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# Demographic Differences Between Sheltered Homeless Families and Housed Poor Families: Implications for Policy and Practice

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*This study compares homeless families with a representative sample of low income family households in St. Louis city and county to determine how they differ on key demographic variables. The research addresses methodological problems in prior research by comparing the findings of this study's random sample to the findings of four previous comparison studies. Findings from this study's random comparison sample are presented. Homeless families are significantly younger, never married, female-headed families of color. Housed and homeless families are not significantly different in the number of children or in the educational level of the head of household but housed families are larger and have greater income. This suggests the presence of another adult earner in poor, housed families. Research implications include addressing sampling biases in comparative research through longitudinal studies. Policy and practice recommendations center on providing social and economic supports to homeless families to increase the number of supportive adults in the home.*

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Introduction

Considerable progress has been made in understanding the new phenomenon of family homelessness since 1980. Early arguments pitted micro-level versus macro-level explanations of the etiology of family homelessness (c.f., Bassuk, Rubin, & Lauriat, 1986; Wright & Lam, 1987). Researchers now agree that a shortage of housing affordable to the increasing numbers of poor households is the basic macro-economic cause of high levels of family homelessness (see, e.g., Burt, 1992; Edelman & Mihaly, 1989; McChesney, 1990; Rossi, 1989; Wright, 1989).

With this consensus, research has shifted toward examining risk factors for homelessness. While all poor households are vulnerable to homelessness in a tight housing market, which poor families are most vulnerable? One way to answer this question is to compare homeless families with poor housed families. Although four studies have previously compared various characteristics of homeless families with poor housed families, all but one were convenience or purposive samples. Moreover, the comparison groups consisted solely of families receiving public welfare. Poor families, however, include a diverse range of families, including those who work but remain in poverty. Therefore, the comparison samples used in previous research are not representative of all poor family households. Since comparing homeless families to non-random samples of AFDC-dependent families and generalizing these differences to all poor households is methodologically unsound, this paper argues that it is unknown whether homeless families differ from housed, poor families.

To address this methodological issue, the present study is the first to compare a sample of sheltered homeless families to a representative sample of poor, housed families. The housed comparison group is a large sample of poor families living below the poverty line. A family includes one or more adults caring for one or more children under the age of 18. These families are drawn from the Public Use Microdata Sample (PUMS), a 5 percent random sample of households in St. Louis City and county that completed the Census long form in 1989. Demographic characteristics

of homeless and housed families are compared for significant differences between the two groups.

On the demographic variables that can be compared, the following null hypothesis is tested: There are no significant differences between homeless and housed poor families. If the null hypothesis is supported (no differences), family homelessness may be a random process essentially caused by the shortage of affordable housing and homeless families may simply be a subset of the urban poor. On the other hand, if there are enough significant differences, the circumstances that render families more vulnerable to homelessness may be evident. This hypothesis is tested by using several demographic variables that place families at risk of poverty. These include race, family composition, marital status, educational level, age of head of household, family size, total annual income, and annual income from Aid to Families with Dependent Children (AFDC). Based on significant differences between the two groups, implications for social policy and practice with homeless families are discussed.

## Review of the Literature

Since the literature on homeless families has been extensively reviewed elsewhere (c.f., Johnson & Richards, in press; McChesney, in press), only those studies that have compared homeless families to housed poor families are reviewed here. Four research groups have published studies of homeless families that included a comparison sample of some kind (Bassuk & Rosenberg, 1988; Goodman, 1991a, 1991b; Shinn, Knickman, & Weitzman, 1991; Wood, Valdez, Hayashi, & Shen, 1990). This review concentrates on the methodological issues in the selection of the comparison samples in these four studies and on the divergent demographic picture that emerges.

Bassuk and Rosenberg (1988) used a case-control method to compare 49 homeless mothers to 81 housed, poor mothers. These researchers attempted to find a stratified random sample of households living in 28 blocks in Boston. According to the 1980 census, high percentages of poor, female-headed families lived in this area. There was, however, considerable difficulty in obtaining

the comparison sample. The response rate was only 10 percent, with 81 out of 820 families responding (464 families were not at home, 238 were not female-headed, and 37 refused to participate). This housed sample consisted solely of female-headed families who were on AFDC and living in public housing projects. Demographic variables showed an average age of 29 years. Thirty-two percent were white and 68 percent nonwhite. Thirty percent were graduated from high school and 64 percent had not received a high school diploma. Seventy-five percent were single, 24 percent were divorced, separated, or widowed, and 1 percent were married.

Goodman (1991a; 1991b) also selected a convenience sample of 50 homeless families from two Boston metropolitan area towns, Somerville and Cambridge. The 50 members of the housed comparison group were recruited from women waiting at the Somerville AFDC office. There was a 25 percent refusal rate for both groups and 10 percent were rejected because they spoke only Spanish. The comparison sample was limited to AFDC-dependent families. Moreover, the comparison sample was not geographically comparable to the homeless family sample since the comparison families came only from Somerville. Demographic findings showed a mean age of 29.7 years for the housed sample. Forty-six percent were white and 38 percent were black. Twenty-four percent graduated from high school while 42 percent had not received a high school diploma. Sixty percent were single, 34 percent were divorced or separated, and 6 percent were married.

In Los Angeles, Wood et al. (1990) interviewed 196 families systematically sampled from new entrants to the 10 largest shelters for homeless families. To obtain the comparison sample, poor families coming to four welfare offices were screened. The selection criteria consisted of having received AFDC continuously for a year or more and living in the current residence for six months or more. Two hundred forty families met the selection criteria. With a refusal rate of 19 percent, a net sample of 194 families was obtained. This comparison sample is more robust by the inclusion of both one- and two-parent families. Nonetheless, similar to the Goodman (1991a; 1991b) and Bassuk and Rosenberg (1988) studies, it is limited by its failure to select families from the geographic

areas represented by the last previous addresses of the homeless sample. In addition, it fails to include working poor families who were not on AFDC. Average age for the head-of-household in the comparison group was 29 years old. Fifteen percent were white and 70 percent were black. Data on educational levels were not available. Thirty-eight percent were married.

The only large-sample study compared 677 homeless mothers requesting shelter in New York with 448 housed mothers receiving public welfare benefits (Shinn et al., 1991). The homeless sample was a randomly selected sample with a 28 percent refusal rate. Housed families were randomly selected from families seeking public assistance recertification at 12 randomly selected income maintenance centers. These samples are much broader and systematically selected than the other studies reviewed here, but the comparison sample is still limited to families on public welfare. Demographic results show a mean age of 34 years old. Four percent were white and 33 percent were black. Twenty-six percent graduated from high school and 63 percent had not received their high school diploma. Forty-six percent were single, 47.5 percent were separated or divorced, and 6.5 percent were married.

The demographic characteristics of housed, poor families in these four studies are quite different. In Table I, these demographics are contrasted with the characteristics of housed, poor families in St. Louis city and county obtained from a random probability sample. The mean age of the randomly selected sample is much higher than those in all but the Shinn et al. (1991) study—a study that was also randomly selected. As expected, race varies geographically, but both education and marital status vary greatly from one non-random sample to another. Except for the Wood et al. (1990) study, this random sample shows greater likelihood that the housed poor are married; with the exception of the Shinn et al. (1991) study, this random sample shows greater likelihood that the housed poor are divorced or separated.

These disparate findings suggest the need to revisit the question whether homeless families differ from housed, poor families. This study's random probability sample of poor, housed families eliminates the bias from previous studies, i.e., non-comparable geographic bias, bias in favor of AFDC-recipient families, and bias

Table I

*A Comparison of Poor, Housed Families on Key Demographic Variables*

|  | St. Louis Random Sample | Study 1 Bassuk & Rosenberg, 1991 | Study 2 Goodman, 1992 | Study 3 Wood et al., 1990 | Study 4 Shinn et al., 1991 |
|---|---|---|---|---|---|
| Mean Age | 34.8 | 29.0 | 29.7 | 29.0 | 34.5 |
| % White | 26.0 | 32.0 | 46.0 | 15.0 | 4.4 |
| % Black | 71.6 | N/A | 38.0 | 70.0 | 33.1 |
| % H.S. Grad | 29.6 | 30.0 | 24.0 | N/A | 26.3 |
| % < H.S. | 43.0 | 64.0 | 42.0 | N/A | 62.8 |
| % Single | 36.5 | 75.0 | 60.0 | N/A | 45.9 |
| % Married | 21.3 | 1.0 | 6.0 | 38.0 | 6.5 |
| % Widowed Separated, Divorced | 42.2 | 24.0 | 34.0 | N/A | 47.5 |

toward families living in public housing. Eliminating these biases provides insight into whether there are significant demographic differences between homeless families and housed families living under the poverty line.

## Research Methods

### The Sample of Poor Households

The comparison sample was drawn from the Public Use Microdata Sample (PUMS), a 5 percent random sample of family households in St. Louis city and county who completed the Census long form in 1989. Minority households were oversampled and weights were assigned for different kinds of households. Once the weights were assigned, the PUMS data consisted of a representative sample of the general and poverty population of 179,000 family households with children under the age of 18. For the purposes of comparison, only those families with children under the age of 18 who were *living under the poverty line* were

used. Out of 179,000 families, 24,194 households were living un-
der the poverty line (based on family composition and number of
people). A random subsample of 2000 families from the 24,194
poor households in the 5 percent weighted PUMS data made
up the comparison sample. Demographic variables about fam-
ily poverty such as minority status, family composition, marital
status, educational level, age of head of household, family size,
total annual income, and annual AFDC income, were selected for
comparison.

In comparing the homeless families with this subsample of
2000 poor households, T-Tests established the independence of a
sample from a population on continuous variables. Chi-squares
assessed differences between the two groups on categorical vari-
ables. For both, the .01 level was the criterion for establishing sig-
nificant difference. Although the Census admits to undercounting
non- sheltered homeless persons, families that were in homeless
shelters on the day of the Census and completed the Census long
form are included in the PUMS sample. Therefore, any significant
differences are likely to be lower-bound estimates because the
hierarchical samples would tend to cause an *underestimation* of
the true effect size.

## The Sample of Homeless Families

The homeless sample is from 1989 making it comparable to
the housed, poor sample from the PUMS data. The homeless
sample consisted of 188 families who were residents of Family
Haven or Community-In-Partnership, two shelters operated by
The Salvation Army. Family Haven, a 54-bed shelter for homeless
families in the city of St. Louis, Missouri, has been in operation
since 1979. Family Haven's comprehensive social service program
has been nationally recognized as a way to break the cycle of
homelessness (U.S. Department of Health & Human Services,
1984; Whitman, 1988). Based on case management and commu-
nity networking, the Homeless Continuum Model (HCM), moved
families toward self-sufficiency through five sequential stages:
1) Prevention, 2) Crisis Intervention, 3) Stabilization, 4) Resettle-
ment into Transitional or Permanent Housing, and 5) Follow-Up
(Hutchison, Searight, & Stretch, 1986). Using the same model,
Community-In-Partnership was established in 1987 to serve

homeless families in St. Louis County. By providing separate family rooms for all types of homeless families, i.e., two-parent families, extended family groups, single males with children, single females with children, and families with teenage children, Family Haven and Community-In-Partnership were unique among shelter programs in St. Louis. Single women unaccompanied by children were sometimes admitted (c.f. Johnson & Kreuger, 1989), but these cases are not reported here since this article focuses on homeless families. This open policy on family composition makes it likely that the homeless families reported here are representative of all types of homeless families.

Two other factors also suggest that the homeless family sample in this study represents all families who were homeless in St. Louis city and county in 1989. First, the homeless sample is, for the most part, geographically representative of families in St. Louis city and county. Before becoming homeless, 178 families (95 percent) were residents of St. Louis city or county. Only nine families (5 percent) said that they lived in another town in Missouri or in a nearby state before becoming homeless. Second, homeless individuals and families in St. Louis were referred to shelter through a centralized, citywide hotline. This centralized referral system was part of a court-ordered consent decree mandating the city of St. Louis to provide homeless shelter and services (c.f., Johnson, Kreuger, & Stretch, 1989). By 1989, the hotline and its process of referring homeless persons to shelters was well established. Workers in public welfare, child protection, soup kitchens, neighborhood centers, and local churches had knowledge of the hotline and understood it as the access point for shelter and services. Homeless persons who came to or called shelters directly were required to call the hotline for referral. In addition, media coverage, national awards, and a public education series made the public aware of the system. Purchase of service contracts also required local shelters to admit those who were referred through the hotline system (Johnson & Banerjee, 1992).

Depending on available bed space, homeless families who called the citywide hotline were referred to any one of several family shelters. One of these shelters was Hospitality House, an emergency shelter operated by The Salvation Army. At Hospitality House, the Crisis Intervention phase of the HCM took place. From

Hospitality House, families moved into Family Haven where a second intake and assessment procedure was completed. This process assured that families were truly homeless, i.e., those with no other housing options. County residents who called the hotline were referred in the same manner, except that they moved to the Community-In-Partnership shelter after their stay at Hospitality House.

The data reported here are from case records at Family Haven and Community-In-Partnership. The data were collected from case records completed at intake. Although the usual caveats on the reliability of case record data apply, The Salvation Army instituted academic research as part of its organizational milieu since 1979 (c.f., Hutchison, Stretch, Anderman, & Searight, 1981; Stretch, Kreuger, Johnson, & Hutchison, 1988). In 1987, as part of this program-based research, assessment forms and case records were computerized at both shelters (Kreuger, Stretch, & Johnson, 1989). T-tests and Chi- squares showed no significant differences between the Family Haven and the Community-In-Partnership samples, with one exception. Community-In Partnership families had about $1,000 higher annual incomes than Family Haven families. In this article, family case records from both shelters are combined in the analyses.

## Demographic Differences Between Homeless and Housed Poor Families

Minority status, family composition, marital status, educational level, number of children, family size, and age of head of household, are identified by the literature as risk factors for family poverty (c.f. McChesney, 1991; Rodgers, 1990.) These demographic variables, and annual income and the sources of incomes, are those that allowed comparison between homeless families from the case records and housed poor families from the PUMS sample. Patterns occur in the following analysis which suggest that some risk factors related to poverty differentiate the two groups.

As shown in Table II, homeless families are significantly more likely to be black (St. Louis has small Hispanic and Native American populations) than housed poor families ($x2=25.7$; $df=2$,

Table II

*A Comparison of Homeless Families and Poor Households*

| Population Characteristics | Homeless Families | Poor Families |
|---|---|---|
| **Race*** | | |
| Black | 89.4 | 71.6 |
| White | 10.6 | 26.0 |
| Other | 0.0 | 2.4 |
| **Family Composition*** | | |
| Female/kids | 88.3 | 74.6 |
| Male/kids | 3.7 | 5.6 |
| Couples | 8.0 | 19.9 |
| **Marital Status*** | | |
| Single | 60.1 | 36.5 |
| Married | 9.0 | 21.3 |
| Separated | 22.9 | 15.6 |
| Divorced | 8.0 | 17.5 |
| Widowed | 0.0 | 9.1 |
| **Educational Level** | | |
| High School Dropout | 36.1 | 43.0 |
| High School Graduate | 36.2 | 29.6 |
| Some College | 26.1 | 21.6 |
| College Degree | 1.6 | 3.4 |
| Graduate School | 0.0 | 2.4 |
| **Average Family Size**** | 3.25 | 3.90 |
| **Average Age Female Head of Household*** | 26.9 years | 34.8 years |
| **Average Annual Income**** | $4,990 | $6,120 |
| **Average Annual AFDC*** | $3,350 | $3,151 |

*p<.01, **p<.001

p<.01). Family composition was significant (x2=19.3; df=2, p<.01), indicating that homeless families are more likely headed by single mothers than housed poor families. Marital status showed that homeless families were more likely to be single or separated, while poor housed families were more likely to be married, divorced, or widowed (x2=58.0; df=3, p<.01). Homeless women

were much younger, with an average age of 26.9 years, than poor housed women, with an average age of 34.8 years (t=16; df=187, p=<.001).

Two important economic differences occurred. Homeless families had significantly lower annual incomes than housed poor families (t=4.93; df=187, p<.001). However, average AFDC payments were slightly higher for homeless families. Homeless families averaged $3350 per year in AFDC compared to the $3151 per year received by housed, poor families (t=3.03; df=187, p=.01).

Finally, family size, the total number of people in the household, was significant (t=4.64; df=187, p=<.001) with homeless families more likely to have fewer adults in the household. However, no significant differences were found between the educational level of homeless and housed poor families (x2=11.37; df=4, p<.05) or in the number of children in homeless and housed poor families (t=.77; df=187, p=>.20).

## Discussion

These data provide preliminary empirical support for some differences between homeless families and housed poor families. These differences make homeless families poorer and more likely to become homeless in an expensive housing market—all other things (e.g., domestic violence, substance abuse) being equal.

The finding that homeless families are significantly more likely to be headed by people of color than poor housed families relates to the risk for poverty. In statistical analyses, skin color (termed "race" by the Census) serves as a marker for the effects of racism in society. Among other things, people of color have less opportunity to earn wages above the poverty level. Since blacks are discriminated against when they seek employment (Kirschenman & Neckerman, 1991), they have higher unemployment and discouraged worker rates (McChesney, 1991). They also get paid less. According to Corcoran, Duncan, and Hill (1984), after taking human capital differences such as education, work experience, career interruptions and absenteeism into account, there is a net wage difference of about 30 percent less for black women in comparison to white men.

In this study, homeless mothers were one and a half times as likely to be single and never married than the housed poor

mothers. Being a single, never married mother is a strong risk factor for poverty. Compared to mothers who have never married, mothers who are divorced or separated have a greater possibility of receiving child support payments. Mothers who are widowed usually have access to Social Security survivor's benefits for their children. This gives considerably more regular income to these mothers than mothers who only have child support awards (Ellwood, 1988).

Marital status is the main determinant of family income, regardless of a person's background (Cohen & Tyree, 1986). In this study, poor families were two and one half times as likely to be headed by a couple than homeless families. While the earnings of the spouse were not enough to bring the family above the poverty level, they may have been enough to keep the family from becoming homeless.

The significantly younger age of the homeless heads-of-households—about 8 years younger than the poor heads-of-households—also increases the risk of poverty. Among other associations, the younger the mother, the more likely she is to have preschool children and the less likely she is to be in the labor force, especially in the absence of affordable child care.

If all that was known about homeless families was that they were significantly more likely to be headed by young, single, never-married, women of color (c.f., Johnson, 1989), it could be predicted that they would be significantly poorer than housed poor families. This is exactly what this study finds. Both groups are very poor—well under the poverty line. However, the $6,120 average annual income of the poor housed families is 123 percent of the $4,990 average annual income of the homeless families. This difference in income itself may be enough to prevent homelessness. The likelihood of being out of the labor force is further suggested by the finding that AFDC makes up 67 percent of the homeless family's annual income compared to only 51 percent of the housed family's annual income.

In part, these slight economic differences may be explained by family size. While the number of children in homeless and housed poor families does not differ, housed families are larger, indicating the presence of an additional adult in the household. The minimal, perhaps even seasonal employment, of the additional adult in

the poor household may explain the marginal income difference between homeless and housed families. Finally, relatively low levels of education were found in both the homeless and poor family samples. Since education is the primary determinant of work income in the United States, especially for people whose families of origin were poor (Cohen & Tyree, 1986), the finding of no significant difference suggests that low level education has more to do with poverty than homelessness.

## Implications for Social Policy and Practice

The data reported here are preliminary and the conclusions that can be drawn are limited. More exhaustive multivariate analyses and more complex research designs, particularly longitudinal panel studies, are needed to fully understand the mechanisms underlying differences between homeless families and housed poor families. However, no previous studies have used a random comparison sample of poor households to assess whether homeless families differ from housed poor families on key demographic variables.

In summary, homeless families, in comparison to housed, poor families, appear to be headed by relatively young, minority single mothers, 83 percent of whom have never married or are separated from their spouse. Housed poor families, while still predominantly minority and headed by single mothers, are much older. While homeless and housed families do not differ in the number of children or in the level of education of the head-of-household, the presence of an additional adult in the household and the fact that nearly 50 percent are married, divorced or widowed suggests that they have access to additional household income. The slight economic edge suggested by these demographic differences may be all that is preventing a family from becoming homeless.

In developing policy and practices to rehouse homeless families and prevent poor, housed families from becoming homeless, these demographic differences suggest several areas for social intervention. First, programs and services should emphasize reconstituting and rebuilding families. Family preservation models, for example, might include homelessness prevention services for

housed, poor families. By the same token, family preservation models should be extended to homeless families in shelter so that the process of rehousing the family includes reconnecting the father with the female-headed family. Other interventions should center on rebuilding the homeless family's support networks through shelter-based groups that involve significant others (fathers, boyfriends, extended family members, etc.). In cases in which it is not possible to reconnect the homeless family to its extended family or reconstitute the family's previous social network, homeless women can be encouraged to pool their resources by sharing an apartment and child care responsibilities. Women in shelters often develop one or two close friendships and sustain these relationships when they are no longer homeless (Johnson, 1995). Shelters that focus only on housing the intact homeless family and do not address relationship issues, may have initial success when families are first rehoused, but later find that families are unable to sustain their housing.

Second, although Census data cannot confirm the presence of individual risk factors such as domestic violence, teen pregnancy, or the recent birth of a child, these factors often tip the balance in personal relationships. If a breakdown in personal relationships results in the loss of the additional adult in the household, this may be enough to cause a poor family to become homeless. Again in attending to the family's immediate housing crisis, shelter programs may overlook the family's long-term economic needs. If a family has become homeless because of the loss of support from an additional adult in the household, legal services may be a remedy. For example, obtaining protection orders in abuse cases, filing for divorce and requesting child support and alimony, and establishing paternity for new births are legal actions that not only protect homeless families from abusive relationships, but also provide additional income for the single-headed, poor household. While legal services are usually available in programs for battered women, they are generally unavailable in homeless shelters (c.f., Johnson, 1990).

Third, the data suggest that AFDC benefits alone are not sufficient for keeping families from homelessness. Although homeless families are more likely to get AFDC, the one month difference in their total yearly benefits shows that homeless families don't

stay continuously on AFDC and this loss of benefits probably contributes to their homeless situation. In this study, the larger total income of poor households suggests that they work part of the time. This safety net, albeit thin, may prevent homelessness even though they remain extremely poor. Since more than one half (51 percent) of women on welfare have some contact with the labor force (Harris, 1993), subsidized child care that allows single mothers to work may prevent homelessness. For homeless families who have worked and still become homeless, services that assist them to file income tax forms and claim their Earned Income Tax Credit can help solve their immediate problem of homelessness.

Finally, the data show no significant overall difference between the educational level of homeless and housed, poor families. However, homeless families are more likely to finish high school and more likely to attend college, but less likely to finish college. Thus, while many homeless parents have two- year degrees, this level of training typically results in low-paying technical jobs that are not sufficient to prevent homelessness. Unless efforts are made to substantially raise the level of education of homeless families, homeless programs can only expect, at best, to rehouse these families as working poor households. The JOBS program's current focus on training for service sector jobs suggests that even longer term, transitional shelters that actively link homeless families to such programs should not expect homeless families to exit poverty. A concerted effort, therefore, is needed to change social welfare policy to allow AFDC-dependent women to obtain college degrees through the JOBS program.

## Conclusion

There is much research that is required to understand the dynamic state between being a homeless family and an extremely poor but housed welfare or working poor family. Longitudinal studies are particularly needed to understand how families change status in both directions—from homeless to housed, and vice versa. This study also begs for systematic program evaluation of the impact of services in rehousing homeless families. In the meantime, social workers should pay special attention to the

demographic differences between homeless families and poor households that are suggested here. This preliminary information can be used to design programs that reconstitute and rebuild families through social support, increase the educational level of single heads-of-households, and provide additional income through various means. Although the literature currently contains little evidence of these types of homeless programs and services, they are possible strategies that might be used to prevent poor households from becoming homeless and formerly homeless families from becoming homeless again.

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