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Keynote Address

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University of Wisconsin-Madison | Welfare Reform, Health & Poverty

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Housing and Homelessness in the U.S. Context

Marah A. Curtis, PhD

Sharing Solutions to End Homelessness

Adelaide Convention Centre

Wednesday, 8 August

Housing Stability

- Housing exists on a continuum from consistently, stably housed to homeless.
- The vast majority of U.S. individuals and families who become homeless have experienced housing instability prior.

Why housing matters

- Housing is not just shelter but a “bundle” of goods that provide access to public services, education and neighborhood context.
- This bundle is needed to actualize all other goals
 - labor market success
 - health
 - education

Why housing matters

- Convincing evidence suggests that inequalities in access, stability and affordability of adequate housing are related to serious social problems
 - poor health and educational outcomes
 - inadequate medical care
 - hunger
 - homelessness

Defining Homelessness

- Definitions of homelessness vary across country, however, all definitions imply instability in access to continuously stable housing.
- In 2009, the U.S. expanded the definition of homelessness to extend services to a broader group
 - imminent housing loss, eviction, frequent moves

U.S. homelessness landscape

- Efforts to “predict” who will become homeless are a feature of many programs to
 - prioritize service provision
 - tailor services
 - prevention
 - respond to HUD programming to end homelessness for
 - veterans
 - chronically homeless
 - family homelessness

Differences among folks experiencing homelessness

- The nature of the funding streams, federal mandates and local programming means that
 - it requires careful thought and planning to borrow solutions across geography because
 - housing market varies (vacancy rates)
 - housing stock varies (size, quality)
 - the population categorized as “homeless” varies dramatically, in many ways, except for the experience of unstable housing
 - service providers, relationships between them and housing unit managers are a local network

Housing in the U.S.: Expenditures

- Most Americans consume their housing in the private market as renters or owners.
- Homeowners are aided by generous federal tax subsidies to purchase housing via tax deductions, exclusions and exemptions for mortgage interest and property taxes.
 - The joint committee on taxation estimated that in 2015 this tax expenditure was
 - 58.8 billion for the mortgage interest deduction
 - 31.1 billion for the property tax deduction

Housing in the U.S.: Expenditures

- The Housing Choice Voucher Program
 - 18 billion in 2014
- Project-based rental assistance
 - 12 billion in 2014
- Public housing
 - 7 billion in 2014

Congressional Budget Office

Housing in the U.S.

- If HH rent, they purchase their bundle, mostly unsubsidized by any tax benefit
 - Some states have “renters tax credits”, modest subsidy
- If eligible for and receive vouchers from HUD, administered by a local PHA, ~30% subsidy to locate housing in the private market

Housing Assistance

- If eligible for public housing – (family, elderly)
 - Very limited, issues of “horizontal equity”
- Waiting lists are long nationally, coverage is low
 - less than 1 in 4 who are eligible receive assistance

Housing in the U.S.

- housing is largely provided in the private market in the U.S.
 - individuals and families “meet” markets in a competitive process for a subset of units at a particular price point
 - housing options, actors and markets vary, sometimes dramatically, across geography
- housing assistance is scarce, and covers very few

Housing in the U.S.

- low-income renters compete in a relatively tight market
 - this has implications for renters with
 - poor credit
 - incarceration records
 - inconsistent earnings
- those entering the housing market with challenges have more difficulty leasing up

Economically vulnerable U.S. families

- low-income U.S. families are
 - disproportionately impacted by
 - incarceration
 - evictions
 - multiple moves
 - inconsistent earnings

Economically vulnerable U.S. families

- less-resourced neighborhoods
 - this varies, however, by race
- patterns of residential racial segregation in the U.S. are such that
 - African-Americans and Hispanics of (any race) are in more segregated and less resourced schools compared to their low-income non-Hispanic white counterparts

Roles, Stakeholders and Vision

- Working together to create or maintain housing options is challenging.
- Groups of actors must come together to:
 - decide on either creating or maintaining stock for some segment of the population under budget constraints
 - competing demands for time and funds
 - shifting macro-economic constraints that affect financing of programs and construction
 - changing political and/or normative understanding of “the problem” of folks experiencing homelessness

U.S. Studies: Housing Instability

- positive associations between housing instability
 - postponed medical care
 - increased use of acute services for children and adults
 - behavioral problems and reduced academic performance for children

(Kushel, Gupta, Gee, & Haas, 2005; Ma, Gee, & Kushel, 2008; Reid, Vittinghoff, & Kushel, 2008, Adam & Chase-Lansdale, 2002; Coley et al., 2013; Ziol-Guest & McKenna, 2014, Anderson, et. al, 2014).

Studies: Household income and stability

- Income is a key factor for determining the frequency and types of moves that households make
- Adequate household income and income growth are associated with moves to homes of
 - higher cost and better quality
- Income losses, often the result of job loss, family dissolution, typically result in moves
 - to lower cost and quality homes or changes in tenure status that may signal downward mobility

(Clark *et al.*, 1994; Clark *et al.*, 2003, Curtis & Warren, 2015).

Studies: Public Housing/Vouchers

- public housing has positive effects on children’s outcomes
 - medical care, dental care and nutrition
- using quasi-experimental designs, housing subsidies have been found to improve aspects of child or adult health or well-being

(Currie & Yelowitz, 2000; Newman and Harkness, 2002; Lee et al., 2003; Meyers et al, 1995, 2005, Meyers, Frank, Roos, Peterson, Casey, Cupples, et al., 1995; Meyers, Cutts, Frank, Levenson, Skalicky, Cook, et al., 2005, Fertig & Reingold, 2007).

What about health and housing?

- The next few studies will look at results of analyses that ask:
 - How does health affect housing?
 - How do results vary by housing market and welfare policy characteristics?
- Can these studies help us think about policy and programmatic interventions?

Health impacts housing

- Using nationally representative data for cities with populations over 200,000 we find
 - poor child health increases the likelihood of both overcrowding and homelessness and that it may also increase the likelihood of having inadequate utilities and generally poor housing quality

Curtis, M.A., Reichman, N.E., Corman, H., Noonan, K (2010). Effects of child health on housing in the urban U.S. *Social Science and Medicine*, 71(12):2049-2056.

Health impacts housing

- In a follow-up to this study, we find that having a child with a severe health condition substantially increases the likelihood that the family experiences homelessness
 - particularly in cities with high fair market rents
 - in states with less generous public assistance
 - and among individuals who live in poor neighborhoods

Health, housing and policy

- Additionally, we found that
 - receipt of housing subsidies, Temporary Assistance for Needy Families and SSI appears to mediate the effects, at least to some extent

Curtis, M.A., Corman, H., Noonan, K. & Reichman, N.E (2011). *Demography*, 50(6), 2227-2235.

Putting these studies in context

- Most families do not have children with a severely limiting health condition.
- The point of these studies is to investigate whether a “life shock” that is not directly associated with parental behavior can directly and independently affect housing.

Family Options Study

- HUD sponsored longitudinal randomized study evaluating homeless service interventions for families with children.

Sample

- Enrolled participant families between 2010 and 2012 and followed them for at least three years.
- Nearly 2,300 families experiencing homelessness, in 12 sites across the nation, were assigned to one of four conditions after spending 7 or more nights in a homeless shelter.

Design

- The 12 participating sites recruited for the study varied across
 - size, geography, population and housing markets to capture variation in conditions associated with homelessness

Sites

- Though sites were not randomly selected, at study entrance, FOS participants shared characteristics similar to families experiencing homelessness across the U.S. (Gobits, 2016).

Group Assignment

- Random assignment
 - Usual Care
 - Long-term Housing Subsidy
 - Community-Based Rapid Rehousing (up to 18 months)
 - Project-Based Transitional Housing (priority access to a temporary, service-intensive stay in a project-based transitional housing facility for up to 24 months).

Assignment and Service Models

- The study design allows for comparison between offering a priority preference for each housing option (SUB, CBRR, PBTH) and UC, as well as to one another.

Assignment and Service Models

- Each option typifies an approach to housing homeless families based on both explicit and implicit theory about why families become homeless and, therefore, the most effective service model.

Assignment and Service Models

- Comparing outcomes between those with priority preference to a SUB versus UC is the clearest examination of subsidies on the well being of similarly situated homeless families.

Contextualizing Results

- Families who had access to UC could also receive housing subsidies through their local homeless assistance agencies.
 - 37% of families that did not have preference secured a subsidy
- So, any results comparing SUB to UC are lower bound effects of stabilizing housing through a long-term subsidy.

Contextualizing Results

- Concerns that potential differences in the severity of challenges facing families experiencing homelessness necessitates a differential service model to be effective were not supported.
- Intervention impacts did not vary appreciably across comparisons according to either the housing barriers or the number of psychosocial challenges reported at baseline (Gubits, 2016).

Select Findings: Comparing SUB to UC

At both 20 and 37 months after random assignment, household heads reported a

- decrease in psychological distress
- decrease in intimate partner violence
- a reduction in the number of schools the focal child attended
- a reduction in the proportion of families that report food insecurity

Select Findings: Comparing SUB to UC

- Priority preference to a long-term subsidy versus UC appears to be associated with improved financial well being for families.
- Though no difference in income is evident between the SUB and UC group 3 years after random assignment, the percentage of households who are food secure increased among the SUB group from 36 to 28 percent (Gubits 2016).

Implications

- Service models are driven by why we think we are observing a phenomenon as well as
 - how services are funded
 - institutional players
 - practice knowledge
 - constraints and opportunities

Discussion?

- Practice partnerships
- Innovative solutions
- Varied partners given connections and housing conditions

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