



Spring 2-2000

Homelessness Among Women in Knox County: October-November 1999

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**Appendix D - UNIVERSITY HONORS PROGRAM
SENIOR PROJECT - APPROVAL**

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College: Engineering Department: Mechanical

Faculty Mentor: Dr. Roger Nooe

PROJECT TITLE: Homelessness Among Women in
Knox County ; October - November 1999

I have reviewed this completed senior honors thesis with this student and certify that it is a project commensurate with honors level undergraduate research in this field.

Signed: Roger M Nooe, Faculty Mentor

Date: 2-21-00

Comments (Optional):

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When Will contacted me about the possibility of focusing his senior honors project on homelessness, he expressed interest in a research finding that we had discussed regarding the increased number of women and children who were homeless. A central question raised by service providers was what factors were, (and continue) causing this increase. After discussing possible projects with Will, I was confident that he had the intelligence, sensitivity, and emotional maturity to undertake a project that involved working directly with emergency shelter service providers and homeless individuals and families. These personal characteristics were very important, recognizing the frequent histories of mental illness, substance abuse and domestic violence that one finds among the homeless. Will's study involved interviews with thirty two homeless women at four emergency shelters. The data collected contribute to understanding some of the difficulties encountered by these women, particularly the task of trying to work and provide child care with few supportive resources. It also offers some early examination of welfare reform. I have asked Will to share his findings with the Knoxville Coalition for the Homeless and he will do so at a spring meeting. This project reflects an ongoing commitment to improving the quality of life for others. I expect Will to distinguish himself as an engineer and also in community service leadership.

Women in Knox County Homeless Shelters

October-November 1999

**Conducted by
Will Martin**

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Homelessness Among Women in Knox County Shelters

Abstract

Recent studies by the National Coalition for the Homeless have indicated that homelessness among families is increasing. A 1996 study says that families with children constitute almost 40% of people who become homeless. This trend has been observed in Knoxville as well, particularly in the shelters. In an effort to determine the causes of this occurrence, the Knoxville Coalition for the Homeless has interviewed women in area shelters. The study is particularly intent on ascertaining the contributions of welfare reform, the “one strike and you’re out” rule of public housing and delinquent or non-existent child support payments to this problem. Over the course of two months, women at selected shelters were interviewed with the purpose to discover how the previously mentioned factors affect them. The possibility was allowed for other reasons to emerge during the interviews. By combining an analysis of the answers given in this study with previous studies done by the Knoxville Coalition for the Homeless, it is hoped that solutions will emerge as to how best to reverse the observed trend.

Prologue: Background and Motivation

Beginning in the summer of 1997 and continuing through this past summer, I interned at Service Over Self (SOS), a home repair ministry in Memphis. Prior to serving on the staff, I had volunteered one week a summer for three years. Because SOS specifically seeks to repair homes for those who have limited financial means, I saw firsthand the circumstances brought about by poverty. Through my contact with these homeowners, a special interest in the specific problems facing the less fortunate in our society was kindled. In the fall of 1998, my University Honors Seminar focused on homelessness. Taught by Dr. Roger Nooe from the college of social work, this seminar opened my eyes to a set of problems that is totally different from those I saw experienced by the “housed poor.” At the time, I shared with Dr. Nooe my experiences in Memphis. He extended an invitation to join him in going to different homeless camps. Due to both our schedules, we were unable to do this. However, when it came time for me to choose a senior honors project, I immediately thought of asking Dr. Nooe if he would be willing to advise me on a project concerning homelessness. Not only would this allow me to remain involved in work with the less fortunate, but it also provided a bit of a relief from a schedule that included thirteen hours of engineering classes.

Initially, the project was going to focus on young homeless young adults. This seemed to be an interesting project because it would focus the issue on homeless people my age. My goal was to find any trends in the childhood of these young adults and also see what they saw in their future. In addition, I was hoping to discover if there was any possibility to end their homelessness. In other words, were these homeless young adults destined to become chronic homeless or were they still capable of avoiding that fate?

When I discussed this project with Dr. Nooe, he suggested that there were several factors which would make this project difficult to complete. First, finding young adults would not be easy. Also, at the times I was available to conduct the interviews, I would have an even smaller chance of finding enough interviewees for establish any firm conclusions. In light of this, Dr. Nooe advised me to consider other options, namely performing a study of shelters geared toward determining the reasons for the recent increase of women and children. By patching together several questionnaires he had constructed and adding a few questions to target specific issues, I set out to contact some Knox County shelters and set up meetings with them to establish a time to conduct interviews.

Introduction

Recent observations have led social workers to believe that there has been a large jump in the number of women and children in Knox County homeless shelters. While no hard figures have been collected to corroborate this observation, studies show that this problem does exist nationally. A June 1999 study by the National Coalition for the Homeless states, “One of the fastest growing segments of the homeless population is families with children.¹” Furthermore, the study found that “families, single mothers, and children make up the largest group of people who are homeless in rural areas.²” The surge in women and children in homeless shelters, then, cannot be treated as an isolated incident nor as a passing trend.

In an effort to ascertain the causes for the rise in women and children in Knox County shelters, a study was conducted from September 1999 to November 1999. A questionnaire similar to that used in the February 1998 Knoxville Coalition for the Homeless study was used. However, slight modifications were present due to the focus of the study. For each interview, the same basic questionnaire was used, although supplemental questions were asked depending on the answers given. A copy of the questionnaire can be found in *Appendix A*.

Over the course of the study, 32 women were interviewed at four different locations:

1. Volunteers of America
2. Salvation Army Women’s Shelter
3. New Life Inn
4. The Knox Area Rescue Mission

Information on these shelters can be found in the October 1998 study sponsored by the coalition and conducted by Dr. Roger M. Nooe³. While The Knox Area Rescue Mission provides shelter for homeless men, it does have a food line that is open to both men and women. Therefore, interviews were conducted at lunch one day. All interviews were voluntary on the part of the interviewee and no compensation was given for conducting the interviews.

Before the study was commenced, three issues were identified as being likely to cause the observed increase in women and children. These causes are as follows:

1. The “one strike and you’re out rule” of public housing. This rule stipulates that anyone who gets in trouble in public housing or has past criminal behavior is unable to return in the future.
2. Loss of benefits within the past two years. Recent changes in welfare policies may have led to the loss of payments, which are often the sole source of income.
3. Delinquent or non-existent child support payments. Even with welfare checks, it is extremely difficult to support oneself and one’s children. Child support is paid by a parent to supplement the income of the other parent who has the child. If these payments are late or absent, it puts a great strain on the parent with the child.

In addition to the above listed contributing factors, the study sought to discover trends among the women interviewed, including childhood disruptions and demographics.

Demographics

Before beginning the study proper, it is important for the reader to have a firm grasp of the focus of the study. While no names were taken during the interview process to encourage the women to speak openly about various subjects, certain characteristics were obtained. In an effort to introduce the study group, some pertinent demographic information is presented in this section.

Age

Women interviewed fell into a broad age range, with the youngest being 20 and the oldest being 75. *Figure 1* shows that a majority of women fell into the 30-39 age group, with 44 percent being within this range.

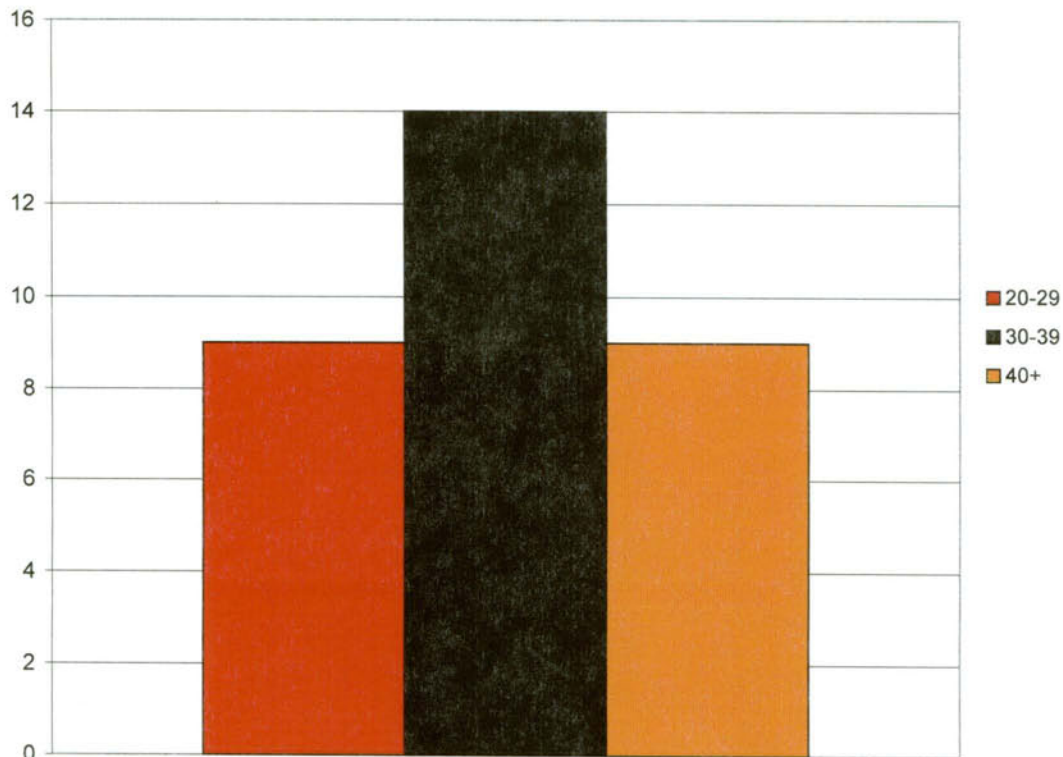


Figure 1. Age of Interviewees

In an effort to compare this study with a subset of the 1996 and 1998 studies by the coalition, the ranges were altered to allow for a homogeneous comparison. With this shuffling, a comparison between the three studies is shown in *Table 1*.

Table 1 Age of Interviewees

Age	1996 Percentage (n=49)	1998 Percentage (n=65)	1999 Percentage (n=32)
Under 18 years	10	6	0
18-30 years	31	19	31
31-60 years	51	69	66
Over 60 years	8	6	3

The percentage of women contained in the largest groups is consistent between the three studies, although the numbers vary slightly. Only in the age group under 18 is there significant deviation from previous studies. However, as can be seen in Figure 1, nine women, or 28 percent, were under 30, a percentage which is close to the number of women under thirty in the two earlier studies.

Origin

Figure 2 represents where the women interviewed were born, with 63 percent being from Tennessee.

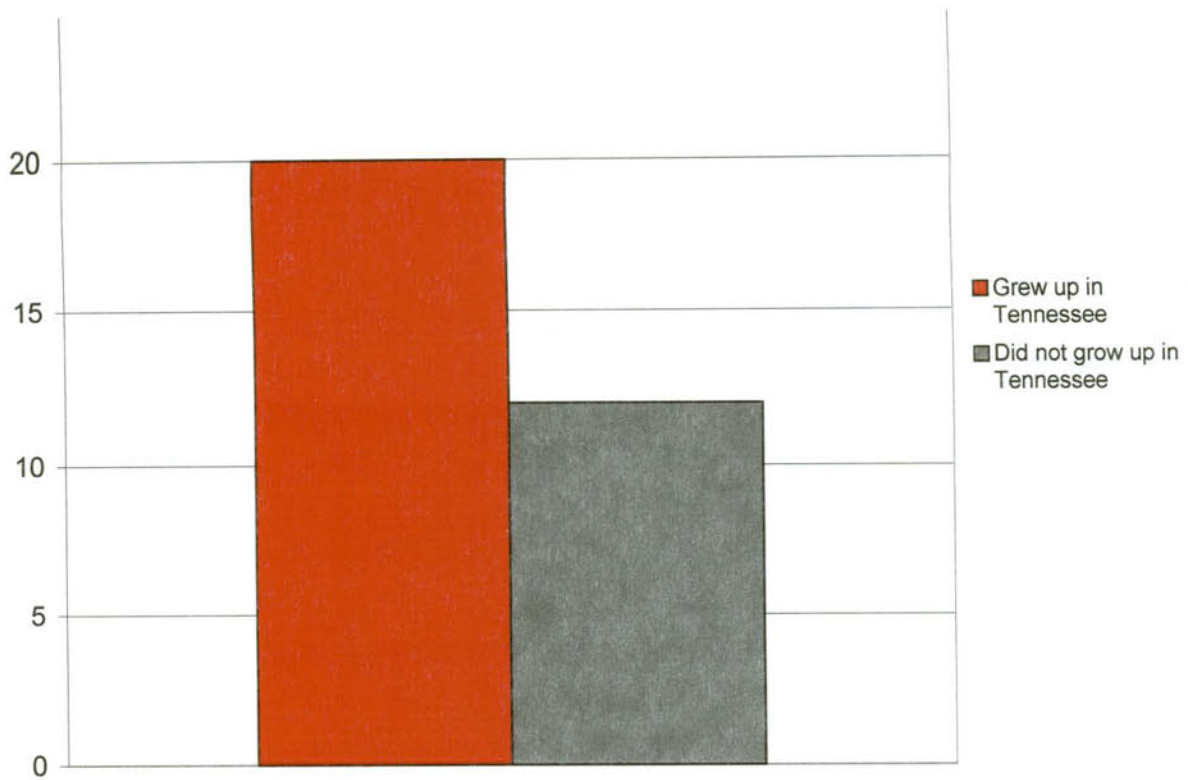


Figure 2. State of Origin

While not reflected in the figure, two women came from both New Jersey and Florida. No other state had more than one native in the survey and all other states were southern states with the exception of Wyoming. As *Table 2* shows, this number of native Tennesseans is higher than in the 1996 and 1998 studies.

Table 2 Subjects Whose Origin is Tennessee

1996 Percentage (n=49)	1998 Percentage (n=65)	1999 Percentage (n=32)
49	48	63

Closely connected to these numbers is the length of stay in Knox County. *Figure 3* reflects that 59 percent of the subjects have been in Knox County for a period greater than three years.

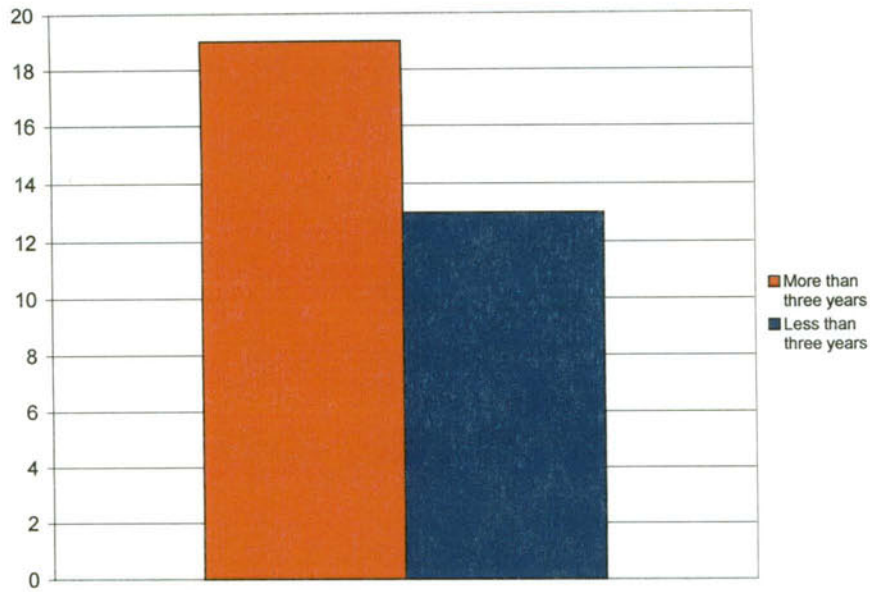


Figure 3. Length of Time in Knox County

This would seem to imply that the population encountered is not a transient population, a conclusion strengthened by the fact that 75 percent of the women interviewed plan to remain in Knox County, as *Figure 4* shows.

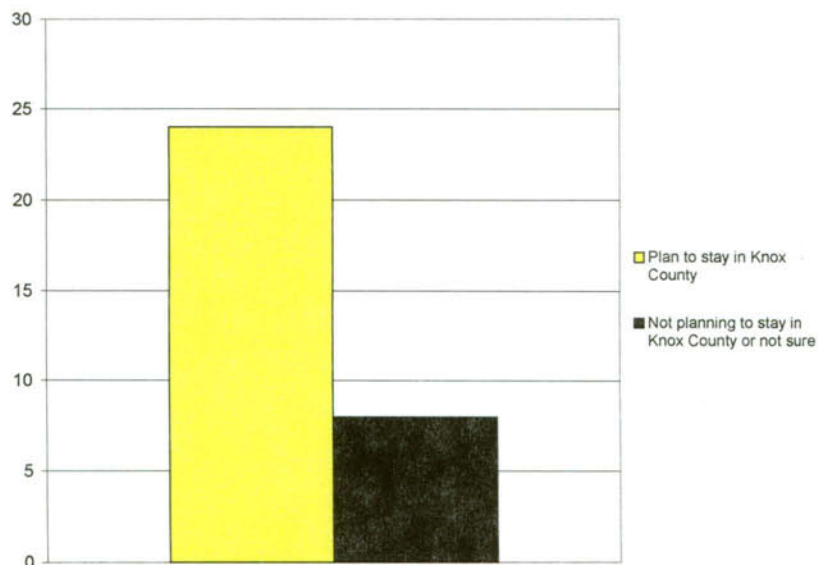


Figure 4. Subjects Planning to Remain in Knox County

While no figures are available for women from the 1996 and 1998 studies, *Table 3* compares the reasons for coming to Knox County for the three studies.

Table 3 Reasons for Coming to Knox County

Reason for Coming to Knox County	1996 Percentage (n=143)	1998 Percentage (n=140)	1999 Percentage (n=32)
Born here	14	19	38
Job or seeking job	14	18	9
To be near friends/family	10	16	13
Family moved here	6	10	9

While the last two categories contain similar numbers, the first two show a great deal of divergence. Employment will be dealt with in a later section of this report. However, the fact that over one third of the women interviewed are native to Knox County strengthens the earlier assumption that a transient population was not being studied. What this leads to is that the problem is not simply going to go away and that the issues raised by this study warrant careful study.

Trends

Whenever one mentions homelessness, there are certain trends that immediately come to mind. In the course of studying homelessness, there are usually certain factors that consistently appear among those interviewed. The issue being dealt with is common characteristics versus popular stereotypes. The popular conception of the homeless may or may not jibe with the actual people who are homeless. Whatever these are referred to, they are commonly prevalent in any homeless study and are often seen as factors that lead to homelessness.

Substance Abuse

Often, substance abuse is associated with homelessness. While the data collected in this area relies totally on the honesty of the interviewee, some information can still be gleaned from the figures. Also, the respondents were free to refuse to answer any question about alcohol and drugs. *Figure 5* is a display of the responses given about substance abuse.

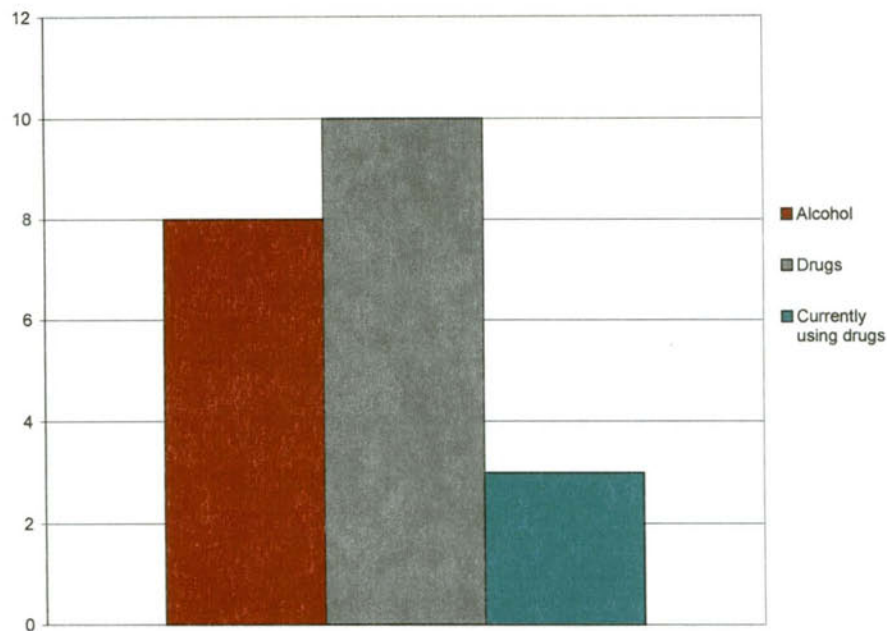


Figure 5. Substance Abuse History

From the figure, it is obvious that substance abuse is not a major issue in this study. Even though 31 percent of those interviewed indicated some drug usage, less than 10 percent said they were currently using drugs. Similarly, alcohol was not a widespread problem; this is supported by the fact only 25 percent of the women in the study admitted to a history of alcohol abuse. Many of those who had used drugs considered their use to be recreation or rebellious in nature, often consisting of trying some as a teenager during a period of experimentation or peer pressure. Of the three women who confessed to being

currently using drugs, two characterized their use as “everyday” and another defined herself as a once-a-month user. As mentioned earlier, many had long since stopped taking drugs, either during their teenage years or more recently. Many who had quit more recently said they had been drug free for more than a year, with one saying it had been nine years since she had a problem with drugs. Perhaps a more telling statistic regarding the minor effect of drug use on the current homeless episode can be found in the fact that of the 25 percent who had received inpatient care for drug or alcohol use, none had been treated for over a year. A comparison with drug and alcohol abuse found in the 1996 and 1998 studies show a significantly higher occurrence of abuse than in this study, as shown in *Table 4*.

Table 4 Substance Abuse Among Subjects

	1996 Percentage (n=143)	1998 Percentage (n=113)	1999 Percentage (n=32)
Alcoholic	35	31	25
Drug Use	41	49	9

One final note to add on the subject of substance abuse is that one of the women who admitted to being an “everyday” drug user said that, in an interview conducted on Friday, she was going to check into an inpatient treatment center on the following Monday.

Education

A popular conception is that education, or lack thereof, is often viewed as a major contributor to homelessness. However, no previous studies have clearly identified this as a primary reason for homelessness. Continuing this conclusion, no definite link was discovered between amount of schooling and homelessness in this study, either. In fact, 25 percent of those questioned have completed at least one year of college, and another

34 percent have graduated from high school or passed a high school equivalency exam. Putting these two percentages together, 59 percent of the respondents at least finished high school. Furthermore, 22 percent have finished up through the eleventh grade. These results are presented graphically in *Figure 6*.

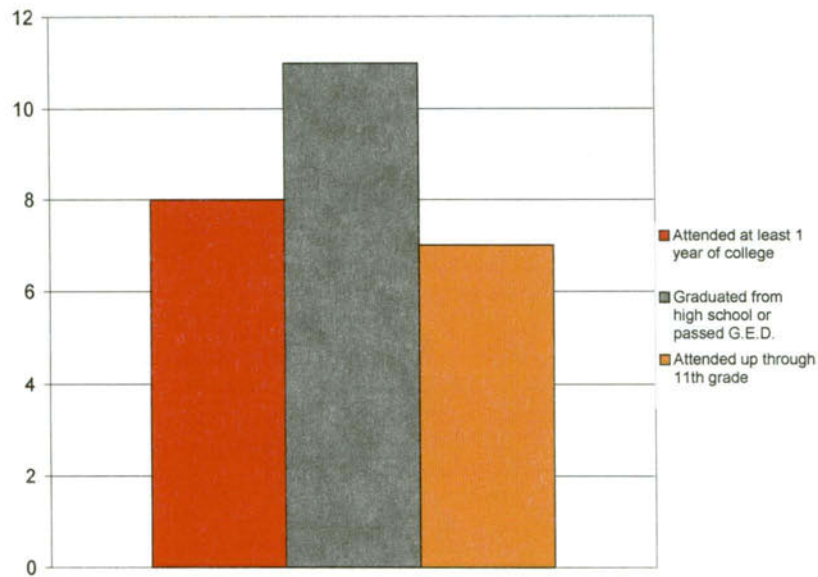


Figure 6. Education

As alluded to earlier, this shows that lack of education is not a major causative factor in determining homelessness. Nor does an education ensure that one will avoid homelessness. While level of education does not appear to be a major causative factor in homelessness, the level of proficiency may be. Whether or not the level of proficiency is an issue is beyond the scope of this study. The numbers found in this study correspond closely to the education of women interviewed in previous studies, as *Table 5* displays.

Table 5 Education Among Homeless Women

	1996 Percentage (n=49)	1998 Percentage (n=65)	1999 Percentage (n=32)
Some High School	37	27	22
High School/G.E.D.	37	37	34
Post High School	12	27	25

In particular, the education of those in the 1998 and 1999 studies closely correspond, and the number of women who completed high school or passed an equivalency test is likewise statistically similar.

Emotional Problems

According to a 1998 study by the Knoxville Coalition for the Homeless, “chronic mental illness and deinstitutionalization continue to be cited as major reasons for the number of homeless.”⁴ The National Coalition for the Homeless estimates that 20 to 25 percent of homeless, single adults suffer from some sort of severe and chronic mental illness, although it discounts the connection between release from an institution and homelessness.⁵ Whichever conclusion is valid, emotional disorders are a consideration in any study of homelessness. This study indicates that 44 percent of the women interviewed have required treatment for emotional problems. An interesting fact is that 22 percent of the women questioned in the study were both untreated and had nerves that they described as “bad.” In other words, 39 percent of those treated said they have “bad” nerves. Also, 21 percent of those treated described their nerves as “bad.” Looking inside the numbers, 64 percent of those treated indicated that they had been hospitalized and 78 percent of those answered that they had been hospitalized multiple times for emotional problems and 33 percent of those had been hospitalized in the past year. From this, several conclusions can be drawn. First, emotional problems are prevalent among

the women in this study. Second, there are those who are “falling through the cracks,” in the sense that treatment to this point has not been effective or that treatment has not been present. A third conclusion is that, for this study, in terms of the percentages involved, emotional problems are a more pertinent issue than substance abuse. A summary of the major findings of the study is shown in *Figure 7*.

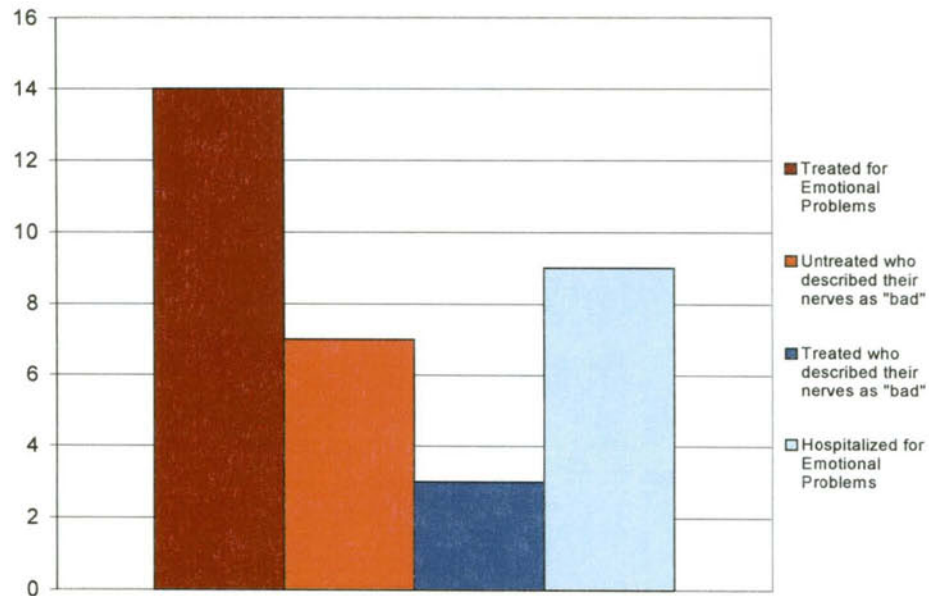


Figure 7. Emotional Problems

Figure 8 on the following page displays a subset of this issue, focusing on those who had been hospitalized.

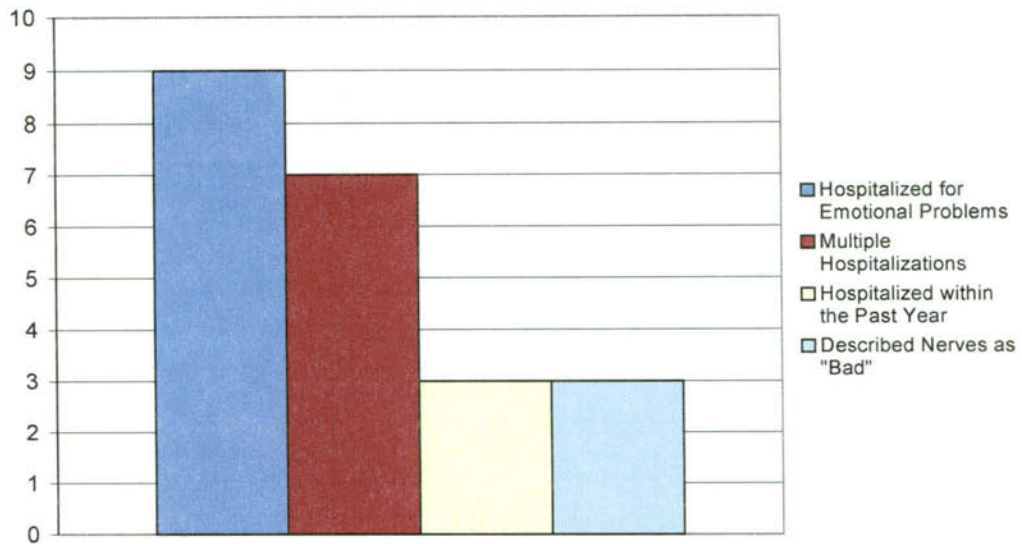


Figure 8. Hospitalized for Emotional Problems

Length of Current Homeless Episode

It is common to believe that homelessness is a chronic plight. To those who have never experienced it, the comprehension of how one can move in and out of homelessness may be difficult. This study indicates that the women in Knox County shelters do not fall under this stereotype. As *Figure 9* shows, 84 percent of the women interviewed in this study had been homeless for less than six months. This figure can be seen on the preceding page.

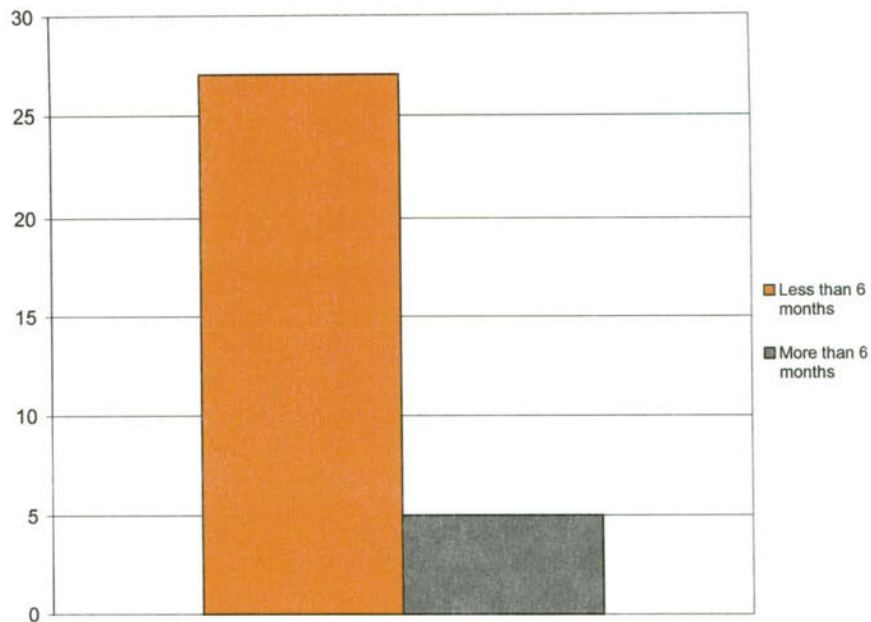


Figure 9. Duration of Current Homeless Episode

Table 6 shows this to be a significant increase from the two previous studies conducted by the coalition.

Table 6 Duration of Homeless Episode

Duration of Homelessness	1996 Percentage (n=49)	1998 Percentage (n=65)	1999 Percentage (n=32)
Less than 6 mos.	64	49	84

Childhood Disruptions

Childhood disruptions are those factors which appear early in the life of a person and are often found in abundance among those who are homeless. It must be noted that the appearance of any or all of these or other circumstances do not necessitate a homeless episode later in life. Nor does the absence of them guarantee that the person will never be homeless. These may be instances that are extremely traumatic. Other the other hand,

it is possible that they are so prevalent in the childhood of a person that they become an accepted part of life. The disruptions studied in depth here are the family situation growing up and whether the subject was homeless, raised in a foster home, or abused. Whichever is the case, they are often identified as being present in the history of a homeless person.

Family Situation Growing Up

Among children born in the 1980s and 1990s, 60 percent will spend an average of five years in a single parent home.⁶ While the population dealt with in this study was born primarily in the 1960s and 1970s, one can still get an idea of the high incidence of children growing up without both parents. Often it is not only the fact that the child grows up in a single parent home that affects him or her, but the relations between the parents both before and after the separation. Furthermore, the effects of this situation are more pronounced in boys than in girls. This is the case because mothers receive custody of the child 85 percent of the time. Studies indicate that when a child grows up living with a parent of the same gender, he or she is much more well adjusted.⁷ It has already been shown that 59 percent of the respondents in this study completed high school or passed an equivalency test. This is noted because dropping out of high school is often related to social adjustment.

Because the subject of this study is women and a majority of children from broken homes live with their mothers, one might suspect that the family situation during childhood is not a major contributing factor to the current state of homelessness. Further adding to this conclusion is the fact that only one of the women interviewed said she grew up with her father, and he was remarried, meaning that a female influence was present in that situation. Nevertheless, in an effort to better understand the problem at

hand, *Figure 10* is constructed to show that, in this study, an equal number of women (44 percent) grew up in two parent homes as grew up with one of their parents.

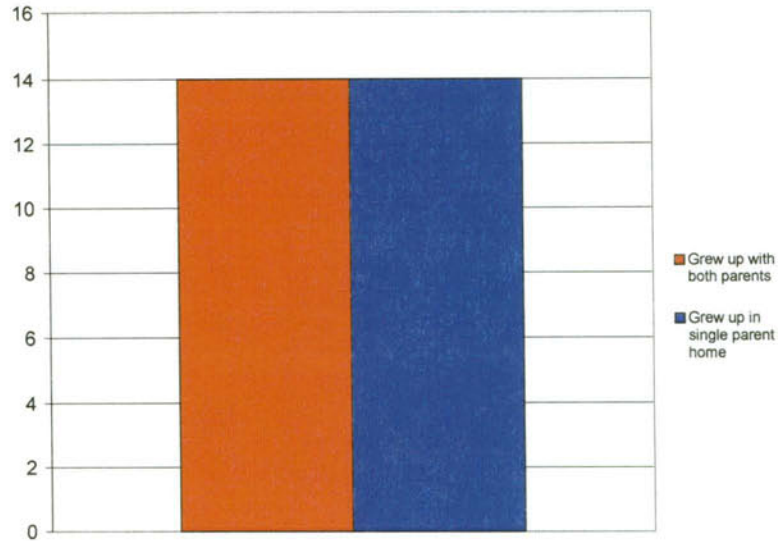


Figure 10. Family Situation While Growing Up

No effort was made to ascertain the visitation or proximity of the other parent, nor was any study made of the relationship with the step parent, if one was present. However, the numbers collected in this study show that the family situation during the childhood years of the respondents is not a major reason for homelessness. Also, this has been the case for previous studies conducted in Knox County. *Table 7* on the next page is a comparison those who grew up in single parent homes and those who lived in two parent homes as children.

Table 7 Childhood Family Status Among the Homeless

	1996 Percentage (n=140)	1998 Percentage (n=143)	1999 Percentage (n=32)
Grew up with Both Parents	53	47	44
Grew up with One Parent	25	26	44

The table shows that a greater percentage of subjects in this study grew up with one parent than did in the previous two studies. In each case, the percentage that grew up with both parents equals or surpasses the percentage that grew up with only one parent. Along with the figures noted earlier, this goes to show that whether a child grows up with one parent or both is not a pertinent causative factor for homelessness in Knox County.

A Study of Typical Childhood Disruptions

Some often seen childhood disruptions include whether or not the child grew up in a homeless family, foster care, and abuse as a child. *Figure 11* shows the occurrence of each of these in this study.

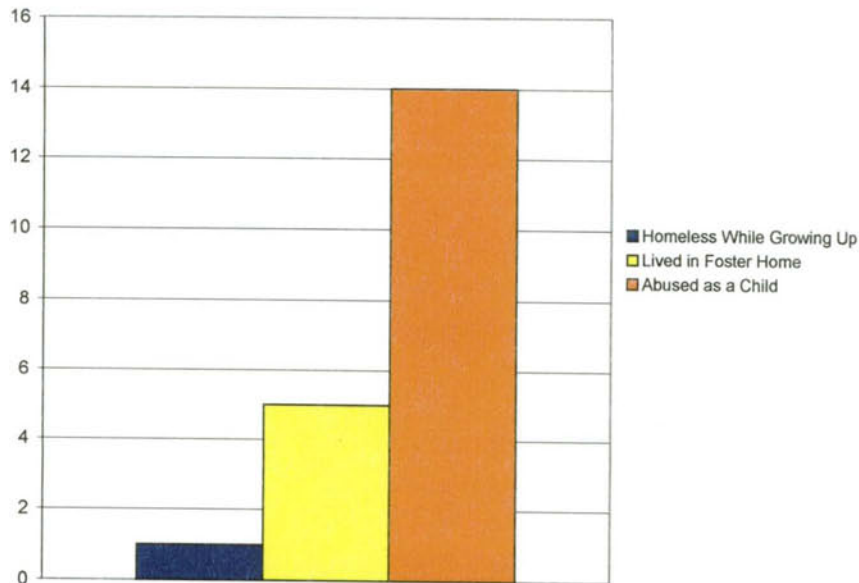


Figure 11. Childhood Disruptions

As can be seen, the first two are not of major interest in this study. Only 3 percent of the women grew up as homeless and only 16 percent lived in foster care. If the reader is alert, he will notice that the number of women who grew up in single parent homes, the number of women who grew up with both parents and the number of women who grew up in foster care comes out to be greater than the number of women interviewed. This can be explained by letter the reader know that one of the subjects split time between parents and foster care, and she was counted twice.

It is the third factor studied that presents a chance for further study: abuse. Forty-four percent of the women in this study admitted to experiencing some form of abuse as a child. The type of abuse was not catalogued, although the women who were willing to tell told of abuse ranging from verbal to emotional to physical to sexual. It has been found that abused children show problems such as slow intellectual development and poor relationships with peers and teachers. Another result of abuse is a disconnection from the family. The abused child often grows up not loving or respecting the abuser just as the abuser does not love or respect the child.⁸ *Figure 12* on the next page is a display of characteristics among women who admitted abuse as a child.

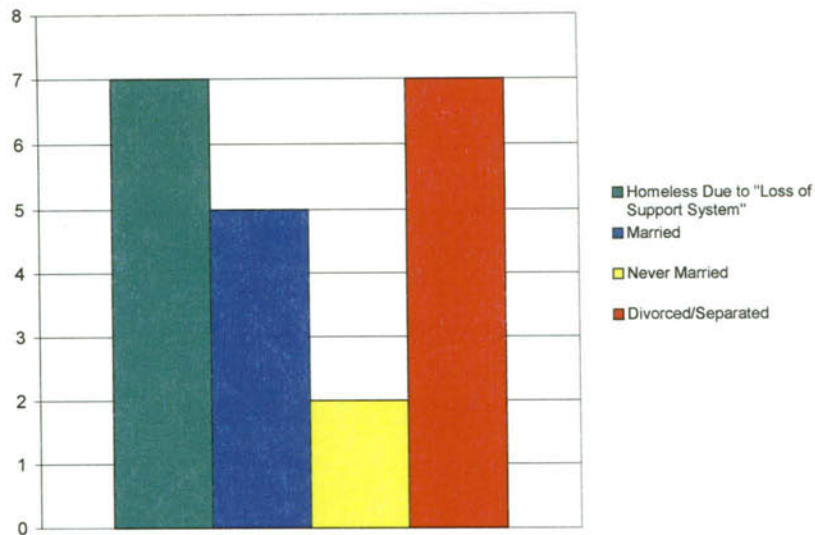


Figure 12. Study of Women who Claimed to Be Abused as Children

Sixty-four percent of those abused are currently not married, through divorce, separation or never being married. This lends credence to the theory mentioned above that abuse may diminish the ability to relate to peers. The more detrimental effect of this is that it leaves the women exposed. This will be dealt with more in the *Employment* section of this report. However, it will suffice for now to say that many of the women in this study were unemployed at the time they were spoken to. Without someone to support them they are very vulnerable to becoming homeless. Another area studied among the women who claimed to be abused is the reason that they are homeless. Again, this area will be covered more in a later section of this report. Seven of the fourteen women who claimed to be abused, or 50 percent, said they were homeless because of "loss of support system." The abuse received as children often leads to a feeling that there is no one to support them, as shown in the study cited earlier in this section. Because abuse leads to these feelings of isolation and neglect, it is to be expected that 50 percent of those who

were abused as children had no support system to catch them when they were forced into homelessness. The scope of this study did not include the financial status of the families of the women, and abuse is not confined to those of low socioeconomic background. Therefore, it is possible that the women have families who could support them but, due to the earlier abuse, the interviewees are unwilling to seek help from them. Abused women account for 47 percent of those who responded that “loss of support system” was their reason for becoming homeless.

Recent national studies indicate that 11 percent of children in a national study had been physically abused, while another 400,000 had been sexually abused.⁹ In 1995, a study of homeless adults in Michigan discovered that abuse or fear of abuse is the most commonly mentioned reason for homelessness.¹⁰ Compared to this study, which found that 44 percent of the respondents were abused as children, the conclusion is that childhood abuse is a substantial causative factor for homelessness.

Employment

Some insight into the reason for homelessness can be gained by looking at employment figures. Of the thirty two women interviewed, twenty-eight of them, or 88 percent, said they were currently unemployed. Before proceeding, it is important to note the reasons for unemployment. Twenty-five percent of the unemployed were disabled and received disability, while 29 percent said they were unemployed due to a lack of child care. On the following page, *Figure 13* summarizes the above listed figures.

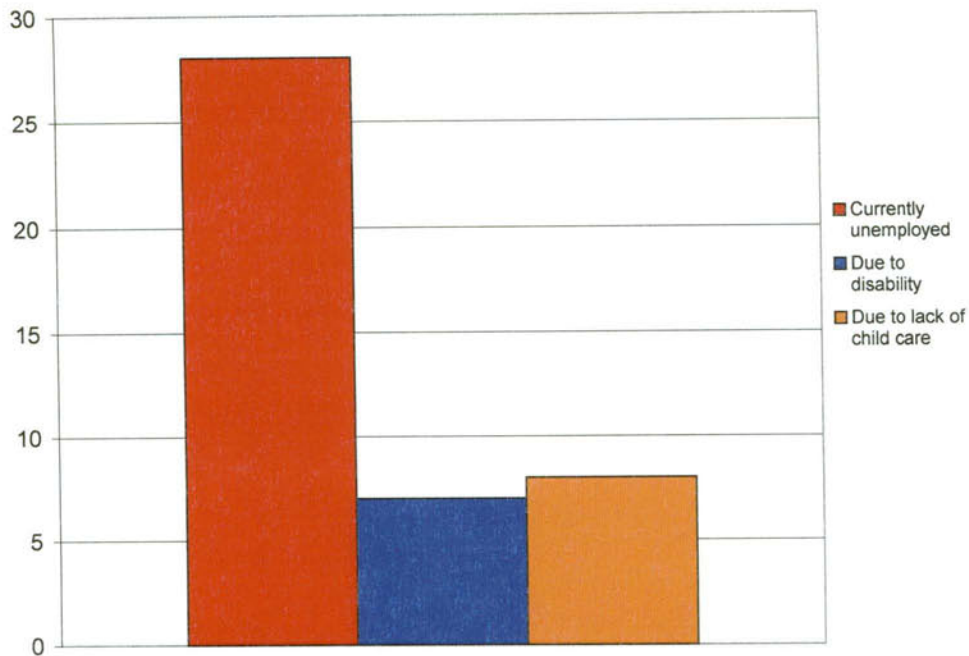


Figure 13. Current Employment Status

In addition to the above listed reasons for unemployment, it should also be noted that due to some of the programs used by the shelters, the women were unable to seek employment. Until they are at the shelter for a specified amount of time, the women must remain at the shelter doing chores or working in the bargain center. This may serve to somewhat inflate the unemployment figures.

It was mentioned during the discussion about childhood abuse that the fact that many of the women are exposed due to the fact that they are not married. That 88 percent of the women lack a job leads one to believe that, without a husband to aid in support, the women face an uphill battle in obtaining work and a steady paycheck. Compared to the 1996 and 1998 studies by the coalition, the 12 percent employment is one-half of that found by the previous studies. Another figure that shows how vulnerable

these women may be is the monthly income. *Figure 14* shows weekly income figures for the women in this study.

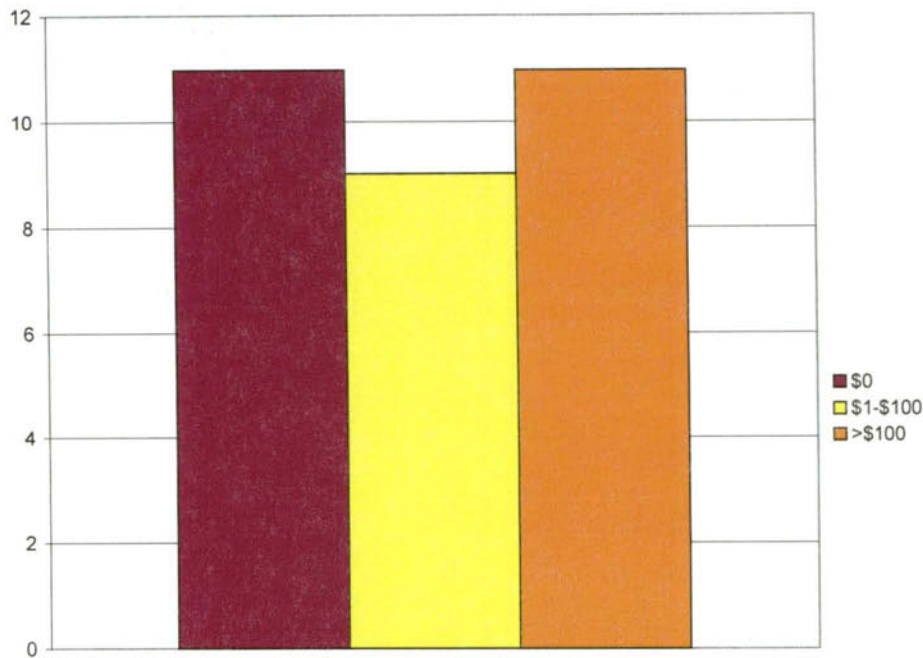


Figure 14. Approximate Weekly Income

As can be seen in the chart, 34 percent of the women have no weekly income and 63 percent receive less than \$100 per week. The reason that the number in the figure do not add up to the number of interviewees is because one woman was unable to give an approximate weekly income because it varied from week to week. She described her family as having no stable income. *Table 8*, shown on the next page, compares the approximate weekly income in this study as well as in the two previous studies.

Table 8 Approximate Weekly Income

Weekly Income	1996 Percentage (n=136)	1998 Percentage (n=140)	1999 Percentage (n=32)
\$0.00	16	19	34
\$1.00-100.00	49	47	28
\$101.00 or more	36	35	34

While the last category is uniform among the three studies, the number of women receiving no income is double that of that total number of people receiving no income from the two prior studies. At this point it is important to note that the numbers above from the 1996 and 1998 studies represent the responses from all those interviewed, both men and women. Even though each study contained a representative number of women (34 and 46 percent, respectively), the number of men still surpassed that of women. With this in mind, it can be concluded that women are much more vulnerable to unemployment, raising the possibility of not having an income. It is, then, probably not a coincidence that the number of employed respondents in this study is one half of that in earlier studies, while the number of interviewees receiving no income in this study doubles that of the 1996 and 1998 studies. This study shows no direct correlation between childhood abuse and lack of income. However, what can be drawn from this study is the women in this study were vulnerable to homelessness long before they became homeless. Furthermore, the fact that they lack employment means that they will require aid in lifting themselves out of their current status.

Reasons for Homelessness

There are a myriad of factors that conspire to put a person on the streets or into a shelter. A great deal of difficulty is present in classifying a person's reasons for their current status. However, in spite of the difficulties faced in undertaking this task, certain

trends can emerge from the answers given. *Figure 15* is a compilation of the reasons given by the respondents for their homeless status.

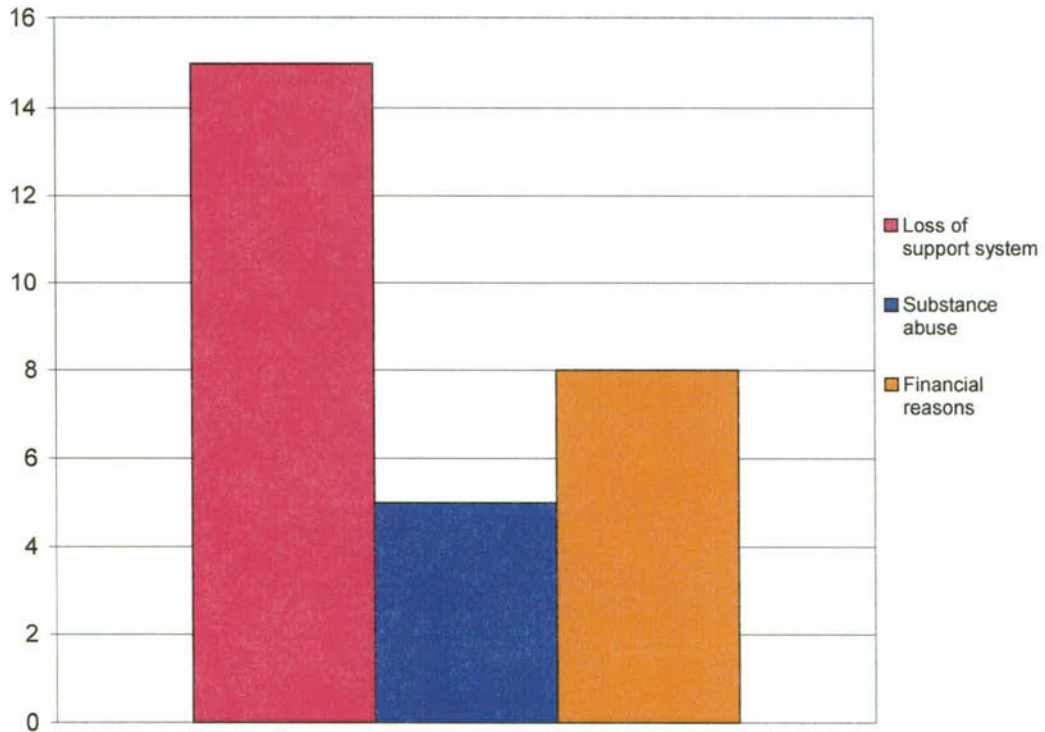


Figure 15. Reason for Loss of Housing

The figure shows that 47 percent of the women interviewed cited “loss of support system” as the primary reason for their homelessness. Combining this with the fact that more than one-third of the women interviewed had no income whatsoever and another one-fourth made less than \$100 per week, it can be seen that when a system of support is lost, i.e. husband, parents, sibling, the women are extremely vulnerable to encountering a homeless episode. Included in the “loss of support system” category are those women who claimed to be fleeing abuse from a spouse or an unfavorable family situation. That 16 percent of the women in this study claimed “substance abuse” as a reason for the loss

of housing corresponds to the relatively small incidence of substance abuse among the interviewees. Closely linked to the lack of income among the respondents is the fact that 25 percent of the women cited “financial reasons” as the main reason for the loss of housing. The reasons displayed in the graph are the main reasons given during interviews, and can be related to the facts learned previously. Overall, the percentages gained from this study are very similar to those found previously, as the figures (displayed in *Table 9*) from earlier studies show.

Table 9 Reasons for Loss of Housing

Reason for Homelessness	1996 Percentage (n=49)	1998 Percentage (n=65)	1999 Percentage (n=32)
“Loss of Support System”	62	56	47
“Substance Abuse”	14	11	16
“Financial Reasons”	24	21	25

It seems like the first and last categories are inherently linked, as the “loss of support system” can lead to a loss of housing for “financial reasons.” Furthermore, assuming that the woman is a mother, it is possible that she was caring for the child until the support system was lost, meaning that she was left with the task of not only supporting herself, but also of caring for the child. This goes to show that there are an endless number of factors that lead to homelessness. Some of these factors will be addressed further in the following section.

Results and Discussion

It was mentioned in the introduction to this report that there were certain factors being specifically addressed in this study, among them loss of benefits due to welfare reform, the “one strike and you’re out” rule of public housing, and delinquent or nonexistent child support payments.

The “one strike and you’re out” rule states that a person can be evicted from public housing on the basis of one unlawful act—substance abuse, disturbing the peace, etc. While there was a question on the questionnaire intended to address this issue, it did not yield any appreciable results. Therefore, this study does not find the “one strike and you’re out” rule was not found to be a major causative factor for homelessness.

Loss of Welfare Benefits

Within the past five years, the state of Tennessee initiated a limited assistance welfare program called Families First. The purpose of this program is to provide help for low income families in lifting themselves out of poverty. As opposed to earlier programs, which give unlimited aid to those in need, Families First seeks to give aid for a predetermined amount of time. The aid comes in the form of financial aid, as well as help in achieving schooling, job training, or other programs that will help the poor improve their financial status. Because this form of aid is limited, it ends after a certain period of time, usually about two years.¹¹ The danger in this is that those who lose aid may not be in position to support themselves on their own. Considering that a common theme among the respondents in this study cited that the loss of a support system, the loss of welfare benefits is potentially damaging for women. The women in this study showed a very low occurrence of loss of benefits. Only 13 percent said that they had lost government assistance in the past two years. Among those that did lose benefits, the

reasons included loss of health care due to a move from another state, clerical errors, and the inability to find transportation to reapply for assistance. None of the women interviewed said they had lost Families First benefits or any other form of financial aid in the last two years. Furthermore, none of the women said they became homeless due to the loss of benefits. Before concluding that this is not an issue in homelessness, it must be noted that a study of homeless families in Memphis shows that 42 percent became homeless after the reduction of welfare benefits.¹² Another point is that Families First is still a relatively new program, having been in effect for less than five years. Therefore, the true impact of loss of benefits on homelessness may be yet to be realized.

Concerns still exist concerning welfare benefits. *Figure 16* shows that only 67 percent of those who have their children with them are enrolled in Families First.

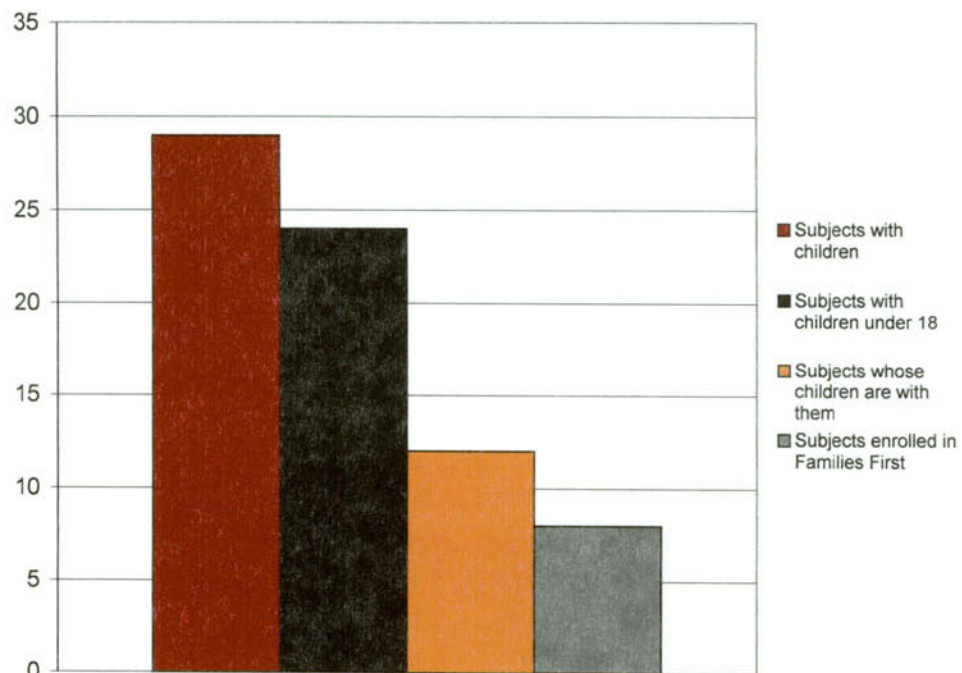


Figure 16. Current Family Status

Some reasons advanced by those who are not enrolled include recent moves to the state or the recent advent of homelessness. Furthermore, some women stated that they had no desire to be on Families First because it asked concessions on their part that seemed unreasonable, including closing all checking accounts and giving up all other aid received. The Center for Community Change cites several concerns about Families First, including the lack of basic information about the rights of those on the program and also the inflexibility of Families First guidelines to allow for exceptions to the rules.¹³ Families First has done a great deal for the less fortunate of the state by given help while also encouraging responsibility. However, no program is perfect, but anecdotal evidence seems to suggest that improving the dissemination of information concerning Families First and allowing for some case by case evaluation could improve the ability of the program to better help Tennessee's poor.

Child Support

Perhaps one of the most salient trends observed by this study is the women who do not receive child support. *Figure 17* on the next page shows that, among single, separated or divorced women, only 18 percent receive child support.

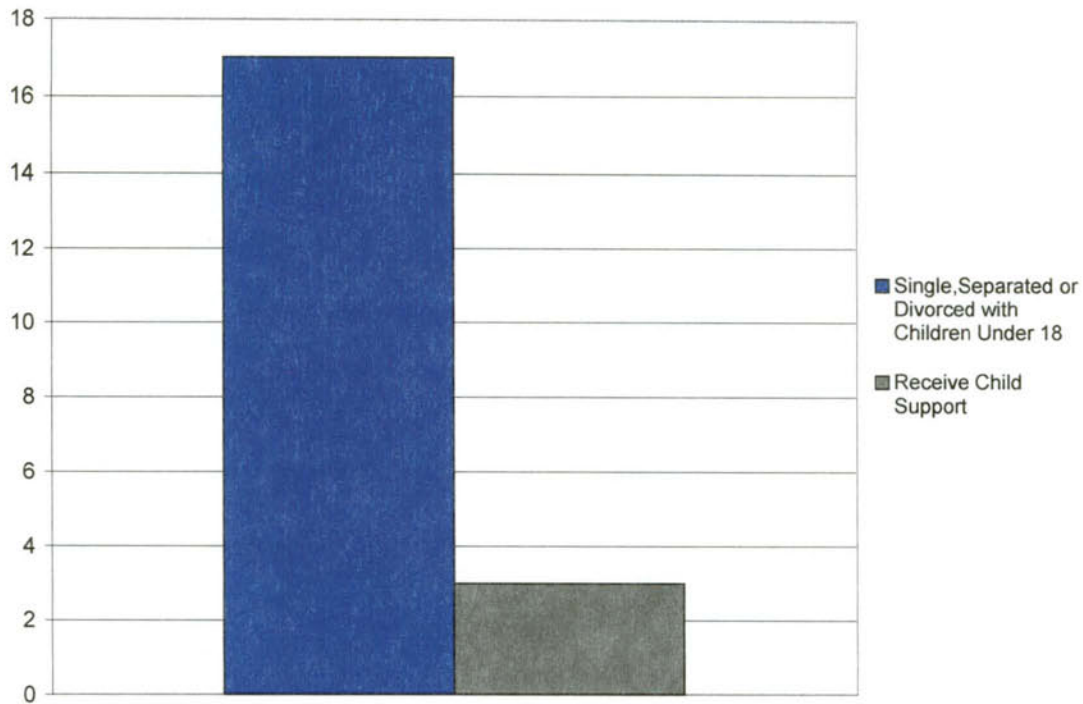


Figure 17. Single Parents with Children Who Receive Support from the Other Parent

Coupled with the fact that 88 percent of the women in this study are unemployed, and recalling that one third of the women had no weekly income whatsoever, it stands to reason that with no child support, the women most struggle to support themselves, in addition to their family. The figure found in this study is consistent with the findings of other studies on this subject. An April 1999 report by the Center on Budget and Policy Analysis discovered, “only a modest fraction of poor children in single-parent families currently receive child support income from their noncustodial parents. The proportion of never-married mothers whose children receive child support payments is especially low—around 20 percent.”¹⁴

Possible solutions to this problem are beyond the scope of this report. However, when questioned about the current whereabouts of the other parent, many of the women

simply shrugged their shoulders. Others told stories of fathers who simply refused to pay child support—one said that her child’s father owed her \$30,000. Some of the women are forced to leave their children with relatives or friends as they enter homeless shelters or go onto the streets. The inability for the women to receive the child support due to them only adds to the predicament they are facing.

Conclusions

A vicious cycle is faced whenever one deals with homelessness. Typically, this study involved single women with children. They are unable to collect on child support payments, yet they are unable to work due to the fact that they are unable to find childcare. The inability to find work makes keeping a home very difficult. Due to past occurrences or present circumstances, they have no support system to help them during the difficult times. Although this study has attempted to categorize the responses given by the respondents of this study, this is often difficult to do. For example, to say that “loss of support system” is the reason for homelessness may involve several different responses. A disagreement with a husband or a friend or a family member is the most common response included in this category. However, it is possible that no disagreement was involved in the loss of housing, but it simply became an issue of where the support system could no longer afford to support the woman, leaving her with no recourse but to enter a shelter or go to the streets. Prior to conducting this study, some primary causative factors were identified. From these factors, lack of child support payments and welfare issues emerged as primary reasons for homelessness. However, the study also identified trends among the women interviewed, including the repeated occurrence of “loss of support system” as the major reason for homelessness. This, in turn, can be related to

certain childhood disruptions, such as abuse. However, often the reason behind the reason given for homelessness is often individual.

This study and others have shown that two focuses of this study, namely the lack of child support payments and welfare reform are issues that merit continued attention as the fight against homelessness continues. Governor Don Sundquist cited an example of the success of Families First during his recent state of the state address.¹⁵ However, it is a mistake to focus only on the success of the program without admitting that there are those who fall through the cracks. Similarly, research needs to continue to find an effective way of collecting child support. Due to the complexity of the problem of homelessness, solving these problems does not mean the elimination of homelessness. However, it will be a step towards helping those who are in homelessness to find a stable home. The women in this study are not without hope. Many women spoke of moving into housing project or apartment within a week of the interview. Several also spoke of being on the waiting list for housing from the Knoxville Community Development Corporation. Perhaps the most encouraging sign is displayed in *Figure 9*, which shows that a majority of the women interviewed had only be homeless for a short time. Furthermore, over 50 percent of these women said that the current homeless episode is their first, while many more said that prior to this episode, they had only been homeless once. Of all the figures, the most encouraging sign is that so many of the women stated that they expected to have a home soon, meaning that they are not averse to trying to get themselves into a home and a job.

Bibliography

¹nch.ari.net/families. November 22, 1999, last updated June 1999

²Ibid.

³Nooe, Roger M. *Homeless in Knoxville/Knox County: 1998*, Sponsored by the Knoxville Coalition for the Homeless, 1998.

⁴Ibid., 37.

⁵nch.ari.net/causes, November 22, 1999, last updated June 1999.

⁶Pillari, Vimala. Human Behavior and the Social Environment: The Developing Person in a Holistic Context, (Boston: Brooks/Cole Publishing Company, 1998), 130-131.

⁷Ibid., 131.

⁸Ibid., 168.

⁹Ibid., 167.

¹⁰nch.ari.net/domestic, November 22, 1999, last updated April 1999.

¹¹www.state.tn.us/humanserv/overview, February 12, 2000.

¹²Garlington, Lela. "Advocate for the Homeless Takes on the System," www.gomemphis.com, February 1, 2000.

¹³www.communitychange.org., January 20, 2000, last updated October 1997.

¹⁴www.cbpp.org4-14-99wel, January 20, 2000, last updated April 14, 1999.

¹⁵www.tennessean.com, February 1, 2000, last updated February 1, 2000

Appendix A

Study Questionnaire

Homelessness Research Interview

Today's Date: _____

____ Location

- a) Family Crisis
- b) Serenity Shelter
- c) Volunteer Ministry
- d) Volunteers of America
- e) Salvation Army Women's Shelter
- f) New Life Inn
- g) Other, specify _____

Hello, my name is Will. I am with the Knoxville Coalition for the Homeless. We are interested in talking with homeless persons in Knox County. We'd like to know about you, the services you need, and life on the streets. We don't want to know your name; your answers will be completely confidential; and there will be no way to connect you to your answers. You can stop the interview at any time and you don't have to answer any questions you don't want to answer. We will not give your answers to anyone who works in the shelters and your participation will not keep you from receiving housing or food. The interview will take about 20 minutes. The answers we receive from you will be presented as part of a study to the Knoxville Coalition for the Homelessness. I repeat that there will be no way to connect you to any answers you give. Will you agree to be interviewed?

1. ____ Did you grow up in Tennessee?
 - a) No
 - b) YesIF NO, see question 2.
2. ____ In what state did you grow up?
 - a) Kentucky
 - b) Ohio
 - c) West Virginia
 - d) Illinois
 - e) Other, specify _____
3. ____ With whom did you live while growing up?
 - a) Both parents
 - b) Father
 - c) Mother
 - d) Relatives
 - e) Other, specify _____

4. ____ Was your family ever homeless while you were growing up?
a) No
b) Yes
5. ____ Were you ever in a foster care home?
a) No
b) Yes
c) Don't know
IF YES, see question 6.
6. ____ How many different foster care homes? _____
7. ____ Were you ever abused as a child?
a) No
b) Yes
c) Refused to Answer
8. ____ How long have you lived in Knox County?
a) Less than one month
b) One month to six months
c) Six months to one year
d) One year to three years
e) More than three years
9. ____ What was your most important reason for coming to Knox County? DO NOT READ LIST.
a) Born here
b) Family moved here
c) Job
d) Native
e) Stranded
f) Travelling
g) Weather
h) Other, specify _____
10. ____ Do you plan to stay in Knox County?
a) No
b) Yes
c) Don't know

11. ____ What caused you to be homeless? DO NOT READ LIST.
- a) Abuse by family member
 - b) Alcoholism
 - c) Drug Addiction
 - d) Eviction
 - e) Family asked me to leave
 - f) Lost job
 - g) No money for housing
 - h) Prefer it
 - i) Other, specify _____
12. ____ How long have you been homeless?
- a) Less than one month
 - b) One month to six months
 - c) Six months to one year
 - d) One year to three years
 - e) Over three years
13. ____ Prior to this episode, have you been homeless before?
- a) No
 - b) Yes
- IF YES, see question 14.
14. How many different times have you been homeless? _____
15. ____ During the past two years, have you been evicted or had to give up subsidized housing?
- a) No
 - b) Yes
- IF YES, see question 16
16. ____ What was the reason?
- a) Loss of income
 - b) Unruly behavior
 - c) Criminal past
 - d) Poor payment history
 - e) Drug involvement
 - f) Other, specify _____
17. ____ What was the main reason you lost your last housing?
- a) No money for rent
 - b) Evicted for reasons other than money
 - c) Didn't like housing
 - d) Didn't like area
 - e) Just wanted to move
 - f) Return to Streets
 - g) Other, specify _____

18. ____ What is your marital status? i.e. are you married? DO NOT READ LIST.
- a) Married
 - b) Single-never married
 - c) Separated
 - d) Divorced
 - e) Widowed
19. ____ Do you have children?
- a) No
 - b) Yes
- IF NO, skip to question 26.
20. ____ Are any of your children under age 18?
- a) No
 - b) Yes
21. ____ Is your family with you now?
- a) No
 - b) Yes
- IF NO, see question 22
22. Where is the other parent now? _____
23. ____ Do you or your children have any contact with the other parent?
- a) No
 - b) Yes
 - c) Refused to answer
24. ____ Do you receive any support from the other parent?
- a) No
 - b) Yes
 - c) Refused to answer
- IF YES, see question 25
25. How much support do you receive from the other parent? _____

26. ____ Where do you usually sleep at night? READ LIST.
- a) Abandoned building
 - b) Car
 - c) Friend or Relative
 - d) Hotel
 - e) Outside, camp out
 - f) Park
 - g) Public Place (library, bus station, post office, etc.)
 - h) Shelter
 - i) Street
 - j) Other, specify _____
27. ____ What is your usual line of work? _____
IF STUDENT, skip to question 32
28. ____ How many jobs have you had during the past year?
- a) None
 - b) 1
 - c) 2-5
 - d) 6-10
 - e) 11 or more
29. ____ Why did these jobs terminate?
- a) Fired
 - b) No work
 - c) Illness/disability
 - d) Just quit
 - e) Treated unfair
 - f) Temporary/day labor
 - g) Other, specify _____
30. ____ Do you have a job now?
- a) No
 - b) Yes
- IF YES, skip to question 32
31. ____ Why aren't you working now? DO NOT READ LIST, RECORD ALL RESPONSES.
- ____
- ____
- a) Alcoholism/drugs
 - b) Don't want to
 - c) Disabled
 - d) No transportation
 - e) Nobody will hire me
 - f) Other, specify _____

32. ___ Have you ever been treated for nerves or other emotional or mental problems?
a) No
b) Yes
c) Don't know
IF NO OR DON'T KNOW, skip to question 38
33. ___ Have you ever been hospitalized for emotional or mental problems-“nerves”?
a) No
b) Yes
34. ___ How many times have you been in the hospital for emotional problems?
a) 1
b) 2-5
c) 6-10
d) 11 or more
35. ___ When was the last time you were hospitalized?
a) Less than a month
b) Between 1 month and six months
c) Six months to one year
d) Over one year
36. ___ How long were you in the hospital the last time?
a) Less than one week
b) One week to one month
c) One month to one year
d) Over one year
37. ___ Where did you go to live right after you got out of the hospital?
a) Boarding or group home
b) Jail
c) Own home
d) Relatives or friends
e) Street
f) Shelter
g) Other, specify _____
38. ___ How would you say your nerves are now?
a) Bad
b) Good
c) Don't know

39. ___ Do you consider yourself an alcoholic?
a) No
b) Yes
c) Recovering
d) Don't know
IF YES OR RECOVERING, skip to question 41
40. ___ Do you have a problem with alcohol?
a) No
b) Yes
c) Don't know
41. ___ Do you ever use drugs?
a) No
b) Yes
c) Refused to answer
IF NO OR REFUSED TO ANSWER, skip to question 44.
42. ___ How often?
a) Less than once per month
b) Once or twice per month
c) Once a week
d) Several times per week
e) Everyday
43. ___ Do you consider yourself addicted to drugs?
a) No
b) Yes
c) Recovering
d) Don't know
44. ___ Have you ever been an inpatient in a detox or treatment center for alcohol or drugs?
a) No
b) Yes, specify _____
45. ___ How many times have you been hospitalized?
a) 1
b) 2-5
c) 6-10
d) 11 or more
46. ___ When was the last hospitalization?
a) Less than one month
b) Between one month and six months
c) Six months to one year
d) Over one year

47. ___ Have you ever received outpatient treatment for alcohol or other drug problems?
a) No
b) Yes
48. ___ While homeless where do you usually get food? DO NOT READ LIST
a) Shelter
b) Food pantry
c) Restaurant
d) Grocery
e) Trash cans/dumpsters
f) Friends
g) Other, specify _____
49. ___ Which of the following best describes your situation regarding food during the past months? READ LIST
a) Get enough of the foods you want to eat
b) Get enough, but not always, of what you want to eat
c) Sometimes not enough to eat
d) Often not enough to eat
e) Don't know
50. ___ Has anyone ever committed a crime against you since you have been homeless?
a) No
b) Yes
IF NO, skip to question 52
51. ___ What happened?
a) Robbed/theft
b) Stabbed/assaulted
c) Other, specify _____
52. ___ While homeless, have you ever been sexually assaulted?
a) No
b) Yes
c) Refused to answer
53. ___ Have you ever spent time in jail?
a) No
b) Yes
54. ___ Have you ever served time in a workhouse?
a) No
b) Yes

55. ____ Have you ever served time in a prison (state or federal)?

- a) No
- b) Yes

IF NO, skip to question 59

56. ____ Why did you have to serve time?

- a) Alcohol/drug related
- b) Theft/robbery
- c) Assault/ battery
- d) Murder
- e) Other, specify _____

57. ____ How long have you been out?

- a) Less than one month
- b) One month to six months
- c) Six months to one year
- d) One year to three years
- e) Over three years

58. ____ Where did you go when you were released from prison for the last time?

- a) Home
- b) Relatives
- c) Group home or halfway house
- d) Jail
- e) Shelter
- f) Street
- g) Other, specify _____

59. What do you find the most helpful thing to do when you have a problem?

60. How (where) do you usually spend the day?

61. ___ Do you have family in the Knoxville area?
 a) No
 b) Yes
 IF NO, skip to question 63.
62. ___ When was the last time you contacted them?
 a) Less than one week
 b) One week to one month
 c) One month to one year
 d) Over one year
 e) Never
63. ___ How many different cities have you been in during the past year? _____
64. ___ In what year were you born? _____
65. ___ How many years of school did you complete?
 a) 1 b) 2 c) 3 d) 4 e) 5
 f) 6 g) 7 h) 8 i) 9 j) 10
 k) 11 l) 12 m) 13 n) 14 o) 15
 p) 16 q) 17 r) 18 s) 19 t) 20
66. Where do you get money? READ LIST, CHECK ALL THAT APPLY.
 a) ___ Government Assistance, specify _____
 b) ___ Handouts
 c) ___ Plasma Center
 d) ___ Relatives
 e) ___ Work
 f) ___ Food Stamps (circle: use — sell)
67. ___ What is your approximate weekly income?
 a) \$0
 b) \$1-\$50
 c) \$51-\$100
 d) \$101-\$200
 e) \$201-\$300
 f) \$301 or more
68. ___ During the past two years, have you lost any government benefits such as SSI, Food Stamps, Temporary Assistance to Families (AFDC) or TennCare?
 a) No
 b) Yes

69. ___ Have you ever been denied housing because of past criminal behavior?
a) No
b) Yes
70. ___ While homeless, have you ever had to engage in illegal activity to support yourself?
a) No
b) Yes
c) Refused to Answer
71. ___ Do you have TennCare?
a) No
b) Yes
IF NO, skip to question 73
72. ___ Do you know how to use TennCare?
a) No
b) Yes
73. ___ Do you have a valid driver's license?
a) No
b) Yes
74. ___ Do you have a social security card?
a) No
b) Yes
75. ___ Have you enrolled in Families First?
a) No
b) Yes
76. What has kept you from getting out of homelessness?

77. ___ Many of the local agencies and shelters have programs that are supposed to help people to get out of being homeless. Have you used any of these programs?
a) No
b) Yes
IF YES, skip to question 79.

78. Is there a reason for not using?

79. What were the reasons that they couldn't or didn't help you get out of homelessness?

80. What would help you get out of homelessness?

81. Is there anything about being homeless that we haven't asked that you think we should know?

82. Do you have any other comments about the things we've talked about?

83. Do you feel the answers given were valid?

- a) No
- b) Yes

84. Do you feel the respondent has mental health problems?

- a) No
- b) Yes

85. Was the respondent sober?

- a) No
- b) Yes

86. ____ What is your race?

- a) White
- b) Black
- c) Other, specify _____

87. ____ What is your sex?

- a) Female
- b) Male