March, 1996. We have obtained samples from each of four distinct areas in Maine, in order to see whether there are different patterns of homelessness in different market conditions. We have compared the results of this sample to the characteristics of persons in shelters, as well as to the general population.

Growing Stress on the Poor in Maine

Homelessness results from personal and family stress. General indicators about the Maine economy indicate that such stress has risen in recent years.

- The income gap between the rich and poor in Maine is growing. In 1979 the top twenty percent of Maine households earned, on average, 8 times as much as the bottom 20%. By 1994, they were earning 10 times as much.¹
- Between 1992 and 1995 there were 250,000 layoffs in Maine -- roughly half of all jobs.²
- Maine lost an estimated 7,000 jobs paying between \$8 and \$15 an hour between 1989 and 1995, and gained an equal number paying less than \$8/hour.³
- Maine lost 33,000 full-time jobs between 1989 and 1994.⁴
- For this reason, the number of Maine people without health insurance rose from 92,000 in 1987 to 141,000 in 1992. These are people unable to cope with sudden medical emergencies.⁵
- Personal bankruptcies increased 31.4% in Maine in 1995. The Consumer Credit Counseling caseload has grown by 44% between 1991 and 1995.⁶
- The numbers of households receiving food stamps in Maine has remained at record levels, around 140,000, even though the economic recovery is in its fourth year.⁷
- Resources to help the poor are diminishing. General assistance funding from the state government has declined 70% between 1991 and 1995.⁸

- Child protective cases, an indication of family stress, are up 41% since 1991.⁹
- The percentage of Maine children growing up in poverty has increased from 15% to 19% from the mid-80's to the early 90's.¹⁰

With all of these factors at work, it is little wonder that homeless shelter usage rates are up 400% since 1986, from roughly 3,000 bed-nights to 14,000. The federal government will cut funding for shelters by one-third this year.¹¹

The situation can be summed up simply. More Maine families are living under or near the poverty line. The pressures on such families are increasing. The combination of these two factors both present upward pressure on homelessness in Maine.

The Homeless and Near-Homeless are Virtually Identical

The people who are in shelters in Maine, and those who are near-homelessness, are virtually identical. They are characterized by low income, little education, and youth.

	In Shelters	Near-Homeless
With income under \$6,000	70%	75%
With a high school degree or less	84%	83%
Age 18 to 30	38%	37%

These patterns held across urban and rural areas, in high cost as well as low cost markets. There were no significant differences in the characteristics of the homeless population by geography in Maine.

This points out clearly that general housing market solutions will not help this group. In the last five years in Maine home values and rents have actually declined. Housing is more affordable now than five years ago, despite federal program cuts. In the 1980's, when inflation was high, some thought that this was the root cause of homelessness. But homelessness continues to grow even though housing is less expensive now. The reason is that this group is so far at the bottom of the housing market that they cannot afford to purchase the minimum cost housing required to meet basic code standards. No matter what the market conditions, their problem remains.

The Near-Homeless Living on the Edge

There are roughly 27,000 households in Maine with incomes under \$6,000 as of 1995.¹² The near-homeless sample provides a picture of how these households are living and why all are just a step away from homelessness at one point or another.

Only seven percent of the near-homeless households pay less than 30% of their income for housing. They generally live in homes owned by other family members, or have a low (or no) rent arrangement with the landlord.

One quarter spend between 50% and 100% of their incomes for housing. Over half have housing costs which <u>exceed</u> their incomes. This pattern is true regardless of geography.

Of the survey respondents, roughly 1 in 12 near-homeless households, and 1 in 8 people, live in overcrowded conditions (for the state as a whole 1 in 40 were overcrowded in 1990). People in high-cost markets were more likely than those in low-cost markets to live in overcrowded conditions.

One-third of the near-homeless sample are households with only one person. Half of the sample had lived at their current address for fewer than six months; one in five were only there one month.

Going Over the Edge

What causes such households to experience homelessness?

Comparisons to data about persons who are homeless and stayed in emergency shelters compiled by the Maine Housing Authority provides some answers. For people age 18 or older in emergency shelters, the precipitating causes of their homelessness include:

family violence or conflict	21%
substance abuse	28%
mental illness	9%
lack of income	25%

One should exercise caution in interpreting the findings for some measures since the data on consumer characteristics are widely based on a self-reporting system. We know, for example, that issues such as domestic violence, substance abuse, or mental illness are difficult for some people to self-report. Therefore, the data probably underestimates the incidence of these problems.

Only 20% of the people went to a shelter from a home or apartment; most went to the shelter from the street, or other shelters, or from the homes of family members and friends.

As indicated, there are about 27,000 households in Maine who earn less than \$6,000 a year. They tend to be young. They tend to have little formal education. They lack permanent employment. They are overcommitted in their finances, most committed to housing payments alone which exceed their total incomes. They move frequently, ahead of evictions or in hope of something better. When a fight breaks out, or someone starts drinking, or there is a medical emergency, the bottom to this precarious life falls through. They move in with their friends, or hit the streets, or go to a shelter. Since all of these are temporary solutions, soon they move on. Some make it out, some fall back through the cycle once again.

Part II: The Survey and Its Results

Sample Design and Methodology

The sample examines 408 respondents who sought emergency financial or housing assistance from a local housing authority, community action agency, or local welfare office between March 4 and March 15, 1996. Questionnaires were sent to all local housing authorities, community action agencies, and to all local welfare offices that hold membership in the Maine Welfare Director's Association. In total, questionnaires were sent to 243 locations to be available for persons inquiring about emergency financial or housing assistance. Surveys were completed at the time the person *inquired* about assistance to ensure that persons were not screened out of the sample due to income-eligibility criteria of existing emergency programs determined during the application process. In all, 101 points of contact participated in the survey for a response rate of 42%. A copy of the survey tool and a list of participating points of contact are located in Appendix A and Appendix B.

The survey was designed with the following goals in mind:

• to gain an understanding of the number of persons who meet the U.S. Department of Housing and Urban Development definition of homelessness but are not staying in emergency shelter;

In addition to the 375 different adults who stay in emergency shelter in a given month, this research indicates that another 450 households (approximately 900 persons) who apply for emergency assistance on a monthly basis may meet the HUD definition of homelessness and not be staying in emergency shelter.

• to learn more about the demographic characteristics of persons who are near-homeless and are seeking emergency financial or housing assistance;

Research indicates that near-homeless persons seeking emergency financial or housing assistance are under the age of 35, earn less than \$6,000 annually, have a twelfth grade education or less, and are expected to pay more than their monthly income for their housing costs.

• to learn more about the living arrangements of the near-homeless population;

The majority (84%) of near-homeless persons are in a rental situation. Most nearhomeless adults live in apartment units, though the tendency is higher for urban areas of Maine. Slightly more than half of the rural respondents live in single family or mobile homes, though most are still in a rental situation. • to determine the gaps in social service delivery for near-homeless persons; and

Of the respondents who stated a need for a service but did not use the service, 25% of the services were not used because they "couldn't get". For the majority of the time, services were not used for reasons other than a lack of availability.

• to determine if differences exist between urban and rural homelessness in Maine.

There were no significant differences in the characteristics of the homeless population by geography in Maine.

To do this, the research team divided the state into four quadrants that took into account the population of the communities and housing market conditions.

The data derived from the survey was analyzed based on the following four quadrants:

QUADRANT 1:	QUADRANT 2:
High-demand	Low-demand
Large Communities	Large Communities
QUADRANT 3:	QUADRANT 4:
High-demand	Low-demand
Small Communities	Small Communities

Quadrants 1 and 2 were Maine's urban quadrants. Quadrants 3 and 4 were the rural areas of the state. Additional detail about the composition of the four quadrants and the response rate from each quadrant is located in Appendix B.

The Maine Housing Technical Assistance Consortium (MHTAC) was also interested in knowing what differences exist between persons who stay in emergency shelter and those who may be homeless and are not in shelter or are near-homeless. The Maine State Housing Authority provided demographic data about persons who stayed in shelter for the latest time period that they had available (July 1995) for comparison purposes.

Definition of Terms

The U.S. Department of Housing and Urban Development (HUD) provides funding for a number of programs through the McKinney Act that serve persons and families that are homeless. The Department of Housing and Urban Development has defined homeless persons who are eligible for assistance as "those who are sleeping in shelters or in places not meant for human habitation, such as cars, parks, sidewalks, or abandoned buildings". Persons are "also considered homeless if 1.) they are in the process of being evicted from dwelling units or are persons with disabilities being discharged from institutions; and 2.) no subsequent residences have been identified; and 3.) they lack the resources and support networks needed to obtain access to housing".

Of the 408 surveys returned, 24 of the respondents were staying in emergency shelters and were deemed to be homeless. Detailed information about these 24 households was removed from the near-homeless sample prior to the analysis of the data. Two other survey results were also eliminated due to the lack of information provided.

This report refers to respondents in one of three ways:

- "unsheltered homeless adults": This data represents those who meet the HUD definition for being homeless and are not in shelter. This data is derived from the survey undertaken by the Maine Housing Technical Assistance Consortium (MHTAC) between March 4 and March 15, 1996. The survey discovered that 61 respondents, 16% of the sample, met the HUD definition for being homeless but were not in shelter.
- "near-homeless adults": This data is derived from the March 4 March 15, 1996 survey coordinated by MHTAC. The sample includes 321 respondents.
- "homeless adults": This data was compiled by the Maine State Housing Authority and represents <u>adults</u> who were homeless in emergency shelters during July 1995. This sample includes 363 respondents.

The research team emphasizes that the data does not represent all of the people who spent a night or more in emergency shelter or all of the people who are at-risk of being homeless. Many people do not seek assistance. Due to the dynamics of the population who are homeless or nearhomeless, a census of persons within a given time period will not directly translate to the number who are homeless or near-homeless in a year.

General Findings

Estimate of Size of Near-Homeless Population

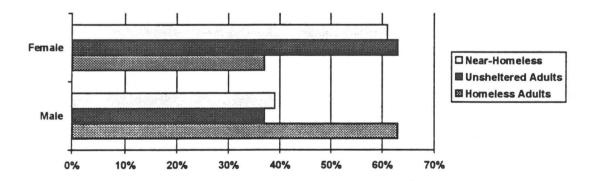
Approximately 6,800 households (approximately 24,200 persons) in Maine are headed by a person under the age of 35, with a household income of less than 75% of poverty (approximately \$6,000 for a household of two), with a twelfth grade education or less, and living in a rental situation. These are the households living on the edge of homelessness.¹³

The MIHTAC survey results studied 382 of these households and found that 1 in 6 met the U.S. Department of Housing and Urban Development definition of homelessness but were not in emergency shelter. In addition to the 375 different adults who stay in emergency shelter in a given month, this research indicates that another 450 households (approximately 900 persons) who apply for emergency assistance on a monthly basis may meet the HUD definition of homelessness and not be staying in emergency shelter. Experienced providers indicate that hundreds more would meet the HUD criteria, but they do not apply for government-sponsored emergency assistance programs.

Characteristics of Persons

Gender

Males comprise a higher percentage of homeless adults in shelters (63% male, 37% female) while females comprise a higher percentage of unsheltered homeless adults (37% male, 63% female) and near-homeless adults (39% male, 61% female).



Homeles	s Adults - Ag	e		
	18-30	31-59	60+	Total
Quadrant 1 Total	59	132	3	194
Quadrant 1 Percent	30%	68%	2%	
Quadrant 2 Total	30	39	3	72
Quadrant 2 Percent	42%	54%	4%	
Quadrant 3 Total	20	15	3	38
Quadrant 3 Percent	53%	39%	8%	
Quadrant 4 Total	28	27	0	55
Quadrant 4 Percent	51%	49%	0%	
Homeless Adults TOTAL	137	213	9	359
Homeless Adults PERCENT	38%	59%	3%	
Unsheltered Ho	omeless Adult	ts - Age		
	18-30	31-59	60+	Total
Quadrant 1 Total	15	12	1	28
Quadrant 1 Percent	54%	43%	4%	
Quadrant 2 Total	4	3	0	7
Quadrant 2 Percent	57%	43%	0%	
Quadrant 3 Total	4	12	1	17
Quadrant 3 Percent	24%	71%	6%	
Quadrant 4 Total	3	4	0	7
Quadrant 4 Percent	43%	57%	0%	
Unsheltered Homeless Adults TOTAL	26	31	2	59
Unsheltered Homeless Adults PERCENT	44%	53%	3%	
Near-Home	less Adults -	Age		
	18-30	31-59	60+	Total
Quadrant 1 Total	54	82	4	140
Ouadrant 1 Percent	39%	59%	3%	1.0
Quadrant 2 Total	36	48	1	85
Quadrant 2 Percent	42%	56%	1%	
Quadrant 3 Total	13	19	2	34
Ouadrant 3 Percent	38%	56%	6%	
Yuuuuuu 5 Teroone				+

TABLE 1: Age

19

36%

122

39%

34

64%

183

59%

0

0%

7

2%

Quadrant 4 Total

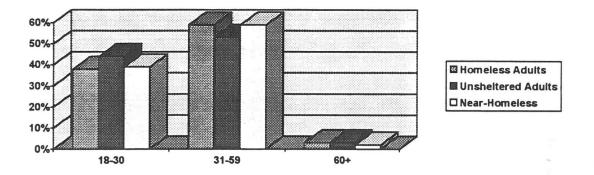
Quadrant 4 Percent

Near-Homeless Adults TOTAL

Near-Homeless Adults PERCENT

53

312



Adults who are homeless and are near-homeless are disproportionately younger than the general population of Maine.

The distribution of ages among the adults who are homeless, unsheltered homeless adults, and near-homeless adults is consistent. Thirty-eight percent (38%) of the adult homeless persons and 39% of the near-homeless adults are between the ages of 18 and 30. A slightly higher percentage (44%) of the unsheltered homeless population are between the ages of 18 and 30. In 1995, 12% of Maine's households are headed by a person 34 years of age or younger.¹⁴

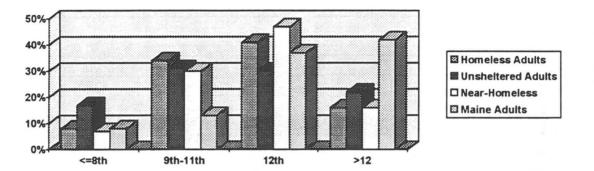
Older persons in Maine do not represent a significant percentage of the persons staying in emergency homeless shelters or seeking emergency financial assistance. For all of the sample populations, less than 3% were over the age 59. Twenty-nine percent (29%) of Maine's households in 1995 were headed by a householder older than 59.¹⁵

Homeless Adults -	Last Grade	of School Co	ompleted		
	< 8th	9 - 11	12	>12	Total
Quadrant 1 Total	9	62	72	34	177
Quadrant 1 Percent	5%	35%	41%	19%	
Quadrant 2 Total	10	21	25	5	61
Quadrant 2 Percent	16%	34%	41%	8%	
Quadrant 3 Total	0	8	11	6	25
Quadrant 3 Percent	0%	32%	44%	24%	
Quadrant 4 Total	7	14	18	5	44
Quadrant 4 Percent	16%	32%	41%	11%	
Homeless Adults TOTAL	26	105	126	50	307
Homeless Adults PERCENT	8%	34%	41%	16%	
Unsheltered Homeless A	dults - Last (Grade of Sch	ool Comple	ted	
	< 8th	9 - 11	12	>12	Total
Quadrant 1 Total	5	9	5	6	25
Quadrant 1 Percent	20%	36%	20%	24%	
Quadrant 2 Total	1	2	3	3	9
Quadrant 2 Percent	11%	22%	33%	33%	
Quadrant 3 Total	2	2	6	3	13
Quadrant 3 Percent	15%	15%	46%	23%	
Quadrant 4 Total	1	4	2	0	7
Quadrant 4 Percent	14%	57%	29%	0%	
Unsheltered Homeless Adults TOTAL	9	17	16	12	54
Unsheltered Homeless Adults PERCENT	17%	31%	30%	22%	
Near-Homeless Adult	s - Last Gra	le of School	Completed		
	< 8th	9 - 11	12	>12	Total
Quadrant 1 Total	7	33	61	27	128
Quadrant 1 Percent	5%	26%	48%	21%	
Ouadrant 2 Total	8	32	33	8	81
Quadrant 2 Percent	10%	40%	41%	10%	
Quadrant 3 Total	1	5	19	3	28
Ouadrant 3 Percent	4%	18%	68%	11%	
Ouadrant 4 Total	4	14	19	7	44
Ouadrant 4 Percent	9%	32%	43%	16%	
Near-Homeless Adults TOTAL	20	84	132	45	281
Near-Homeless Adults PERCENT	7%	30%	47%	16%	

TABLE 2: Education

Education

This research indicates that education levels among adults who are homeless, unsheltered homeless adults, and near-homeless adults are significantly lower than for the general population of Maine.



In Maine, 21% of the adult population had not earned a high school diploma. An additional 37% were high school graduates.¹⁶ MHTAC survey results indicate eighty-three percent (83%) of the adults who are homeless, 78% of the unsheltered homeless adults, and 84% of the near-homeless adults have a 12th grade education or less compared to 58% for the general adult population in Maine.

A significantly higher percentage of unsheltered homeless adults (17%) have education levels of 8th grade or less than homeless adults (8%) and near-homeless adults (6%). For all of the samples, approximately one in six persons had some college experience.

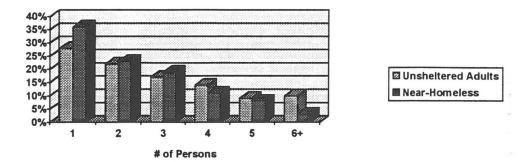
Persons who are homeless or near homeless in Quadrant 3 (high demand, small communities) are better educated than the remainder of the respondents. Only 21% of the near-homeless respondents in Quadrant 3 and 32% of the persons who are homeless in Quadrant 3 have less than an 11th grade education. Overall, the education levels of homeless and near-homeless persons in rural areas (Quadrant 3 and Quadrant 4) are higher than for the urban areas of Maine.

Unsheltered Ho	Unsheltered Homeless Adults - Household Size								
	One	Two	Three	Four	Five	Six+	Total		
Quadrant 1 Total	3	7	7	5	3	1	26		
Quadrant 1 Percent	12%	27%	27%	19%	12%	4%			
Quadrant 2 Total	4	4	0	1	0	0	9		
Quadrant 2 Percent	44%	44%	0%	11%	0%	0%			
Quadrant 3 Total	6	1	2	2	0	5	16		
Quadrant 3 Percent	38%	6%	13%	13%	0%	31%			
Quadrant 4 Total	3	1	1	0	2	0	7		
Quadrant 4 Percent	43%	14%	14%	0%	29%	0%			
Unsheltered Homeless Adults TOTAL	16	13	10	8	5	6	58		
Unsheltered Homeless Adults PERCENT	28%	22%	17%	14%	9%	10%			
Near-Home	less Adu								
	One	Two	Three	Four	Five	Six+	Total		
Quadrant 1 Total	35	40	35	16	12	5	143		
Quadrant 1 Percent	24%	28%	24%	11%	8%	3%			
Quadrant 2 Total	- 52	13	9	7	2	2	85		
Quadrant 2 Percent	61%	15%	11%	8%	2%	2%			
Quadrant 3 Total	13	5	4	3	7	2	34		
Quadrant 3 Percent	38%	15%	12%	9%	21%	6%			
Quadrant 4 Total	11	14	12	7	5	1	50		
Quadrant 4 Percent	22%	28%	24%	14%	10%	2%			
Near-Homeless Adults TOTAL	111	72	60	33	26	10	312		
Near-Homeless Adults PERCENT	36%	23%	19%	11%	8%	3%			

TABLE 3: Household Size

Household Size

The average household size for unsheltered homeless adults was slightly higher than the statewide average, while the average household size for near-homeless adults was slightly lower than the state average.



The household size for the unsheltered homeless adults was 2.96. Household size for the nearhomeless adults was 2.55. The estimated average household size for the state was 2.62 in 1995.¹⁷ Information to calculate the household size of homeless persons is not available.

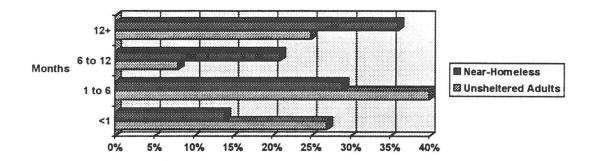
Households with five or more members are more prevalent for the unsheltered homeless adults and near-homeless adults in rural areas. Eighteen percent (18%) of the near-homeless households in rural areas had five or more persons in their households compared to 9% for the urban areas. Thirty percent (30%) of the unsheltered homeless adults had five or more persons in their households compared to 11% in the urban areas of the state.

Unsheltered Homel	ess Adults - D	uration of l	Residency		
	<1 month	1-6 months	6-12 months	1 year +	Total
Quadrant 1 Total	8	9	2	8	27
Quadrant 1 Percent	30%	33%	7%	30%	
Quadrant 2 Total	3	6	0	0	9
Quadrant 2 Percent	33%	67%	0%	0%	
Quadrant 3 Total	3	6	3	5	17
Quadrant 3 Percent	18%	35%	18%	29%	
Quadrant 4 Total	2	3	0	2	7
Quadrant 4 Percent	29%	43%	0%	29%	<i>n</i> .
Unsheltered Homeless Adults TOTAL	16	24	5	15	60
Unsheltered Homeless Adults PERCENT	27%	40%	8%	25%	
Near-Homeless	Adults - Dura	tion of Res	idency		
	<1 month	1-6	6-12	1 year +	Total
		months	months		
Quadrant 1 Total	13	37	34	60	144
Quadrant 1 Percent	9%	26%	24%	42%	
Quadrant 2 Total	19	30	16	21	86
Quadrant 2 Percent	22%	35%	19%	24%	
Quadrant 3 Total	4	13	5	11	33
Quadrant 3 Percent	12%	39%	15%	33%	
Quadrant 4 Total	8	11	11	22	52
Quadrant 4 Percent	15%	21%	21%	42%	
Near-Homeless Adults TOTAL	44	91	66	114	315
Near-Homeless Adults PERCENT	14%	29%	21%	36%	

TABLE 4: Duration of Residency

Duration of Residency

The data indicates that the near-homeless population and unsheltered adult populations may be in a continuous state of transition.



Forty-three percent (43%) of the near-homeless population and 67% of the unsheltered homeless adults have lived in their current place for less than 6 months. More than one-fourth of the unsheltered homeless adults have lived in their current place for less than one month.

The majority of households rent their housing unit and are expected to pay more for their rent than their monthly income. Some households stay a month or two ahead of the legal eviction process. Some settle for substandard housing conditions for the warmer months of the year. Some stay with friends or family until the overcrowded conditions are unwelcome.

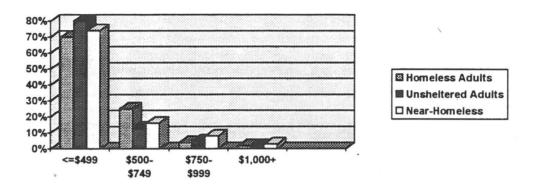
Of the unsheltered homeless adults, 25% had lived in their place for more than one year. Sixty percent (60%) of those unsheltered households living in their place for more than one year are being evicted and have no other place to go. One-third were recently hospitalized for mental illness and are not able to return to that place.

Homeless Adu	ts - Month	ly House	old Incom	e		
	\$499 or	\$500-	\$750-	\$1,000-	\$1,500	Total
	less	\$749	\$999	\$1,499	+	
Quadrant 1 Total	67	19	3	1	1	91
Quadrant 1 Percent	74%	21%	3%	1%	1%	
Quadrant 2 Total	22	10	2	0	0	34
Quadrant 2 Percent	65%	29%	6%	0%	0%	
Quadrant 3 Total	10	3	0	0	0	13
Quadrant 3 Percent	77%	23%	0%	0%	0%	
Quadrant 4 Total	7	5	1	0	0	13
Quadrant 4 Percent	54%	38%	8%	0%	0%	
Homeless Adults TOTAL	106	37	6	1	1	151
Homeless Adults PERCENT	70%	25%	4%	1%	1%	
Unsheltered Homeles	s Adults -]	Monthly H	Household			
	\$499 or	\$500-	\$750-	\$1,000-	\$1,500	Total
	less	\$749	\$999	\$1,499	+	
Quadrant 1 Total	21	2	1	0	0	24
Quadrant 1 Percent	88%	8%	4%	0%	0%	
Quadrant 2 Total	7	0	1	0	0	8
Quadrant 2 Percent	88%	0%	13%	0%	0%	
Quadrant 3 Total	11	3	1	1	0	16
Quadrant 3 Percent	69%	19%	6%	6%	0%	
Quadrant 4 Total	5	2	0	0	0	7
Quadrant 4 Percent	71%	29%	0%	0%	0%	
Unsheltered Homeless Adults TOTAL	44	7	3	1	0	55
Unsheltered Homeless Adults PERCENT	80%	13%	5%	2%	0%	
Near-Homeless A	dults - Mor	nthly Hou	sehold Inc	ome		
	\$499 or	\$500-	\$750-	\$1,000-	\$1,500	Total
	less	\$749	\$999	\$1,499	+	
Quadrant 1 Total	83	27	10	2	1	123
Quadrant 1 Percent	67%	22%	8%	2%	1%	
Quadrant 2 Total	70	6	4	0	0	80
Quadrant 2 Percent	88%	8%	5%	0%	0%	
Quadrant 3 Total	18	6	4	1	2	31
Quadrant 3 Percent	58%	19%	13%	3%	6%	
Quadrant 4 Total	38	6	4	2	0	50
Ouadrant 4 Percent	76%	12%	8%	4%	0%	
Near-Homeless Adults TOTAL	209	45	22	5	3	284
Near-Homeless Adults PERCENT	74%	16%	8%	2%	1%	

TABLE 5: Monthly Household Income

Amount of Monthly Household Income

Monthly household incomes for homeless adults, unsheltered homeless adults, and nearhomeless adults are <u>significantly lower</u> than for the general population of Maine.



Unsheltered homeless adults had lower monthly incomes than homeless adults and near-homeless adults. Four of five (80%) unsheltered homeless adults earn less than \$500 monthly. This figure is 70% for homeless adults and 74% for near-homeless adults. For all of the samples, more than 90% of the households (average household size of 2.55 to 2.96) earned less than \$9,000 each year. In 1995, 14% of Maine's households earned less than \$10,000 annually. In general, the households surveyed earned no incomes or extremely low incomes relative to the statewide median of \$30,200 regardless of where the household was living.¹⁸ Geographic distribution did not affect this data.

1								Total	
								Severely	
								Cost	
			Total	Total Cost				Burdened	
			Affordable	Burdened				51 -	
	0%	1-30%	0-30%	31-50%	51-80%	81-100%	>100%	100+%	Total
Quadrant 1	7	0	7	1	6	2	5	13	21
row %	33%	0%	33%	5%	29%	10%	24%	62%	
Quadrant 2	0	1	1	0	0	2	5	7	8
row %	0%	13%	13%	0%	0%	25%	63%	88%	
Quadrant 3	3	1	4	2	2	2	6	10	16
row %	19%	6%	25%	13%	13%	13%	38%	63%	
Quadrant 4	3	0	3	0	0	1	2	3	6
row %	50%	0%	50%	0%	0%	17%	33%	50%	
TOTAL	13	2	15	3	8	7	18	33	51
	25%	4%	29%	6%	16%	14%	35%	65%	

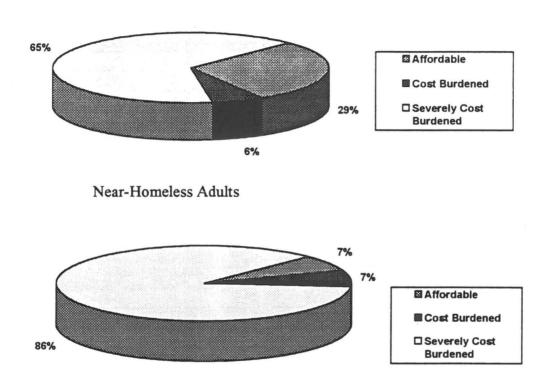
TABLE 6: Unsheltered Homeless Adults - Hous	ng Affordability
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TABLE 7: Near-Homeless Adults - Housing Affordability

								Total	
								Severely	
								Cost	
			Totai	Total Cost				Burdened	
			Affordable	Burdened				51 -	
	0%	1-30%	0-30%	31-50%	51-80%	81-100%	>100%	100+%	Total
Quadrant 1	3	8	11	10	23	12	65	100	121
row %	2%	7%	9%	8%	19%	10%	54%	83%	
Quadrant 2	1	3	4	3	5	9	52	66	73
row %	1%	4%	5%	4%	7%	12%	71%	90%	
Quadrant 3	0	3	3	2	7	5	13	25	30
row %	0%	10%	10%	7%	23%	17%	43%	83%	
Quadrant 4	1	0	1	5	11	4	29	44	50
row %	2%	0%	2%	10%	22%	8%	58%	88%	
TOTAL	2	17	19	20	45	33	157	235	274
	1%	6%	7%	7%	16%	12%	57%	86%	

Housing Affordability

Most unsheltered homeless adults and near-homeless adults are obligated to housing payments which exceed their total incomes.



Unsheltered Adults

Unsheltered homeless adults were staying in more affordable options than near-homeless adults. Twenty-nine percent (29%) of the unsheltered homeless adults spend less than 30% of their income for their housing compared to 7% of the near-homeless. Stated another way, 71% of the unsheltered homeless adults and 93% of the near-homeless are cost burdened and pay more than 30% of their income for their housing. More than half (57%) of the near-homeless are expected to pay more for their housing than their monthly income.

Though housing prices are higher in the high demand areas of the state (Quadrant 1 and Quadrant 3), the percentage of households experiencing severe cost burden does not vary greatly among geographic regions. However, the higher costs of housing in the high demand areas of the state creates a higher gap beyond 100% of the household's income.

Though a higher percentage of near-homeless adults live in mobile homes and single family homes in cases where the housing is affordable, most still live in multifamily buildings. Including all housing types, three in five households are in a rental situation. The median income for the household is \$480 with a median housing cost of \$132 each month.

Homeless Adults - Reasons for Homelessness								
	Quad 1 Quad 2 Quad 3 Quad 4 TOTAL							
Substance Abuse	104	12	7	13	136	28%		
Housing Affordability	28	21	16	12	77	16%		
Family Conflict	21	16	12	12	61	13%		
Mental Illness	22	14	4	2	42	9%		
Unemployment	17	14	3	10	44	9%		
Family Violence	16	2	8	12	38	8%		
Relocation	20	8	9	3	40	8%		
Transient	10	14	2	3	29	6%		
Eviction	4	1	2	1	8	2%		
Fire	2	0	0	0	2	<1%		
Neighborhood Violence	1	0	0	0	1	<1%		
Locked Out of Home	1	0	0	0	1	<1%		
Respite	1	1	0	0	2	<1%		
Seasonal Employment	1	2	0	0	3	<1%		
Family Illness	0	1	0	1	2	<1%		
No Transportation	0	1	0	0	1	<1%		
Released From Hospital	0	0	1	0	1	<1%		
TOTAL	248	107	64	69	488			

TABLE 8: Reasons for Homelessness

Reasons for Homelessness

Substance abuse, family conflict, family violence, and housing affordability play a major role in the transition to homelessness for adults in Maine.

Substance abuse was the most often mentioned reason for homelessness among adults in shelters (28%). The rural nature of Maine may mean greater barriers for the treatment of substance abuse such as transportation and financial resources.¹⁹

One in five (21%) sheltered adults mentioned family conflict or family violence as a reason for homelessness. During the 1990's greater numbers of domestic assault victims reported the crimes to police. In 1992, nearly 40% of the reported assaults in Maine were identified as occurring between household or family members. Since 1990, the number of domestic assault victims served in Maine has increased 25%, the number of sexual assault victims served has increased 30%.²⁰

Sixteen percent (16%) of the adults who were in emergency shelter cited housing affordability as a reason for their homelessness. This research indicates that 71% of the unsheltered homeless adults and 93% of the near-homeless adults are cost burdened (pay more than 30% of their income for their housing), yet only 16% of the adults in shelter mention housing affordability as a the cause of homelessness.

Mental illness was mentioned 9% of the time for adults who were homeless.

One should exercise caution in interpreting the findings for some measures as the data on consumer characteristics are widely based on a self-reporting system. We know, for example, that issues such as domestic violence, substance abuse, or mental illness are difficult for some people to self-report. Therefore, the data probably underestimates the incidence of these problems.

Homeless Adults - Living Arrangement for Past Six Months								
	Quad 1	Quad 2	Quad 3	Quad 4	TOTAL	Percent		
Shelters	59	25	10	16	110	22%		
With Friends	46	23	15	12	96	19%		
With Family	26	16	12	22	76	15%		
Streets	58	12	3	5	78	15%		
Own Apartment	37	24	4	11	76	15%		
Own Home	3	3	12	9	27	5%		
Corrections	3	3	1	3	10	2%		
Tent	3	3	1	2	9	2%		
Hospital	5	2	2	2	11	2%		
Other	5	3	3	4	15	3%		
TOTAL	246	114	63	86	509			

TABLE 9: Living Arrangement

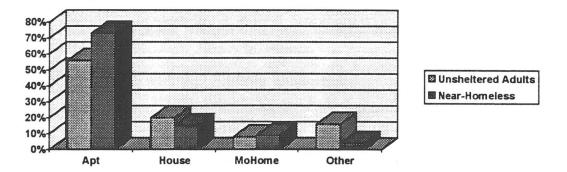
Unsheltered Homeless Adults - Place								
	Apartment	House	Mobile	Other	Total			
			Home					
Quadrant 1 Total	16	6	1	4	27			
Quadrant 1 Percent	59%	22%	4%	15%				
Quadrant 2 Total	9	0	1	0	10			
Quadrant 2 Percent	90%	0%	10%	0%				
Quadrant 3 Total	5	6	2	4	17			
Quadrant 3 Percent	29%	35%	12%	24%				
Quadrant 4 Total	4	0	1	2	7			
Quadrant 4 Percent	57%	0%	14%	29%				
Unsheltered Homeless Adults TOTAL	34	12	5	10	61			
Unsheltered Homeless Adults PERCENT	56%	20%	8%	16%				

Nea	ar-Homeless Adu	lts - Place			
	Apartment	House	Mobile	Other	Total
			Home		
Quadrant 1 Total	119	19	3	1	142
Quadrant 1 Percent	84%	13%	2%	1%	
Quadrant 2 Total	66	9	0	10	85
Quadrant 2 Percent	78%	11%	0%	12%	
Quadrant 3 Total	11	9	9	1	30
Quadrant 3 Percent	37%	30%	30%	3%	
Quadrant 4 Total	29	9	15	0	53
Quadrant 4 Percent	55%	17%	28%	0%	
Near-Homeless Adults TOTAL	225	46	27	12	310
Near-Homeless Adults PERCENT	73%	15%	9%	4%	

Characteristics of the Housing

Place of Residence

Most near-homeless adults live in apartment units, though the tendency is higher for urban areas of Maine.



Nearly three-fourths (73%) of the near-homeless population were staying in apartments at the time of the survey. A much higher proportion of near-homeless respondents from Quadrant 1 and Quadrant 2 (the urban areas of Maine) reside in apartments. Eighty-one percent (81%) of the urban respondents who were near-homeless lived in multifamily housing compared to 48% for the rural areas of Maine.

For Quadrant 3 and Quadrant 4, the rural areas of Maine, slightly more than half (51%) of the respondents live in single family or mobile homes compared to only 14% in the urban areas of the state, though most are still in a rental situation. A full 69% of the single family and mobile home units occupied by near-homeless people are being rented.

The urban areas of the state also reported a higher percentage of "other" housing options occupied by near-homeless persons such as rooming houses and group homes.

Unsheltered homeless adults were more likely to live in single family homes (20% vs. 13%) and were more likely to live in "other" places (16% vs. 5%) than the near-homeless population.

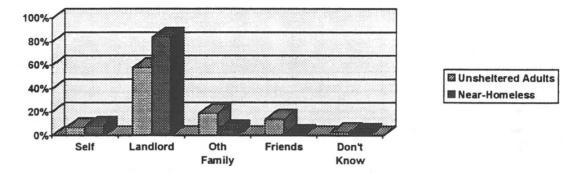
Adults living in shelters report a higher percentage (40%) of persons who had resided on the streets, or in cars, tents, or vacant buildings for the prior six months to shelter admission.

Unsheltered He	omeless A	dults - Own	er of Place	;		
	Self	Landlord	Other Family	Friends	Don't Know	Total
Quadrant 1 Total	1	13	7	5	0	26
Quadrant 1 Percent	4%	50%	27%	19%	0%	
Quadrant 2 Total	0	8	0	1	1	10
Quadrant 2 Percent	0%	80%	0%	10%	10%	
Quadrant 3 Total	3	8	4	1	1	17
Quadrant 3 Percent	18%	47%	24%	6%	6%	
Quadrant 4 Total	0	5	0	1	0	6
Quadrant 4 Percent	0%	83%	0%	17%	0%	
Unsheltered Homeless Adults TOTAL	4	34	11	8	2	59
Unsheltered Homeless Adults PERCENT	7%	58%	19%	14%	3%	
Near-Home	less Adul	ts - Owner o	f Place			
	Self	Landlord	Other Family	Friends	Don't Know	Total
Quadrant 1 Total	9	123	7	1	4	144
Quadrant 1 Percent	6%	85%	5%	1%	3%	
Quadrant 2 Total	1	79	4	0	1	85
Quadrant 2 Percent	1%	93%	5%	0%	1%	
Quadrant 3 Total	4	23	2	0	1	30
Quadrant 3 Percent	13%	77%	7%	0%	3%	
Quadrant 4 Total	10	38	4	1	0	53
Quadrant 4 Percent	19%	72%	8%	2%	0%	
Near-Homeless Adults TOTAL	24	263	17	2	6	312
Near-Homeless Adults PERCENT	8%	84%	5%	1%	2%	

TABLE 10: Owner of Place

Owner of Place

A substantial majority of the near-homeless persons report that a landlord owns the place where they are staying.



Only 8% of the near-homeless population own their housing. A higher percentage of nearhomeless households in the rural quadrants 3 and 4 (17%) own their housing compared to 4% in the urban areas of Maine. Eighty-four percent (84%) of the near-homeless respondents report that a landlord owns the place in which they are staying.

Living with family or friends was the living arrangement for 34% of the homeless population just prior to their admission to emergency shelter. One-third (33%) of the unsheltered homeless adults were living with other family members and friends compared to less than 6% of the near-homeless respondents. Overall, 3% of the survey respondents did not know who owned the place where they were staying.

Unsheltered Ho	meless A	dults - C	ost of Ho	using			
	\$0	\$1-	\$200-	\$300-	\$400-	\$500	Total
		\$199	\$299	\$399	499	+	
Quadrant 1 Total	9	1	1	4	7	3	25
Quadrant 1 Percent	36%	4%	4%	16%	28%	12%	
Quadrant 2 Total	0	1	2	5	1	1	10
Quadrant 2 Percent	0%	10%	20%	50%	10%	10%	
Quadrant 3 Total	3	2	1	4	5	2	17
Quadrant 3 Percent	18%	12%	6%	24%	29%	20%	
Quadrant 4 Total	3	0	1	2	0	0	6
Quadrant 4 Percent	50%	0%	17%	33%	0%	0%	
Unsheltered Homeless Adults TOTAL	15	4	5	15	13	6	58
Unsheltered Homeless Adults PERCENT	26%	7%	9%	26%	22%	10%	
Near-Homel	ess Adul	ts - Cost	of Housin	g			
	\$0	\$1-	\$200-	\$300-	\$400-	\$500	Total
		\$199	\$299	\$399	499	+	
Quadrant 1 Total	3	11	12	44	49	26	145
Quadrant 1 Percent	2%	8%	8%	30%	34%	18%	
Quadrant 2 Total	5	15	24	21	10	5	80
Quadrant 2 Percent	6%	19%	30%	26%	13%	6%	
Quadrant 3 Total	4	1	5	7	8	9	34
Quadrant 3 Percent	12%	3%	15%	21%	24%	11%	
Quadrant 4 Total	3	5	9	27	7	2	53
Quadrant 4 Percent	6%	9%	17%	51%	13%	4%	
Near-Homeless Adults TOTAL	15	32	50	99	74	42	312
Near-Homeless Adults PERCENT	5%	10%	16%	32%	24%	13%	

TABLE 11: Cost of Housing

Housing Cost

More than half (57%) of the near-homeless population are expected to pay more for their housing than their monthly income

Only 29% of the unsheltered homeless adults and 7% of the near-homeless adults are living in affordable housing situations, where their monthly housing costs consume less than 30% of their monthly income.

Unsheltered homeless adults pay significantly less for their housing than near-homeless persons. Twenty-six percent (26%) of the unsheltered homeless adults pay nothing for their housing compared to 5% of the near-homeless population. This is, in part, due to the high percentage of unsheltered homeless adults who live with other family members and friends. Three-fourths of the unsheltered homeless adults who pay nothing for their housing were staying with family or friends.

	Median Cost	Average Cost
Quadrant 1	\$400	\$367
Quadrant 2	\$260	\$287
Quadrant 3	\$350	\$335
Quadrant 4	\$320	\$284
State	\$340	\$328

The high demand areas of the state (Quadrant 1 and Quadrant 3) have higher housing costs:

Overcrowded Conditions

Unsheltered homeless adults and near-homeless people are more likely to live in overcrowded conditions than the general population of Maine.

Four percent (4%) of renter-occupied housing units and 2% of owner-occupied housing units were overcrowded for an overall rate of 2.6% of households living in overcrowded conditions.²¹

Sixteen percent (16%) of the unsheltered homeless adults and 6% of the near-homeless population live in overcrowded conditions. Again, the high number of unsheltered homeless adults living with family and friends contributes to the higher rate of overcrowded conditions. Quadrant 3 (high demand, small communities) exhibits a higher percentage of its households living in overcrowded conditions.

Housing Quality

Unsheltered homeless adults indicated a deficiency in housing condition at the place they were staying 4% of the time, primarily a lack of drinking water, hot water, heat, and electricity problems. Near-homeless adults indicated a housing quality deficiency 2% of the time, primarily electricity problems and the lack of hot water. Nearly 75% of the housing problems were in apartments where the respondents were paying, on average, \$430 each month. Comparative data for the state of Maine is not available.

Gaps in Service Delivery

The survey provided a means for respondents to self-report a need for a number of social services, indicate whether the services were used, and also indicate if they were unable to secure a service to meet an identified needs ("couldn't get"). "Couldn't get" responses were interpreted as gaps in the service delivery system.

Overall, respondents most frequently indicated the need for financial assistance (22%), dental (20%), and permanent housing (18%). Respondents in the urban areas ranked their top three service needs as dental (22%), financial assistance (21%) and permanent housing (19%). Rural respondents most often mentioned financial assistance (22%), fuel assistance (20%), medical (20%), and permanent housing (17%).

For the sample, the most often used services were food stamps (39%), medical (26%), and financial assistance (17%). The urban respondents indicated a similar ranking. Rural respondents also reported food stamps and medical as their most used services, but indicated that fuel assistance was the third most often used service.

Of the respondents who stated a need for a service but did not use the service, 25% of the services were not used because they "couldn't get". For the majority of the time, services were not used for reasons other than a lack of availability. Most often mentioned "couldn't get" as a reason for not using the services needed included:

Most Often Mentioned	Sample	Urban Areas	Rural Areas
# 1	Medical	Medical	Food Stamps
# 2	Education	Education	Eyeglasses
# 3	Dental	Financial	Dental

The data appears to indicate that respondents in Quadrant 1 may have more needs and use more services than respondents in other quadrants. Respondents from Quadrant 3 and Quadrant 4 (rural areas) report less frequency of service use, but did not indicate that "couldn't get" was the reason. The incidence rate of reporting "couldn't get" was consistent throughout all four quadrants.

Conclusion and Summary

When asked "Why are you coming for help today?" 51% of the responses highlighted the need for rental assistance. An additional 16% indicated the need for assistance with electricity and fuel bills. Other mentioned the needs for personal hygiene items such as toilet paper, shampoo, and diapers for their children. And others mentioned the need for medications and food.

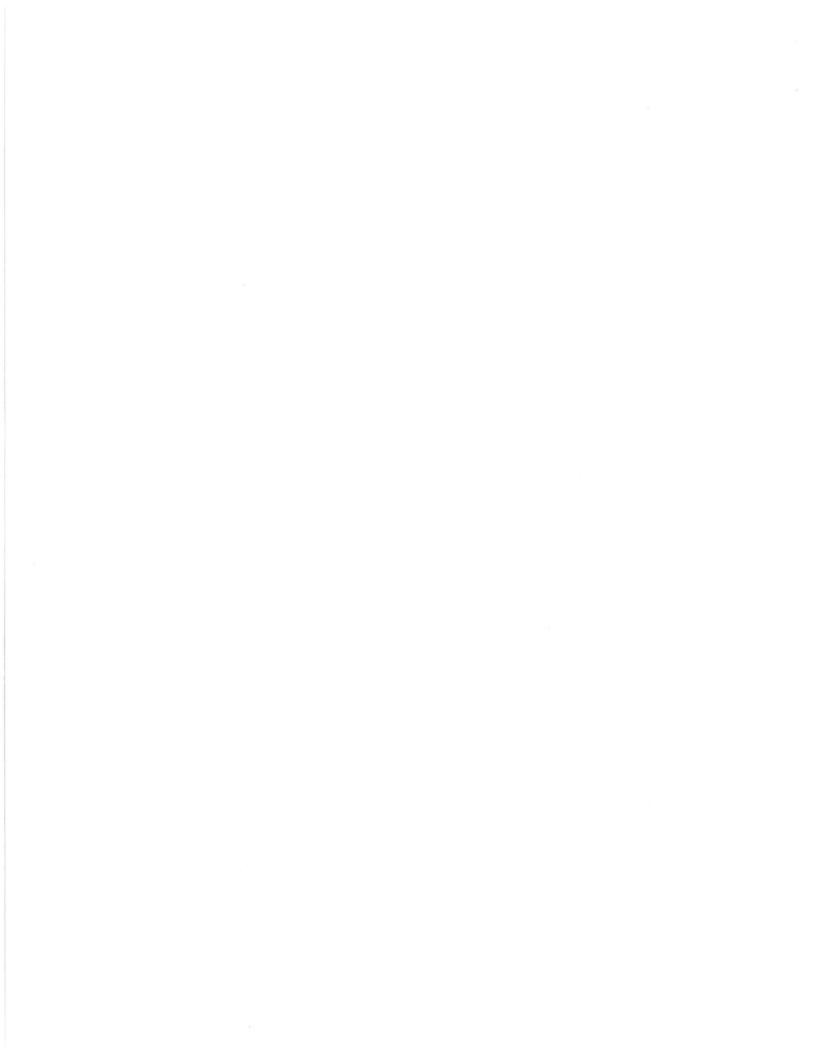
We can reasonably conclude that the characteristics of the people in emergency shelter and on the edge of homelessness are virtually identical. They are young, uneducated, and earn very low incomes. The primary difference is that persons who are homeless and some of the unsheltered homeless adults are in affordable housing situations because they are in shelters or live with family members or friends. But while housing affordability is a major problem for the respondents of this survey (93% are cost burdened), persons in shelter more often mention substance abuse and family violence or conflict as reasons for their plight.

The findings of this research point out that the solutions to the problem of homelessness will require more than simply providing adequate and affordable permanent shelter. Social, economic, and substance abuse problems run rampant through the population sample. The picture is remarkably consistent throughout all of Maine, in large cities and small towns. The unemployment rate, the housing market vacancy rate, and the median income for the region do not seem to make much difference, though costs and overcrowding problems are slightly higher in high-cost areas. These people are at the margin, virtually unable to negotiate conventional labor market and housing market transactions, regardless of the prevailing conditions. In this respect, homelessness is first a social problem, even before it is a housing problem.

Every city and town in Maine has its share of households living in substandard housing conditions, in structures with major physical deficiencies, and in campers and buses. Every town also has its share of households with no place of their own, shuffling between the homes of family members and friends. We can estimate the number of different <u>adults</u> that will stay in shelter (approximately 350-400 per month) and the number of different households that will inquire about emergency assistance and may meet the HUD definition of homelessness (approximately 450 households or 900 persons per month). What we have been unable to do is count persons who are homeless and are unable and/or unwilling to ask for assistance.

It is hoped that the information provided in this report will serve as a baseline for future research efforts. The structure is in place to study the population of people in emergency shelters and those temporarily housed by local providers in hotels, safe homes, and county jails. What causes their delicate balance to break? Why did they drop out of school? When was the last time they were employed? Why are they currently unemployed? What are the obstacles to getting the services they need such as dental work, eyeglasses, and education? What are the differences between people who have an isolated episode of homelessness and those who are chronically homeless?

The challenge is to develop prevention programs rather than remedial programs; to create a vaccine while continuing to treat the symptoms.



APPENDIX A



Participating Points of Contact

The Maine Housing Technical Assistance Consortium (MHTAC) thanks the following for their participation in this research project.

Augusta Housing Authority Biddeford Housing Authority Brewer Housing Authority Cumberland Housing Authority Fort Fairfield Housing Authority Portland Housing Authority Presque Isle Housing Authority Sanford Housing Authority South Portland Housing Authority Van Buren Housing Authority Westbrook Housing Authority

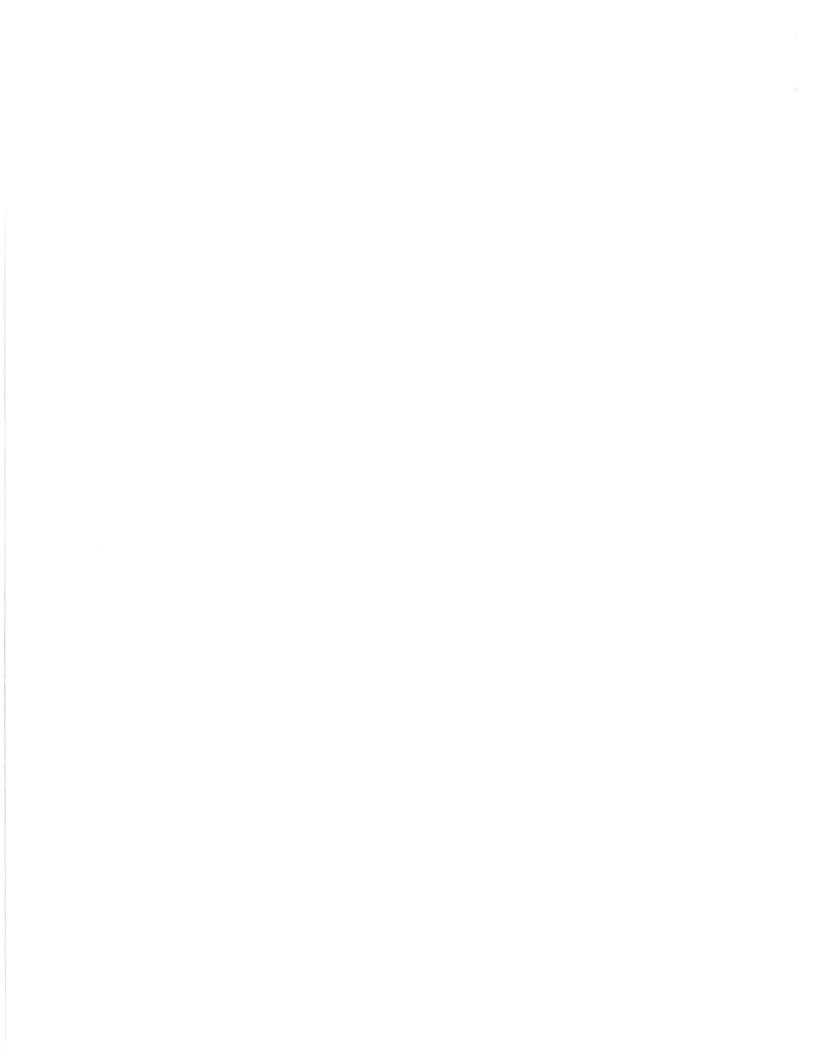
Aroostook County Community Action Program Community Concepts, Inc. Community Resource Center in Portland Kennebec Valley Community Action Program Mid-Coast Human Resources Council Waldo County Committee for Social Action York County Community Action

The cities and towns of:

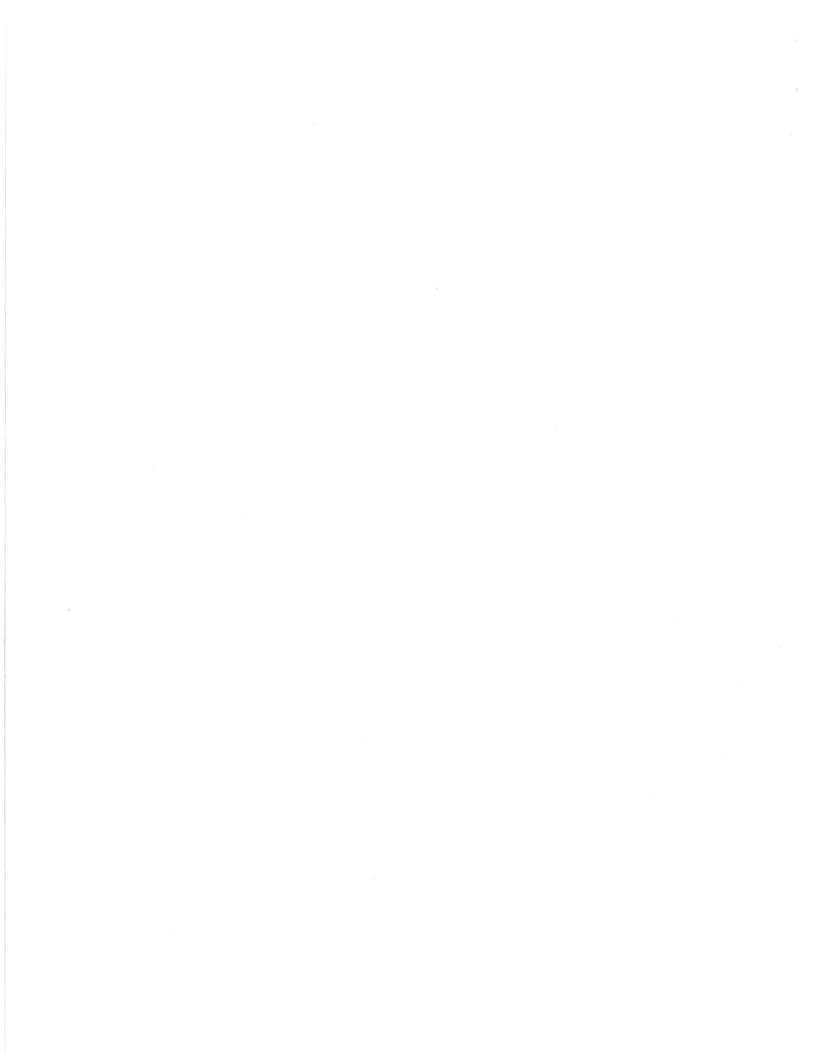
Arundel Augusta Bangor Bath Belfast Benton Biddeford **Boothbay Harbor** Bridgton Buxton Camden Cape Elizabeth Clinton Corinna Cumberland Dover-Foxcroft Edinburg Ellsworth

Farmingdale Fort Kent Friendship Gardiner Gorham Guilford Hodgdon **Island Falls** Isleboro Jackman Kezar Falls Lee Lewiston Lincoln Lincolnville Littleton Locke Mills Madawaska

Millinocket Monson Morrill Newport New Sharon North Berwick Old Orchard Beach Old Town Orono Otisfield Oxford Paris Patten Pittston Portland Presque Isle Rockport (more)



Rumford Saco Sanford Shapleigh Sherman South Portland St. Albans St. George Strong Thomaston Topsham Unity Wade Waldoboro Warren Waterville Wells Westbrook Westfield Wilton Winslow Winthrop Woodland Woolwich Five Other Cities and Towns That Could Not Be Identified



APPENDIX B

Quadrant 1 : High Demand Large Communities

(URBAN)

	Population	GA Persons Served	MHTAC Responses
		% of State Each	
		Month	
Portland	63,907		
South Portland	23,502		
Brunswick	20,732		
Sanford	20,525		
Biddeford	20,293		
Westbrook	16,245		
Saco	15,620		
Windham	13,179		
Scarborough	12,333		
Gorham	12,227		
TOTAL	218,563		
PERCENT OF STATE	17.8%	34 %	45 %

Quadrant 2 : Low Demand Large Communities

(URBAN)

	Population	GA Persons Served % of State Each Month	MHTAC Responses
Lewiston	38,652		
Bangor	33,301		
Auburn	23,854		
Augusta	21,434		
Waterville	17,028		
Presque Isle	10,496		
Orono	10,432		-
Bath	10,104		
TOTAL	165,301		
PERCENT OF STATE	13.5%	16%	26%

(RURAL)

Quadrant 3 : High Demand Small Communities

Remainder Of:	Population	GA Persons Served % of State Each Month	MHTAC Responses
York	108,149		
Cumberland	81,010		
Knox	36,310		
Lincoln	30,357		
Sagadahoc	23,431		
Hancock	46,948		
TOTAL	326,205		
PERCENT OF STATE	26.5%	12%	13%

Quadrant 4 : Low Demand Small Communities

Remainder Of:	Population	GA Persons Served % of State Each Month	MHTAC Responses
Oxford	52,602	Within	
Franklin	29,008		
Piscataquis	18,653		
Penobscot	102,868		
Somerset	49,767		
Aroostook	76,440		
Washington	35,308		
Waldo	33,018		
Kennebec	77,442		
Androscoggin	42,753		
TOTAL	517,859		
PERCENT OF STATE	42.2%	38%	16%

(RURAL)

 Age:
 Sex:
 Female / Male
 Education: (Highest Grade Completed):

What town are you living in? _____

	Yes	No
Are you being evicted from your place?		
If you are being evicted, do you have another place to go other than a shelter or the street?		
Have you recently been hospitalized for mental health services?		
If you have been, do you have another place to go other than a shelter or the street?		
Are you homeless and not staying in a shelter?		

In what type of place are you now staying?: (choose only one)

Apartment	Shelter			Car
House	Vacant E	-	And the second se	Hotel/Motel
Mobile Home	Seasonal	Camp or Camper		Other:
Hospital				
How many bedrooms does	the place have? _			
Who owns it?				
Self Landlor	d Othe	r Family Member	Friend	Don't Know
		0		
How much is your monthly	rent or mortgage			
How many people are livin	a with you in the	alaaa waana waxaa aha	staving part?	(count or come)
How many people are living	g with you in the p	place where you are	e staying now:	(count everyone)
	Nobody			
	-	Many? (nlassa si	rala $(1 2 2 4)$	5.1
		ow Many? (please cir		
0	Inderen How N	Aany? (please circle):	1 2 3 4 3)+
The land have seen been in	that place?			
How long have you been in	that place.			
l month or less	1 - 6 months	6 - 12 month		More than 1 year
		0 - 12 monu		More than 1 year

Amount of household monthly income: (please do not include Food Stamps and count the money earned by everyone that helps pay the bills) \$_____

	YES	NO	DON'T KNOW
Does the place you're staying have toilets that work?			
Is there running water?			
Can you drink the water?			
Do you have hot water?			
Does the heat work?			
Does the electricity work properly?			
Does the place have a problem like lead paint, asbestos, or radon?			

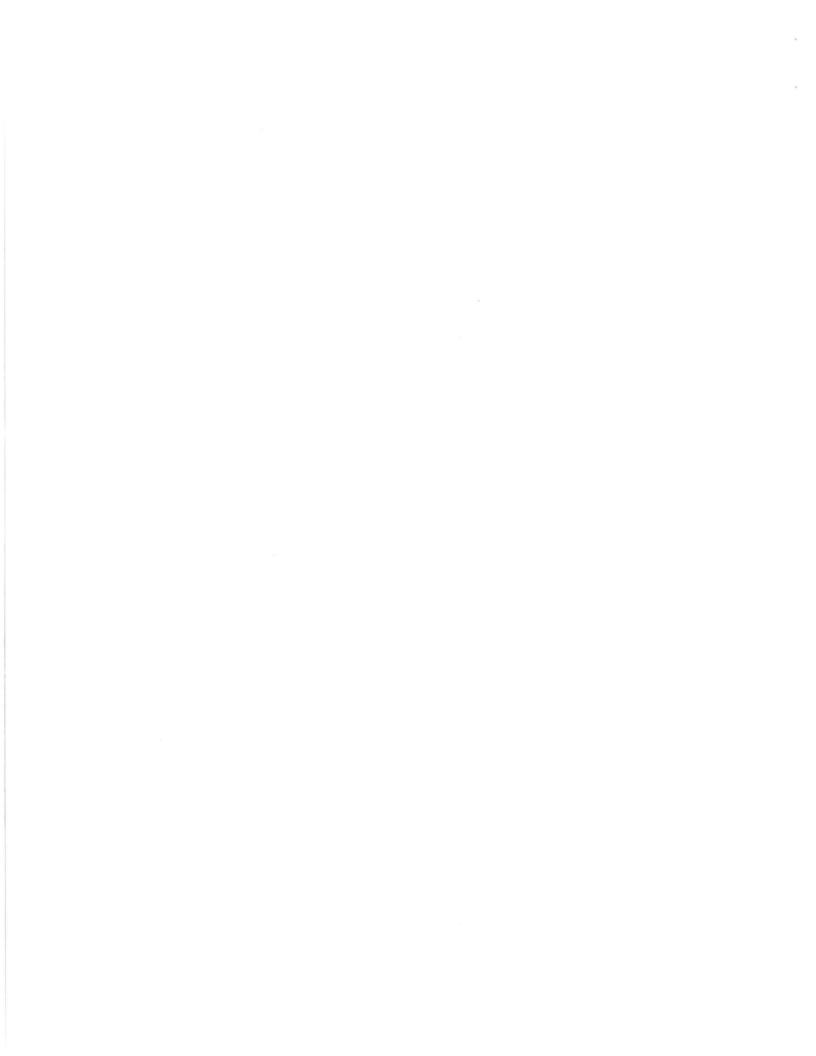
Have you or any member of your household needed any of the following and <u>not</u> been able to get them in the past year? (check all that apply)

Service	Needed	Used	Couldn't Get	Service	Needed	Used	Couldn't Get
Emergency Shelter				Mental Health Services			
Food Stamps				Fuel Assistance			
Medical				Substance Abuse Services			
Educational				Clothing			
Dental				Transportation			
Permanent Housing				Job Training			
Financial Assistance				Eyeglasses			

Why are you coming for help today?

Thank you for your time!

APPENDIX C



Notes to Tables

TABLE 1: Age

Homeless Adults: Maine State Housing Authority; July 1995 Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996

TABLE 2: Education

Homeless Adults: Maine State Housing Authority; July 1995 Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996

TABLE 3: Household Size

Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996

TABLE 4: Duration of Residency

Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996

TABLE 5: Monthly Household Income

Homeless Adults: Maine State Housing Authority; July 1995 Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996

- TABLE 6: Housing Affordability: Unsheltered Homeless Adults Unsheltered Homeless Adults: MHTAC Survey; March 1996
- TABLE 7: Housing Affordability: Near-Homeless Adults Near-Homeless Adults: MHTAC Survey; March 1996

TABLE 8: Reasons for Homelessness

Homeless Adults: Maine State Housing Authority; July 1995

TABLE 9: Living Arrangement

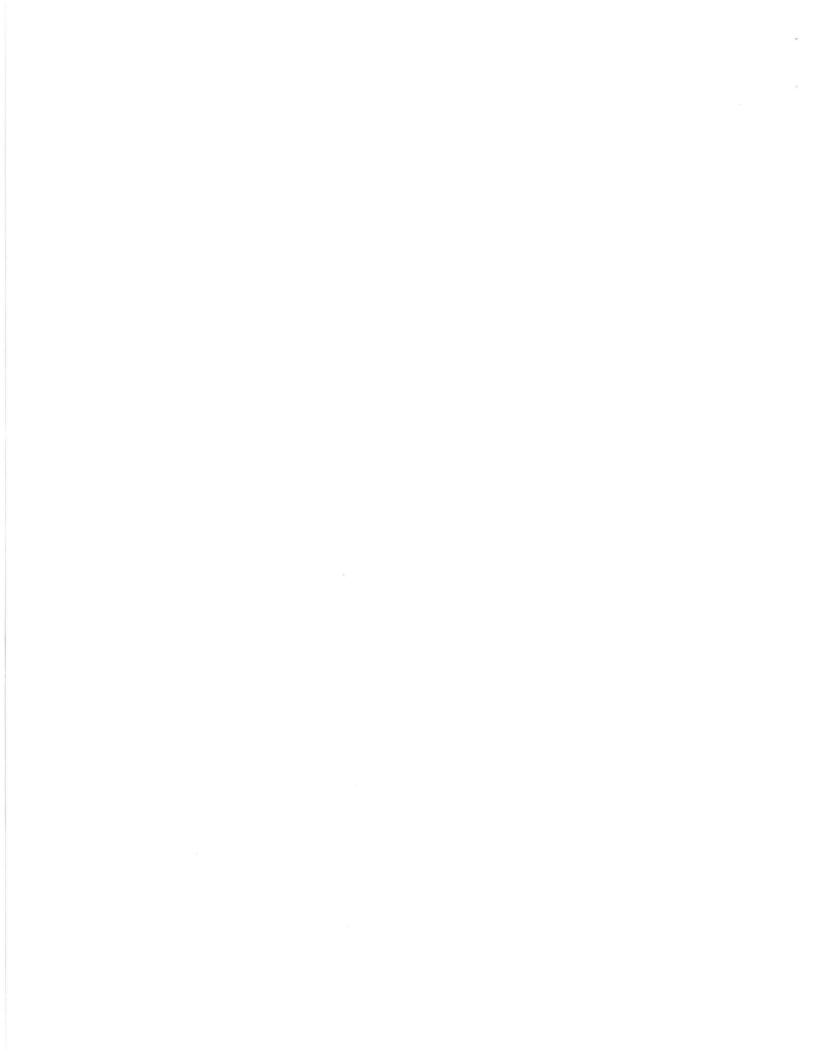
Homeless Adults: Maine State Housing Authority; July 1995 Unsheltered Homeless Adults: MIHTAC Survey; March 1996 Near-Homeless Adults: MIHTAC Survey; March 1996

TABLE 10: Owner of Place

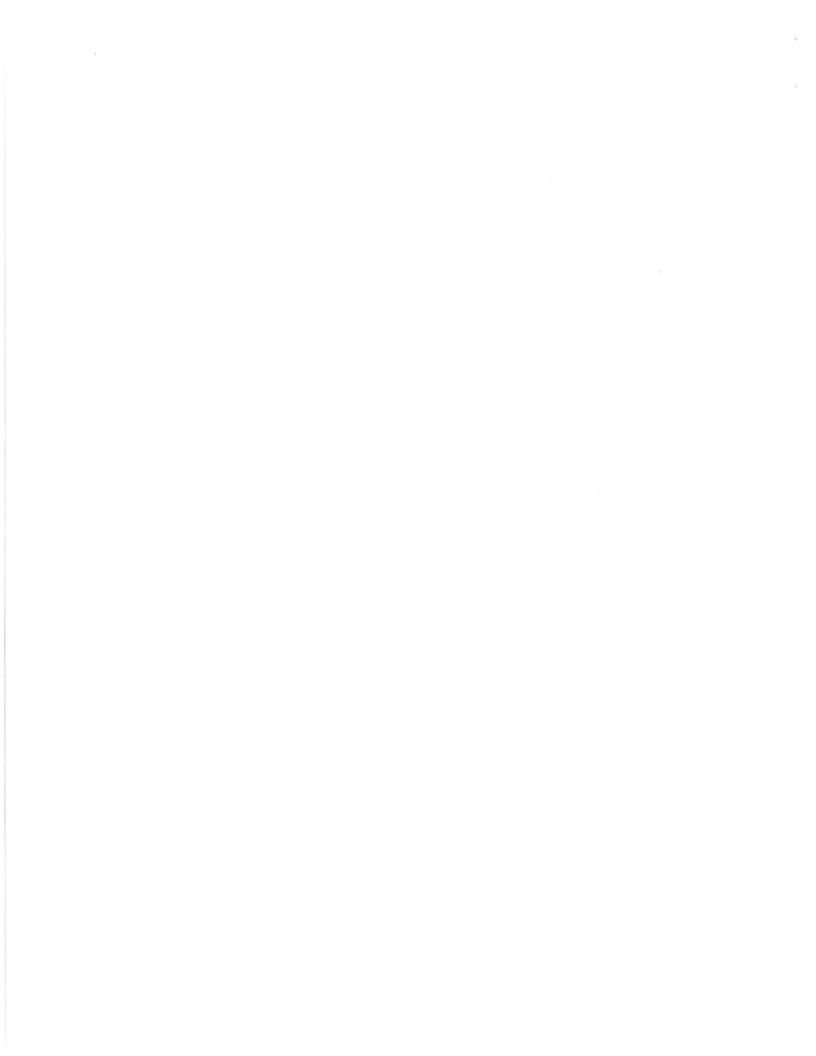
Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996

TABLE 11: Cost of Housing

Unsheltered Homeless Adults: MHTAC Survey; March 1996 Near-Homeless Adults: MHTAC Survey; March 1996



APPENDIX D



End Notes

- ¹ U.S. Bureau of Census. Information provided by Maine State Planning Office.
- ² Maine Department of Labor.
- ³ Maine Department of Labor.
- ⁴ Maine State Planning Office, Maine Department of Labor.
- ⁵ Maine Health Care Reform Commission; June 1995.
- ⁶ Maine State Planning Office.
- ⁷ Maine Department of Human Services.
- ⁸ Maine Department of Human Services.
- ⁹ Maine Department of Human Services.
- ¹⁰ <u>Maine's Families: Poverty Despite Work;</u> Center on Budget and Policy Priorities; 1996.
- ¹¹ Maine State Housing Authority.
- ¹² Claritas, Inc.; 1996.
- ¹³ U.S. Bureau of Census (PUMS).
- ¹⁴ Claritas, Inc.; 1996.
- ¹⁵ Claritas, Inc.; 1996.
- ¹⁶ U.S. Bureau of Census (STF 3A).
- ¹⁷ Claritas, Inc.; 1996.
- ¹⁸ Claritas, Inc.; 1996.

¹⁹ <u>State of Maine Alcohol and Drug Use Epidemiology: Using Key Indicators to Assess County</u> and <u>State Needs</u>; Office of Substance Abuse; 1991.

²⁰ Maine Justice Assistance Counciol; Maine Department of Public Safety; 1994.

²¹ U.S. Bureau of Census (STF 3A).

