Toward a Comprehensive
Homelessness-Prevention Strategy

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Abstract

Because of the misery and deprivation suffered by homeless persons, the initial response to homelessness in the United States focused first on quickly addressing the dire need for emergency food and shelter, and then on providing additional assistance to already homeless persons—ideally to help them move out of homelessness. New preventive measures to help people avoid becoming homeless were largely ignored or put off. But now that efforts to provide emergency food and shelter are well under way throughout the country, many more experts, policymakers, and service organizations have begun focusing on homelessness prevention. Nevertheless, actual prevention efforts are still tentative and somewhat haphazard. In support of a more rapid expansion of effective homelessness-prevention activities, this paper discusses the benefits of prevention, develops an initial framework for a comprehensive homelessness-prevention strategy, and, using this framework, evaluates existing prevention efforts and suggests new initiatives.

Why homelessness prevention?

As long as there are substantial new entries into homelessness, helping only the already homeless cannot significantly reduce the size of the problem. Bailing out the boat can keep the problem from getting worse (and, if done well, might even gain some ground), but bailing will never solve the problem until the leaks are fixed. Failing to fix these leaks (and reduce the size of the homeless population) through homelessness-prevention initiatives risks further declines in both public compassion for homeless persons and in the critical, still substantial popular support for government and private efforts to address the problem. It also risks the permanent institutionalization of both homelessness and the already large network of related programs and bureaucracies. Indeed, there are some indications that benefits and services for homeless persons that are not available (or as readily available) to others may have prompted some marginal families and individuals to become homeless, and that people and institutions are more likely to terminate their support for otherwise homeless persons when they expect that such persons will be picked up by homeless shelters and services.
Besides counterbalancing any existing incentives to become or remain homeless, expanded prevention efforts also hold the promise of avoiding or reducing significant costs associated with homelessness. In other words, an ounce of prevention may actually be worth a pound of cure. It is often less expensive to help a person or family avoid homelessness than it is to let them become homeless and then provide them with emergency shelter, other homelessness services, and help getting out of homelessness. Moreover, while people living in near-homeless situations face a wide range of basic problems and challenges, preventing them from becoming homeless can keep the existing problems from escalating and can block a host of new ones (thereby avoiding a corresponding increase in the need and demand for costly public and private assistance).

On any given day, there are probably between 350,000 and 750,000 literally homeless persons. By reducing the number of homeless persons, prevention efforts would not only reduce the expense of providing emergency food and shelter and other services to them, but also cut the direct social costs from such things as policing and cleaning up after them. Although no precise calculations exist, direct homelessness assistance from federal, state, and local governments already exceeds $2.5 billion each year. Considerably larger amounts come indirectly from nonhomeless-specific programs, and policing and cleanup costs annually total in the tens (if not hundreds) of millions of dollars.

Reducing the size of the homeless population enough to lower these costs significantly and produce the many associated benefits and savings will not occur without the federal, state, and local governments, together with the private and nonprofit sectors, implementing a range of new and expanded homelessness-prevention initiatives. To develop a framework for such prevention activities (at whatever level), these questions need to be answered as well as possible:

1. Who are the most at risk of becoming homeless, and how can they be identified? (To help target the prevention assistance most effectively, identify characteristics that make homelessness more likely, and develop strategies for reducing the size of the most-at-risk pool.)

2. Where do homeless persons come from; where were they housed prior to becoming homeless? (To help identify possible sites for intervention assistance.)
3. What events precipitate or cause individuals and families to become homeless? (To help develop prevention assistance that will either keep such events from occurring or enable the most-at-risk to weather them without falling into homelessness.)

This approach focuses on identifying those types of people most at risk of becoming homeless and then developing proposals on how to help them avoid homelessness. An alternative prevention approach might first identify the major causes of homelessness (in a more macro sense) and then develop broad policies to address these causes. However, the approach chosen here is more useful for developing the kind of targeted, practical (and cheaper) intervention strategies at the local level that can immediately begin helping those most at risk to avoid homelessness. Moreover, by identifying possible approaches to each of the major problems that the most-at-risk face, this approach addresses all the major “causes” of homelessness as well.

**Who are the “most at risk of becoming homeless”?**

The term *most at risk* refers to those who are either clearly at immediate risk of becoming homeless (for whatever reasons) or the most likely to become homeless at some point because of their inherent characteristics. This group differs from those who, despite their poverty or even their risk of losing their current housing, do not, as a definable group, face any special, significant risk of soon ending up in shelters or on the street. It is often said that “everyone is one or two paychecks away from homelessness”; but, thanks to family and friends, savings, and other resources, relatively few people actually are. At the margin, homeless persons become homeless because of a variety of disadvantages and counterproductive personal characteristics that most people either do not face or do not share to the same extent. This analysis focuses on those persons who are most at risk of becoming homeless because they do share these same disadvantages and characteristics.

**Extreme poverty: the common denominator**

Almost all individuals and families with nonpoverty incomes have more or less stable housing, and the most fundamental characteristic shared by the homeless and at-risk populations is their extreme poverty. However, the vast majority of extremely poor persons in the United States are not homeless. For example, census data show
that approximately 12 million people in the United States live below 50 percent of the poverty line, but even the most generous estimates of the homeless population are only a small fraction of that number. Accordingly, extreme poverty can be seen as a necessary but not sufficient cause of homelessness. Similarly, poor education and weak work experience reflect major causes of extreme poverty that do not have any special, further impact on whether extremely poor persons also become homeless.

Secondary characteristics: the predictors of homelessness

When compared to the nonhomeless extremely poor, homeless persons have a much higher incidence of a range of secondary characteristics. Insofar as these characteristics are not caused by homelessness itself, they can be seen not only as predictors of the likelihood of homelessness but as either actual causes of homelessness or direct reflections of causes. Determining these secondary characteristics identifies the problems that increase the likelihood of becoming homeless, which is the first step toward developing effective preventive interventions. Moreover, identifying those nonhomeless, extremely poor persons who also have these secondary characteristics can make it easier to target cost-cutting preventive assistance to those most at risk of becoming homeless. These secondary characteristics, however, are associated not only with moving from extreme poverty into homelessness but also with becoming extremely poor in the first place: A person with one or more of these characteristics is more likely than an otherwise similar person, first, to fall into (or stay in) extreme poverty and, second, to fall even further into homelessness.

Prior homelessness. While some portion of the homeless population is homeless only once and then leaves that state, never to return, studies have found that between 35 percent and 67 percent of currently homeless persons have experienced at least one (and often several) prior, separate episodes of homelessness. Accordingly, while it tells little about what causes homelessness, one of the most accurate predictors of whether someone is likely to become homeless is whether he or she has been homeless before.

Solitary males. Solitary (single, unattached) adult males make up about 70 percent of the adult homeless population but fewer than 10 percent of all adults living below the poverty line. Although simply being a solitary male might only slightly increase one's chances of moving from extreme poverty into homelessness, homelessness appears significantly more likely among extremely poor
divorced or separated solitary males than among never-married single males.16

**Solitary women with children.** About 80 percent of all homeless families are headed by solitary women, as opposed to about half of all poor families. Intact two-parent families with children are rare among both the homeless and the extremely poor populations. Half of the homeless women with children have never been married, which parallels the marriage rate among the nonhomeless extremely poor, but the divorce rate among homeless women who have been married (over 72 percent) is much higher.17

**Unattached youths.** While most homeless or most-at-risk preteen children are in families, a significant number of unattached youths (usually teenagers) are in both categories.18 Unfortunately, little is known about their other characteristics. Undoubtedly, many unattached youths are victims of child abuse, neglect, or abandonment who have separated from their parents or left their foster care situation and have few resources. This situation suggests a strong likelihood of their ending up homeless or at risk.

**Mental illness.** About one-third of the homeless adults have spent time in a mental institution, as opposed to less than 5 percent of the general public and probably less than 10 percent of the nonhomeless extremely poor. Accordingly, mental illness can be seen as a strong predictor of homelessness among the extremely poor (and comparisons of other mental health indicators substantiate this view).19

**Alcohol and other drug problems.** Approximately one-third or more of homeless adults suffer from chronic alcohol problems, and 10 percent to 20 percent have other drug-dependency problems (and these latter percentages may be rising).20 Although the percentage of nonhomeless poor who suffer from these problems is not known with any precision, the incidence of these problems is considerably lower among all nonhomeless persons than among homeless persons.21 There is also some indication that alcohol problems often precede homelessness.22

**Health problems.** More than one-fourth of the homeless population are too disabled to work, and about 40 percent report themselves in poor health, compared with only 20 percent of the U.S. poor. Some studies have concluded that preexisting health problems may be a significant cause or predictor of homelessness.23 But, more than with any other trait, it is likely that much of the poor health of homeless persons comes from the ravages of homelessness itself, suggesting that it is less useful as a homelessness predictor.
Institutional histories. Homeless and most-at-risk persons are much more likely than the extremely poor who have never experienced homelessness to have a history of mental hospitalization, inpatient treatment for alcohol and other drug problems, foster care, or time spent in jail or (to a lesser extent) prison.\\(^{24}\)

Weak support networks. Compared with other extremely poor persons, homeless and most-at-risk families and individuals have far less extensive or helpful support networks of family and friends who might provide them with housing or other assistance. For example, a 1989 survey of 56 homelessness studies done by expert Peter H. Rossi calculated an average finding from the studies that roughly a third of the homeless population have no contact with any family members and another third have no friends of any kind. (The survey did not report the amount of overlap between these two groups.)\\(^{25}\) Moreover, Rossi’s own 1986 study in Chicago determined that the contact that does exist between homeless persons and their family or friends is often rare or superficial.\\(^{26}\) In contrast, available data indicate that, unlike the homeless, the nonhomeless poor often live with family or friends and have much more frequent, direct, and nonsuperficial contact with them.\\(^{27}\)

The quality of an extremely poor person’s support network is considered one of the key determinants of whether he or she is likely to become homeless. Many of the other differences between the homeless and the nonhomeless extremely poor can be seen as factors directly affecting the size and quality of one’s support network. For example, family and friends are probably less likely to share their housing or provide other sustained assistance to people who abuse alcohol or other drugs, have criminal records, or suffer from severe mental illness. Similarly, the Chicago Community Trust study found that time spent in foster care, mental hospitals, or the armed services were strong predictors of ever becoming homeless, primarily because people with those experiences tended to be more solitary and less likely to live with others, and to have fewer friends or family to turn to in a crisis.

Using the most-at-risk profile

Although not all extremely poor persons with one or more of the most-at-risk characteristics become homeless, they are significantly more likely to become homeless than otherwise similar extremely poor persons who do not have them, and the likelihood increases along with the number of most-at-risk characteristics a person has.
Moreover, virtually all homeless persons have several of the most-at-risk characteristics, which indicates that the most-at-risk profile (although somewhat overinclusive) will at least identify the lion’s share of those extremely poor persons who will enter or reenter homelessness if they do not receive outside help. Accordingly, the preceding list of characteristics offers the most accurate means available of targeting preventive assistance to most-at-risk persons (i.e., by screening applicants for certain types of public or nonprofit services or assistance, or by identifying the most-at-risk persons among the populations at promising prevention-intervention points where such persons are known to be prior to becoming homeless).

Where do homeless persons come from?

Available studies have identified several institutional and home settings that homeless persons are likely to pass through immediately prior to becoming homeless, at some earlier point, or between episodes of homelessness.

Mental hospitals

Almost one-fourth of the homeless population have been in a mental institution prior to becoming homeless, and more than half of those with prior mental hospitalization have been hospitalized more than once. The latest available nationwide survey of the homeless found that 20 percent of solitary men, 24 percent of solitary women; and 8 percent of single women with children had a prior history of mental hospitalization. Not surprisingly, the equation works both ways: A significant portion of all extremely poor discharged mental patients experience homelessness either immediately or at some later point. Taken together, the studies on homelessness and mental hospitalization suggest a “typical” path that homeless persons with a history of mental hospitalization take into homelessness: They experience their first stay in a mental hospital prior to ever having been homeless, follow that stay with some sort of housed living, and then eventually (possibly with one or more intervening stays in mental hospitals and various types of housed living) descend into homelessness with subsequent additional intervening stays in various types of housed living and mental institutions—with some unknown portion of such persons eventually leaving homelessness for good. A significant portion of persons experience homelessness prior to their first hospitalization—and then follow the same basic
pattern. Either way, mental hospitals offer extremely useful sites for locating and assisting about one-fourth of the most-at-risk population.

Other health institutions

About 29 percent of homeless persons have been in some sort of detoxification program prior to their current episode of homelessness; and the latest available national study of the homeless found that 37 percent of solitary adult males, 19 percent of solitary females, and 7 percent of all women with children had a history of prior inpatient chemical dependency (mostly detox). Although no studies have tried to determine what portion of those discharged from inpatient detoxification programs or from alcohol- or chemical-dependency units becomes homeless, a Chicago study reported that roughly half the extremely poor persons found in alcohol-, drug-, or health-treatment programs for the indigent were found to be otherwise homeless. No similar data exist regarding either the extent to which homeless persons have previously been inpatients at hospitals and other health facilities for physical ailments or the number of otherwise homeless persons in such inpatient situations. Nonetheless, temporary stays in health facilities are likely to precede or interrupt some persons’ periods of homelessness.

Prisons and jails

More than half of all homeless persons have previously been in local jails, and (with some overlap) about one-fifth have been in prison. For example, in the most recent national study of the homeless, 60 percent of solitary men, 22 percent of solitary women, and 15 percent of single women with children had been in jail for five days or more; and 29 percent of homeless solitary men and 2 percent each of homeless solitary women and solitary women with children had been in prison. No studies have determined what portion of those released from prison or jail eventually enters or reenters homelessness or what portions of the jail or prison populations were formerly homeless, but the close relative sizes of the homeless population with jail or prison experiences and the current jail and prison populations indicate that a significant portion of those released from jail or prison eventually become homeless.
**Armed services**

Recent studies suggest that between 29 percent and 47 percent of homeless adult males have served in the armed forces prior to becoming homeless, but there are virtually no homeless female veterans. There are no studies on the paths that homeless veterans take from discharge into homelessness or on how long the process takes; but because members of the armed forces receive a steady income for some time before discharge, it is unlikely that many become homeless soon afterward. Moreover, approximately 250,000 people leave the armed services each year, and there are more than 25.6 million veterans, which indicates that only a minor percentage ever becomes homeless.

**Foster care**

While only about 2 to 3 percent of the general adult population have experienced foster care, studies have found levels of prior foster care among the homeless population ranging from 14.5 percent to 39 percent. Many of the approximately 360,000 children now in foster care will return to their original families (or will run away) rather than proceed through the system to “emancipation” (usually at age 18). However, in a study of youths in San Francisco and Sacramento who had been emancipated from the foster care system, 29 percent reported periods when they either had no home or were moving at least every week, and 39 percent reported sometimes, or often, having problems with housing. Because this study could not locate about one-quarter of the sample, the actual homelessness percentages might be significantly higher. About 37 percent of those released from foster care in the San Francisco/Sacramento study reported difficulties finding their first place to live, but available studies provide little information on the paths taken after emancipation (or escape) from foster care into homelessness. However, because foster care experiences usually predate initial entries into homelessness, foster care offers an especially promising site from which to prevent homelessness before it ever occurs.

Interestingly, in one New York and two Chicago studies, none of the homeless persons surveyed was found to have been in foster care, jail, a state hospital, or any other kind of institution immediately before becoming homeless. Although other studies indicate that at least some people move directly into homelessness upon release from institutional stays, the New York and Chicago studies suggest that, for those who ultimately become homeless, discharge from
institutional living is typically only an early step toward homelessness, and that the actual entry usually does not occur until after some period of intermediate housing (e.g., temporary stays in the homes of friends or family, in single-room occupancy [SRO] hotels, or in other cheap rental housing).

**Rental units and shared housing**

A New York City study of families seeking shelter in homeless facilities for the first time found that, during the night prior to seeking shelter, about 20 percent of those not already homeless had come from their own apartments and 80 percent had been doubled up with family or friends (with more than half of this latter group never having had their own home). The Chicago Community Trust study of homeless adults in families or alone (with roughly two-thirds solitary adults) found that, immediately prior to becoming homeless, 55 percent were living with their immediate families, relatives, or friends and 45 percent were solitary adults living alone. Taken together, these studies indicate that solitary adults are more likely than families to live by themselves immediately prior to becoming homeless (mostly in day-to-day or week-to-week accommodations) and much less likely to be living in shared housing. In addition, most households become homeless because of informal or formal evictions (mostly for nonpayment of rent) or because of arguments or problems with spouses or housemates. Problems with their prior residence (such as condemnation, fire, or no heat) are also a significant factor. Family households were more likely to lose their prior housing because of problems with others in shared housing, whereas solitary adult households were more likely to be evicted.

**The special role of SRO hotels**

Cheap SRO hotels, which can be rented day-to-day or week-to-week, are usually the lowest-cost housing option available to very poor and near-homeless solitary adults, and even families. SRO hotels often provide temporary housing for otherwise homeless solitary adults (especially males), a significant portion of whom move back and forth between periods of literal homelessness and temporary stays at SRO hotels (and possibly with family and friends). The destruction of many low-cost SRO units by urban renewal, gentrification, and other forces is often cited as one reason behind the emergence of today’s homelessness.
Preventing homelessness at the sources

The information on “sources” of homelessness shows where prevention interventions could be located, and the most-at-risk profile provides guidance on how to target assistance to the most-at-risk persons leaving those sources. Without meaning to implicitly establish priorities, this analysis develops, suggests, and evaluates some prevention interventions (or guidelines) for each source, starting with interventions directed at those families and individuals found right on the brink of homelessness and then working back to more remote precursors.

Preventing evictions

The just-discussed studies of where homeless persons stayed immediately prior to becoming homeless indicate that as many as half of all homeless adults (well over half of solitary homeless adults and more than one-fifth of homeless families) make the final move from housed living into homelessness because of an eviction or some other landlord or rent problem. The New York study found that a significant portion of the families who enter homelessness from shared housing for reasons unrelated to evictions were previously forced into the shared-housing situation because of an earlier eviction or other landlord or rent problem (usually within the past month).48 Other studies reached similar conclusions.49 Accordingly, helping these families and individuals (or the people putting them up) to avoid eviction could reduce the direct flow of persons into homelessness by more than half.

Solving notice problems. Government agencies and organizations that want to prevent improper or unnecessary evictions of most-at-risk households must receive sufficient advance notice, but most evicted low-income individuals and families neither receive any such notice themselves nor contact any public or private social service agencies or government officials prior to losing their residence. For example, in the Chicago Community Trust study, only 24 percent of the sample threatened with imminent homelessness contacted a social service agency in an attempt to secure new housing. Formal eviction papers filed with the courts could provide some notice, but the Community Trust study found that fewer than 15 percent of the extremely poor who became homeless because of an eviction for nonpayment of rent were evicted through a formal court order.50 Most left because the landlord “asked” them to leave. (The study does not indicate how polite these requests were.)
Prompting larger portions of most-at-risk tenants facing nonformal eviction to require that their landlords use formal eviction proceedings would improve the notice situation, as well as provide tenants with at least a chance of asserting and protecting their legal rights.

Simply informing tenants both of their rights and responsibilities under the formal eviction process and of where they can get help would most likely reduce the number willing to leave merely because their landlord asks or threatens them and increase the portion of eviction attempts that would go through the formal process. Making sure that at-risk tenants get this information and receive the assistance they need could be done in a number of ways, including:

1. Requiring landlords to provide all tenants periodically (or when the tenants are being requested to leave) with an information sheet that explains the tenant’s and landlord’s rights and responsibilities regarding eviction and lists organizations that will provide assistance.

2. Publicizing tenants’ rights and responsibilities, and eviction prevention programs and assistance (e.g., by establishing and publicizing a 24-hour hotline that low-income residents faced with eviction or rent payment problems can call for assistance).

3. Requiring landlords to notify an appropriate government agency or nonprofit organization prior to asking any low-income tenants to leave (either formally or informally) and whenever their low-income tenants fall behind in their rent (which means the tenant is at risk of eviction).

To be useful, eviction notices must be provided in a timely enough fashion to allow both the tenants and the support agencies to respond. Yet 22 percent of the homeless persons who lost their residence to eviction, as reported in the Chicago Community Trust study, had no prior notice, and another 28 percent had fewer than six days to find new housing before eviction. Even those tenants who receive formal court eviction papers from their landlord often do not realize that filing responsive papers with the court will give them more breathing room or do not know how to file such papers. By educating tenants about their rights and informing them how to obtain assistance, some of the suggested measures regarding notice would also help tenants know that they either have or can get more time to respond to the threatened eviction. In addition, the form and content of three-day notices and similar court papers should be made clearer. Formal eviction procedures could also provide tenants
with a more reasonable amount of time after receiving the summons and complaint to find and get help and to file their answer.

Assuming that such measures improve the chances that the targeted at-risk population will link up with an eviction-prevention agency in time, effective assistance still must be provided to keep these people in their dwellings. Eviction-prevention programs now fall into two basic types: those that provide legal assistance related to the eviction process, and those that provide cash assistance to pay all or part of the rent owed (sometimes with complementary landlord-tenant mediation or casework-type assistance).

Tenet legal assistance programs. Only about 20 to 30 percent of all tenants in formal eviction proceedings (and much fewer among those most at risk) have legal representation, as opposed to more than 80 percent of landlords; and roughly one-third to one-half of all tenant defendants never file any responding papers and simply lose by default. Addressing this lack of legal representation among tenants could be an extremely effective homelessness prevention tool. A Berkeley study, for example, determined that tenants in eviction proceedings won less than 6 percent of the time when they did not have legal representation but won 58 percent of the time when they had it. Four legal assistance eviction-prevention projects in New York City kept their low-income clients in the clients’ apartments in 84 percent of the first 675 cases they completed. These and other examples show that providing legal representation to low-income tenants threatened with eviction does not just gum up the works and give tenants who cannot pay the rent some free time. Instead, in most cases such assistance can successfully enable tenants to assert their legitimate rights and defenses, gather available resources to pay any past-due rent, and either negotiate settlements agreeable to the landlords or win in court.

Eviction-defense legal assistance can also be cost-effective. For example, using conservative estimates of how many of the projects’ clients would have otherwise ended up homeless and of how much it would have cost to house them in New York’s emergency housing and shelter system, the Bar Association of New York City estimated that, during their first 18 months of operation, the four New York legal assistance eviction-prevention projects mentioned earlier saved $3.3 million in direct federal, state, and local homelessness assistance expenditures at a cost to the city of less than $1.9 million for legal assistance. It calculated an even larger return of almost $8 for every dollar spent over the first two full years of the projects’ operation. Given the projects’ guidelines, which explicitly target families on public assistance who are not only threatened with
eviction but also separately considered at risk of entering the city’s shelter system, these savings estimates are probably reasonable. Even if the projects were only half as successful as the Bar Association’s estimates, they would still be cost-effective—especially after factoring in all the indirect costs to society from the increased homelessness that would otherwise have occurred. Among other indirect benefits, the projects preserve low-cost housing by keeping low-income families in apartments that might otherwise have been rented out at a higher rate, force landlords to repair substandard units and bring them up to code and even create new jobs.

The New York projects appear to be cost-effective despite (or because of) providing especially comprehensive, direct legal assistance from the beginning to the end of the eviction process, along with other services to their clients (e.g., help in getting public assistance benefits). Other legal assistance programs either do not have the resources to provide such intensive assistance or have chosen to provide less-intensive assistance so they can reach a larger number of needy people. These other programs primarily provide guidance and advice so that tenants threatened with eviction can represent themselves and meet the court deadlines; and directly represent tenants only in rare situations (e.g., at trial). Because they neither help tenants obtain available public assistance or other benefits that might enable them to pay the rents owed, nor negotiate pay-back arrangements with landlords that will keep the tenants in their homes, these programs usually just help buy a little time before the eviction actually occurs. At the same time, their low per-tenant costs and the potential savings from delaying a household’s entry into the homeless emergency assistance network might make these low-intensity legal assistance programs cost-effective (although, in some cases, such delay only shifts the burden of providing shelter onto the landlords). These programs’ per-client costs are usually well under $100, and a survey by the HHS Office of the Inspector General of shelter costs in eight major cities found that keeping a solitary person out of city shelters for a month can save $225 to $375; and keeping a family of three or four persons out of the shelters can save at least $675 to $1,500. In New York, providing emergency shelter or housing for a homeless family can range from $2,500 to $3,700 per month.

Nevertheless, both the greater general success rates of tenants with full legal representation and the experience of the New York projects indicate that establishing more eviction-defense programs patterned after the New York models of intensive legal representation and other assistance would be more productive from a homelessness-prevention viewpoint than increasing the availability of the less
intensive legal assistance. To most effectively prevent homelessness, however, these new programs would have to also assist solitary-person households instead of only families. Although the disproportionate number of families among the homeless and at-risk in New York support the existing programs’ family focus, there are still a large number of solitary adults in the city’s homeless and most-at-risk populations who also need assistance. More significantly, throughout the country solitary homeless adults are not only the largest segment of the homeless and at-risk populations but also the most likely to become homeless because of an eviction. Indeed, significant reductions in the growth or size of the homeless population will be impossible without aggressive efforts to prevent homelessness among solitary adults.

Unfortunately, providing intensive legal assistance to solitary-person households might be less successful and cost-effective than helping families. Most-at-risk solitary adults usually have more disadvantages and less access to resources than most-at-risk families (making it harder to keep them in their rental units), and it is much cheaper to house solitary persons in homeless shelters. Despite these problems, providing intensive legal assistance to prevent the eviction of solitary most-at-risk adults is still a useful tool, especially if combined with increases in other assistance to most-at-risk solitary adults that will enable them to afford the saved housing (e.g., increases in access to public assistance or in rental subsidies adequate to enable them to pay rent regularly).

The effectiveness of the New York model legal assistance programs could be increased (and the overall cost reduced) by using the most-at-risk profile to target the legal assistance more precisely to those most likely to become homeless without it. Changes in the law to require landlords to enter mediation with tenants prior to starting the formal eviction process could also enable the legal representation organizations to resolve problems much more quickly and cheaply than by providing tenants with full legal representation through the formal court proceedings.

Cash assistance programs. As noted before, all efforts to help at-risk households faced with formal evictions will do nothing to help the larger group of at-risk households evicted outside of the formal procedures. Many at-risk tenants facing either informal or formal eviction (including some who receive legal help) will not be able to pay their current and past-due rent unless they receive funds from some other source. These two problems could be addressed by eviction-prevention programs that provide money to help tenants facing eviction catch up on their rent. Several such programs already exist,
but how well they actually prevent homelessness is unclear. For example, New Jersey’s Homeless Prevention Program, which has been used as a model by other states and private organizations, provides financial assistance to applicants who can prove they have lost income (e.g., from job loss or disability); are in an emergency situation; and need the money for rent, past rent, utility bills, or mortgage payments. New Jersey state officials believe the program is cost-effective in preventing homelessness—estimating that it is three times cheaper than putting the families in a shelter and 30 times cheaper than putting them in a welfare hotel. However, the extent to which the program’s clients would have actually become homeless without its assistance is not clear.

Most significantly, the New Jersey program targets the “working poor” and is not supposed to assist any household that will not be able to resume paying rent on its own once the assistance ends. But only a small portion of most-at-risk households could be considered among the working poor, and most are unlikely to be able to resume paying full rent on their own unless they are linked up with a new source of income or find a cheaper apartment. Most other eviction-prevention programs, whether public or nonprofit, have similar problems. For example, an evaluation of eight such programs (not including the New Jersey program) noted that each was restricted to serving families with a reasonable prospect of resuming a self-sufficient status. Most of the assisted families had incomes higher than $615 per month, almost half included someone who was employed, and all were normally “functional families capable of living in society autonomously” who had experienced some kind of severe economic disruption. In contrast, the most-at-risk households are much poorer, usually dysfunctional, and seldom self-sufficient.

Nevertheless, it is probably still worthwhile, from a homelessness-prevention viewpoint, for the eviction-prevention programs to continue serving their comparatively better-off client populations. First, the aforementioned evaluation of eight such programs found that somewhere between 4 percent and 18 percent of the families receiving assistance from the programs still lost their homes within six months to a year after receiving help and either became homeless or found refuge with friends or relatives. These findings show that the program at least delayed these families’ loss of their homes and suggest that some larger percentage might have ended up in a similar situation if no assistance had been provided. Second, the assistance helped at least 80 percent of the families not only to avert eviction but also to escape the severe disruptions that inevitably accompany the loss of one’s home (even when a
replacement is quickly found). Even if most of the families would not have immediately become homeless, for some these problems might still have been their first step in a decline into homelessness, and all the families would have been weakened without help. Finally, by keeping virtually all the families in their own homes and in a stronger position to face the future, the eviction-prevention programs might have had the desirable side effect of making the families more able and willing to help their own needy friends and family. And, as discussed earlier, such private support network assistance is crucial in keeping people out of homelessness.

Although they typically serve only basically functional families (and usually only those with children), these eviction-prevention programs already face an enormous demand for assistance. Nevertheless, they would be more effective at preventing homelessness if they also assisted solitary-person households. Expanding to serve most-at-risk households (however constituted) might also be productive. While there may be an intuitive resistance to providing emergency eviction-prevention payments to most-at-risk households that will likely be facing eviction again within a few months, any such households that received emergency help would have somehow paid for their housing before and might somehow be able to do so again when the emergency funds run out (even if exactly how is not apparent). At the same time, the majority of most-at-risk households are (by definition) in a continuing state of emergency and would probably be better served by some new, more adequate, and longer-term rental or housing subsidies designed specifically for them. Indeed, if such housing assistance were more readily available, more most-at-risk households could use it to resume paying their regular rent after receiving the emergency assistance and would thereby be eligible for the emergency assistance under existing rules. Until such new regular housing assistance is made available to most-at-risk households, however, providing them with one-time emergency help might be better than nothing.

Put most simply, the homelessness-prevention cost-effectiveness of a cash assistance program can be calculated by comparing its cash assistance amounts with the alternative cost of placing those recipients who would have become homeless without the cash assistance in a homeless shelter for the average length of stay. Although data are scanty, the previously cited survey of eight eviction-prevention programs provides insight into the cost-effectiveness of cash assistance to various types of clients. The survey calculated that the programs provided an average total of $440 to their clientele of basically functional families, which amounts to less than 15 percent of the average cost of placing each of these families in a homeless shelter.
Consequently, if at least 15 percent of the families would have become homeless without the cash assistance, the cost of providing the cash assistance was less than the avoided cost of providing shelter to those who would otherwise have needed it. Factoring in other indirect benefits and avoided costs from preventing homelessness (or just eviction) would increase the programs’ calculated cost-effectiveness, as would reducing their costs by providing the cash assistance in the form of loans to those families capable of eventually paying them off.\textsuperscript{66}

Because of their lower rents, the average cash assistance payments required by solitary-person households or poorer, most-at-risk households would be less than for basically functional families (e.g., less than the $440 family average in the eight-program survey). In addition, the savings multiplier for cash assistance programs serving solitary-person and, especially, most-at-risk households would be higher than that for those programs serving basically functional families because a larger portion of their clientele would become homeless without the assistance. At the same time, the avoided costs of sheltering solitary persons are lower than they are for families ($764 versus $2,978 in the eight-program survey); and most-at-risk households are less likely to be able to stay in their housing after the emergency assistance runs out. Nevertheless, delaying their descent into homelessness for only a month could still save one month’s worth of shelter costs ($1,140 per family or $290 per solitary person in the survey).\textsuperscript{67}

Half the programs in the survey also provided case management assistance (e.g., household budgeting training, family counseling, and help in obtaining public assistance benefits). Such assistance substantially increased the per-family cost of those programs and thereby significantly decreased their calculated cost-effectiveness. Because the survey found no difference in the success rates of those programs providing case management assistance and those that did not, it probably makes sense not to provide such services to the currently eligible pool of recipients except in special cases. To the extent that they are basically functional families, it appears they can do without it. In contrast, it is likely that most at-risk households could benefit significantly from some case management assistance.\textsuperscript{68} Given the serious disadvantages suffered by the most-at-risk families and individuals, their chances of actually becoming self-sufficient (or at least of avoiding another threatening emergency for a longer period of time after receiving emergency assistance rent) probably depend on case management or on some other additional assistance. Adding in the cost of case management, however, weakens the basic cost-effectiveness calculations, and ultimately makes
them dependent on whether the additional assistance can actually prevent, rather than just delay, the households from becoming homeless. Indeed, simply providing the case management costs in the form of additional rent assistance to most-at-risk households might be more cost-effective in many cases.

As Connecticut’s statewide eviction-prevention program shows, an inexpensive mediation component can help make these programs more cost-effective by significantly reducing the amount of money paid to landlords for past-due rent and sometimes even lowering the future rent levels, both of which make the recurrence of rent payment problems less likely. Landlords are willing to make these concessions in mediation because the mediation process can save them the considerable time and expense of formal eviction proceedings and can enable them to receive at least some payment. (Formal or informal eviction proceedings usually only get the tenant out without necessarily getting the landlord any of the past-due rent.)

Another important component of these eviction-prevention programs is making referrals to other social service agencies and helping tenants obtain other available benefits (e.g., food stamps, general assistance, Aid to Families with Dependent Children [AFDC], housing subsidies). Receiving such benefits can enable the tenants to stay current with their rent more easily, and referrals to other public and nonprofit social service agencies can help the tenants address their problems and become more self-sufficient (e.g., through job training or placement assistance, family counseling, or alcohol or other drug treatment). Efforts to help tenants find cheaper housing, either directly or through referrals to other agencies, are especially constructive in avoiding future rent problems.

To minimize the risk of fraud and abuse, virtually all the programs make their payments directly to the landlords. The Connecticut program will not make any payments on behalf of tenants until the tenants have first paid their initial contribution to the mediated agreement, and other programs require matching tenant contributions toward the debt. In addition, virtually all the programs limit the amount a tenant can receive and restrict tenants to receiving assistance only once a year or even less frequently. Centralized record keeping that tracks which tenants and landlords have received eviction-prevention payments from which sources (some areas might have multiple sources) helps prevent duplicate or repeated payments. It can also uncover patterns of use that suggest landlord fraud and other problems, as can case management, mediation, site visits, and follow-up.
If the various benefits from cash assistance eviction-prevention programs do not spark sufficient expansion, the federal government could encourage their development by making some level of state participation in the federal Emergency Assistance (EA) program mandatory and by requiring states to use a portion of the EA funds for eviction prevention. The EA program provides states that choose to participate with a 50 percent financial match for any temporary financial assistance and services given to eligible families experiencing an emergency, but fewer than half the states use EA funds for homelessness prevention.73

Direct-payment programs. Though not designed to respond to eviction threats, programs that provide for portions of various types of public assistance payments to be paid directly to the recipients’ landlords to cover rent can avoid nonpayment problems and related evictions.74 Because landlords want the reliability of direct payments from the public assistance agencies, tenants often are able to negotiate greater forgiveness of past-due rent or even lower future rent levels in exchange for entering into the direct-payment system.75 For one powerful example, the SRO program of San Francisco’s Tenderloin Housing Clinic receives the monthly general assistance checks and Supplementary Security Income (SSI) checks of its clients (solitary adults living in SRO hotels), deducts its clients’ monthly (negotiated lower) hotel fees from the checks, forwards payment to the hotels, and then pays the remainder to the clients. This system breaks the destructive cycle of general assistance recipients starting out each month with housing and cash, running out of money before the end of each month, not being able to pay for their hotel room, and becoming homeless until their next check comes along.76 Similar direct-payment plan options could be developed and expanded for all major forms of public assistance (e.g., in public housing).77 As a less administratively difficult alternative to direct-payment programs, public assistance programs could provide a portion of their benefits in the form of housing vouchers that landlords and SRO hotel owners could cash upon receipt.78

Keeping people in shared housing

More than one-fifth of homeless solitary adults and more than three-quarters of single-parent families are in some kind of shared housing immediately prior to becoming homeless. The eviction-prevention initiatives described above could help the portion of the at-risk households that lose their shared housing because their host tenants are evicted. However, more than two-thirds of the at-risk
families and more than half of the solitary adults in shared housing immediately prior to entering homelessness left because of problems with the people with whom they were staying. A significant portion of these problems concerned rent or the sharing individual’s or family’s contribution to the household; some stemmed from personality conflicts; and others entailed abuse or mistreatment.

Personality conflicts and abuse and mistreatment in shared housing situations can sometimes be resolved through family counseling or third-party mediation of disputes. The money and contribution issues could be addressed through such things as allowing public assistance recipients to live in shared housing (either as hosts or guests) without a corresponding reduction in their benefit levels. Under current laws, state general assistance and AFDC recipients often have their benefit levels reduced if someone else is living with them and helping with the rent, and public housing authorities and Section 8 subsidies have regulations that prohibit tenants from allowing others to live with them. Allowing low-income heads of household to list as dependents for income tax purposes at-risk adults and others who are currently ineligible could also reduce the economic burden on the hosts in some shared-housing situations (e.g., parents who house adult children). Some experts have even suggested a new program of aid to families with dependent adults to reduce the burden on low-income parents and others who provide housing for at-risk persons.

Helping people who have been displaced from condemned or destroyed buildings

A significant portion of homeless persons (perhaps 10 percent or more) lose their previous place to stay because their building is condemned, destroyed by fire, or otherwise made uninhabitable. In these cases, unlike the situations with households facing eviction or expulsion from shared housing, working to keep the at-risk households in their current residences is impossible, and prevention efforts can only take the form of transition assistance (although more rigorous enforcement of existing building, safety, and fire codes and other efforts to preserve low-cost housing would reduce the likelihood of the condemnation, fire, or uninhabitability occurring in the first place). Fortunately, households placed at risk of homelessness because their housing has been destroyed (rather than because of their own inherent problems and disadvantages) are probably easier, as a whole, to help than other most-at-risk households.
In the case of condemnation, for example, some advanced warning and assistance should be possible. The government agencies in charge of formally condemning buildings could be required not only to notify the tenants of the building (which is currently done to some extent) but also to notify other relevant public agencies and private organizations that could help the tenants find replacement housing and generally aid in the transition. As with the formal eviction notices, condemnation notices could be required to contain an emergency hotline phone number through which tenants could get more information and transition assistance. Of course, advanced notice is more difficult when the building is lost through fire or some other sudden calamity; but ensuring that the fire and police departments provide displaced tenants with transition information, a hotline phone number, and the like (with special attention to those most-at-risk) would certainly help. Apparently, these things are not now being done or being done well—at least not in those areas where the at-risk and other extremely poor persons live.

**General transition assistance to new housing**

Once actually displaced from their own residence, whether through eviction, the condemnation or destruction of their building, or any other means, most-at-risk households clearly need help making the transition into affordable replacement housing. So do those in shared-housing situations that are too crowded, costly, or conflictual to maintain.

*Security deposit guarantees.* Because of inadequate funds, more than 70 percent of those in the Chicago Community Trust study who became homeless after being evicted either did not look for alternative housing or were not able to find any. Several measures short of general increases in income or housing support can address this problem. Many of the existing eviction-prevention programs discussed earlier also provide funds both to clear up past rent amounts (which is often necessary for persons to qualify for new housing) and to cover security deposits or first and last months’ rent. Other special security deposit programs guarantee that they will pay landlords up to the amount of the security deposit if the tenant defaults on the rent or damages the apartment. (Typically, the tenant makes monthly payments into the landlord’s security deposit account until the full amount is reached and the guarantee is removed.) For most-at-risk tenants who are looking for new housing but have large debts from past unpaid rents, some sort of expedited bankruptcy procedure might clear the slate and make their transition easier.
**Information and referral services.** Even with some money and time, finding affordable housing can still be difficult. But information and referral operations that keep computerized records of available low-cost housing and offer detailed rental information on telephone hotlines can help match at-risk households that are losing their housing with appropriate existing housing. Other programs that link evicted households with alternative housing and support services have been established as part of formal eviction processes. To meet current needs, however, the supply of such transition services needs to be expanded and better publicized.

The Homeless Prevention Directline and Network in Alameda County, California offers an effective, inexpensive model for connecting more people with the available services and assistance. It provides information and referrals in nine separate areas (e.g., eviction prevention, rental assistance, legal assistance, housing search, and independent living skills) through a voice-mail system of prerecorded messages on a 24-hour computerized phone line. Similar systems could easily be established by other networks of homelessness-prevention services, or by government social service agencies that do not always have enough staff members to answer the phones (much less provide after-hours guidance).

**A model program for transition assistance.** The Los Angeles Early Intervention Demonstration Project for Recently Homeless and At-Risk Families (EIDP) works to coordinate government and community-based services in the Los Angeles area to: (1) provide crisis intervention and short-term case management services to help stabilize at-risk or recently homeless families, (2) quickly stabilize these families in permanent housing, and (3) provide 12 months of intensive case management services leading to the families’ economic and social self-sufficiency. Unlike the previously described eviction-prevention programs, the EIDP targets families that need more than one-time emergency assistance. Rather than trying to keep its clients in current housing, EIDP finds new affordable housing for families who are losing their current housing or living week-to-week in SRO hotels, with friends or family in overcrowded situations, or in apartments they can no longer afford.

In its first year, 143 families (mostly solitary mothers with children) were referred to the program. Of those, 38 found alternative housing, moved out of state, or otherwise disappeared; the remaining 105 were placed in permanent housing (65 percent in subsidized housing). After 18 months, 10 of these 105 families had left permanent housing, 80 were still working with the program, and the remaining 15 had already successfully graduated. As noted earlier,
the cost of putting a homeless family in emergency shelter or housing for a year in New York is more than $30,000, and the average annual cost of sheltering a family of four in the eight cities surveyed in the inspector general’s report was more than $14,200. In sharp contrast, the EIDP costs less than $3,350 per family for more than a year of assistance.

The EIDP serves as a useful model for additional programs to help those facing homelessness obtain permanent housing and become self-sufficient—but with some qualifications. First, the EIDP serves only families and, even among families, screens out many of the most-at-risk. For example, EIDP screened approximately 600 families to obtain the first batch of 150, rejecting many as simply too dysfunctional for the program to assist (although many other families simply were unwilling to participate). Second, the EIDP’s success hinges on its ability to locate already available housing and supportive services from other sources, and it has received priority for its clients in a number of supportive programs and a significant amount of other special assistance (e.g., dedicated Section 8 vouchers). If EIDP were expanded significantly, the already overburdened network of supportive services would be stretched even more, and special preferences for program clients would be less likely. This point simply emphasizes that the strategy of connecting at-risk individuals and families with existing services is limited and cannot work in any large-scale way to prevent homelessness unless the existing network of these services is fortified and expanded.

Expanding the EIDP to assist solitary adults would take only the decision to do it, but placing solitary adults in housing is much more expensive (per capita) and difficult than placing families. Most significantly, solitary adults are not eligible for AFDC or most Section 8 rental subsidies (major sources of housing funding for families in the EIDP and for at-risk families in general); and states’ general assistance payments (basically the only public assistance available to nonelderly, nondisabled solitary adults) are almost always inadequate to pay for housing. EIDP-type programs could partially address these problems by placing solitary adults together in group homes when possible. However, fully serving solitary adults would require more supplementary income or housing assistance specifically for them or new, additional resources for the EIDP-type programs to supply housing directly. Similarly, the EIDP’s costs and resource needs would increase if it screened out fewer dysfunctional or most-at-risk families and individuals, and its “success rate” might decline.91
Toward a Comprehensive Homelessness-Prevention Strategy

A bare-bones version of the EIDP is California’s Homeless Assistance Program (HAP), which provides shelter and move-in costs for newly homeless families but no casework and only the most basic referrals (if that). The HAP program costs about $700 per family, and a recent study indicates that more than 60 percent of the homeless families were still in their new permanent housing six months after receiving the move-in assistance. It is true that the HAP program has a significantly lower success rate than EIDP in placing and keeping families in permanent housing and that it does not produce the other longer-term benefits of the EIDP model. At the same time, modified HAP-type programs that specifically target most-at-risk families and individuals might offer a cheaper, quicker way to provide transition assistance to more of these largely ignored needy households—perhaps as the first stage in developing a larger scale EIDP-type system with more comprehensive assistance.

**Developing prevention strategies regarding institutional releases**

As the main identifiable and predictable places where the prehomeless come into direct contact with the system (and often come under its direct control), the previously discussed institutional settings offer remarkably stable, accessible environments for prevention interventions to assist the troubled, frequently hard-to-reach most-at-risk population. An effective strategy could (1) use the most-at-risk profile to identify the persons in the institutions who are most likely to become homeless after release; (2) provide appropriate assistance to these people while they are in the institution to improve their chances of avoiding homelessness; (3) provide them with transition assistance and referrals (e.g., to housing and other support services) during their release; and (4) when appropriate, offer the targeted most-at-risk persons the option of extending their stay until adequate housing outside the institution can be arranged.

The most-at-risk profile could identify the target population through personal interviews or questionnaires. For example, each member of the institution’s population could be polled shortly before release (or earlier, when longer-term prevention support is available) to identify those who have any of these characteristics that correlate with an increased risk of homelessness:

1. Few assets or resources and poor income potential (i.e., poor education or weak work history), indicating the likelihood of continued extreme poverty;
2. History of prior homelessness;

3. Weak support network (i.e., few nonhomeless friends or close relatives outside);

4. Mental illness (e.g., history of mental hospitalization);

5. Alcohol or other drug problems;

6. Serious physical health problems;

7. Time served in prison and/or jail; and

8. History of foster care or out-of-home childhood.

Most simply, prevention assistance could then be provided to all those who exhibit both extreme poverty and at least one of the other characteristics (although other triage formulas could be developed). Statistically this group would be the most at risk of becoming homeless without prevention assistance. Although some of the people missed by this targeting might become homeless after discharge, since they would not (by definition) have any disadvantage-reflecting characteristics they would probably be among the most functional of the homeless, the easiest to help, and the most likely to leave homelessness quickly on their own. More important, providing prevention assistance only to those with the most-at-risk characteristics would most accurately target scarce resources to those disadvantaged persons both most-at-risk and most in need.

If the most-at-risk persons are identified well before their release date, steps could be taken to eliminate some of their most fundamental problems (e.g., through education, job training, treatment of alcohol or other drug problems, mental or physical health care, and contacting their relatives and old friends in an attempt to strengthen their support networks). Although these longer-term prevention efforts are impractical for those institutions with quite short average stays, some are already supposed to be part of the standard rehabilitative or developmental efforts in the institutions with longer-term stays (e.g., prisons, mental institutions, foster care, and the armed services).

Even when such longer-term prevention efforts are impractical, shorter-term assistance just prior to release could significantly reduce the targeted persons' risk of becoming homeless. Most simply, institution staff or volunteers could aggressively work to connect the at-risk persons with all available public assistance
entitlements and other benefits, as well as with outside social services, physical and mental health treatment opportunities, education and job-training programs, and other assistance for which they are eligible—with special attention on securing appropriate, affordable housing prior to release. When housing cannot be secured, institutions could offer most-at-risk persons the opportunity (where appropriate and possible) to stay until housing is assured, even when their sentence or treatment has ended. In addition, persons identified as possibly being unable to fend for themselves because of mental illness or other incapacity could be thoroughly evaluated prior to release and, when necessary, referred to or committed into the care of a new institution that could assist them.93

Discharges from mental institutions. Homeless and at-risk persons with a history of mental hospitalization basically require the same kinds of assistance as other homeless or at-risk persons to get out or stay out of homelessness. However, their clinical needs usually require continued treatment after discharge from the mental hospital, and their mental illness can make it more difficult for them to obtain other required assistance.94 Accordingly, it is especially important that mental institutions ensure that discharged most-at-risk patients have a stable, housed situation to go to, with access to community-based treatment that is clearly preferable to the institutional treatment. Unfortunately, mental institutions are not always this careful, and there is a critical shortage of community-based treatment linked with affordable housing for the indigent mentally ill. Developing more subsidized, supported housing and special transitional programs for these discharged mental patients would, of course, help. In the meantime, federal laws governing the states’ use of federal funds for mental health care could be amended to prohibit the states from releasing any patients from state mental institutions unless the patients’ housing and appropriate community-based treatment have both been ensured.95

Emancipation from foster care. Foster care can be a valuable refuge (and sometimes a tremendously positive experience) for neglected, abandoned, or abused children and youth; but foster care systems throughout the country are in a shambles.96 More than half of all foster youths never graduate from high school, many do not develop even the most basic life skills, and emotional and physical health problems abound. Although much could be done to improve the entire foster care experience for many children, the focus here is on what could be done to help at-risk foster youth successfully make the transition out of foster care into self-sufficient, housed living and to reduce the disproportionate number of foster youths who end up homeless.
Foster care is supposed to be formally terminated at a court hearing when the youth reaches the age of emancipation (usually 18), but sometimes no notice comes until the foster parents stop getting the checks and begin making inquiries. Suddenly, foster youths who have been given little previous responsibility or preparation are completely responsible for their own care and feeding, with hardly anyone to turn to. Much could be done along the lines of the basic transition assistance outlined for those leaving institutions (with similar targeting of the most-at-risk). Possible supplementary measures include:

1. Better training of foster parents to help prepare youths to be on their own; and more family counseling and mediation to maintain good relations between foster parents and foster youths, which could prevent early departures that place foster youths out on the streets in an even less prepared state.

2. Contacting members of the foster youths’ natural families, where appropriate, and providing counseling and mediation toward rebuilding relationships and creating a support structure for the youths.

3. Raising the age of emancipation to 21, as some states have, and allowing youths to stay in foster care as long as they are in school or pursuing higher education (some states already allow foster youths to stay in the system until age 19 if they are still in high school or vocational training).

4. Providing at least two years of comprehensive, independent life-skills training (e.g., money management, job search skills, cooking, health care). Some current life-skills programs are only two weeks long.

5. Raising the ceilings on how much money in savings foster youths are allowed to have at emancipation so they can better afford move-in costs.

6. Providing Section 8 rental subsidies to all emancipating poor foster youth (there are usually no special funds to help them afford housing).

7. Developing transitional housing that will offer continuing life-skills training and casework assistance for emancipated foster youth and will provide a support structure for them.
The federal government could prompt many of these changes through regulations associated with its Social Security Act Title IV-E foster care maintenance payments and, more directly, through its Independent Living Program. The ILP provides more than $50 million each year to support local programs that help foster youths make the transition to independent adult living and avoid homelessness.

One especially promising homelessness-prevention model is the Foster Youth Connection (FYC) of Los Angeles County, a nonprofit organization created in 1989 by current and former foster youths to assist foster youths in making the transition from foster care into adulthood. Among other things, the FYC has already (1) established an emergency 800 phone number tended by foster youths that provides information and referrals, (2) created support groups and transition teams for foster youths approaching or going through emancipation, (3) increased public awareness of the problem and prompted governmental responses, (4) initiated a program to encourage senior citizens to provide housing to emancipated foster youth in exchange for support services, and (5) begun developing new transitional housing for foster youths.

Another strategy is to avoid putting (or keeping) children in foster care in the first place. This “family preservation” strategy—whereby social workers use intensive family counseling to try to remove the risk presented to the child in the family rather than remove the child from the family—has recently been gathering supporters in the child protective agencies throughout the country. Michigan’s statewide family preservation system cites costs of only about $4,500 per family (average total cost of the intervention), compared with roughly $10,000 per year for foster care. This same family preservation model could also be used to reunite runaway youths with their families, rather than turning them over to foster care or letting them fall into homelessness.

Attacking the fundamental causes of homelessness

The many prevention interventions that directly assist specific at-risk families and individuals could, by themselves, significantly reduce the number of people who become homeless. They would be much more powerful, however, if supplemented by a variety of more general, macrolevel policies, and by changes in laws and regulations. As shown, many prevention programs and strategies rely on connecting their clients to other resources (such as public assistance benefits, housing subsidies, alcohol and other drug rehabilitation
programs, and education and job-training programs) to keep or place them in stable housing and begin helping them become more self-sufficient. Such resources are scarce, and expanded prevention interventions will increase the demand for them. Increasing the availability of these resources and undertaking other, more macrolevel strategies will not only provide a more supportive environment for targeted prevention interventions but will also ultimately reduce the need for these interventions by simultaneously attacking the root causes of homelessness.

Most critical, perhaps, in this macrolevel effort to prevent homelessness is generally increasing the incomes of those extremely poor persons from which virtually all of our nation’s homeless and most-at-risk come. In many cases, fairly moderate income increases can enable extremely poor people to afford more regular housing and, with luck, stabilize their lives and move toward self-sufficiency. The scarcity of affordable, very low-cost housing in some areas, as well as the lack of appropriate supported housing for some especially disadvantaged groups among the most-at-risk, indicates that the supply side of the home procurement equation could also be improved. Confronting other underlying phenomena related to the perpetuation of homelessness—such as the mistreatment of children, the too-common breakup of (formal or informal) marriages, the related rise in single-mother families, and the general deterioration of the mutually supportive family—also makes sense.

Increasing the incomes of the extremely poor

The association between extreme poverty and homelessness is direct; and unemployment, reduced average wages, more restrictive eligibility standards for public assistance, and reduced benefit levels have helped produce much higher levels of poverty since the late 1970s. Reversing these trends could be quite expensive. For example, bringing all the poor in the United States all the way up to the poverty line through direct public assistance payments might cost about $40 billion per year. This large sum suggests more precise targeting of more moderate income assistance and the implementation of cheaper measures to increase incomes among the very poor. Indeed, studies indicate that, even when they do not bring a person out of poverty, relatively small increases in income can sometimes make the difference between homelessness and living at-risk on the edge. Nevertheless, substantial progress in preventing homelessness probably cannot occur without some substantial new investment of public and private resources.
**Public assistance: amounts.** While the value of federal food stamps has more or less stayed the same since the early to mid-1980s the value of federal-state AFDC and state general assistance benefits (the other two most important benefit programs for at-risk and homeless persons) has declined significantly. Moreover, only about 34 states have statewide general assistance programs (11 others have some local programs). In addition, AFDC and, especially, general assistance payments are often insufficient to cover even the lowest-cost, nonsubsidized housing options; and many states are cutting back on AFDC, general assistance, or various other benefits for the poor. Unlike Social Security payment levels, public assistance benefits are not usually indexed for inflation and will become more inadequate over time, even if no actual cuts are made. (And some of the few jurisdictions that do index these benefits are eliminating the practice.)

This situation could be improved by avoiding reductions in public assistance programs, indexing benefit levels to protect against inflation, establishing general assistance programs where they are absent, and increasing monthly AFDC and general assistance levels so that they at least equal the average fair-market rents where the recipients live. The federal government, for example, could set adequate minimum benefit levels in the basic federal-state AFDC program and establish a standardized package of other benefits that states must provide through AFDC. Other possibilities for maintaining and improving the real incomes of the most-at-risk and their support network of other poor families and individuals include:

1. Do not reduce benefits for at-risk families or individuals who receive other benefits or work income unless the sum exceeds 150 percent of the fair-market rent for the area they live in. Coordinate the various benefit programs to provide complementary assistance (with shared burdens), with total assistance increasing with the disabilities and disadvantages of the subject households and gradually phasing out as work and other non-benefit incomes increase. Reducing disincentives-to-work income would not only help most-at-risk public assistance recipients to build their total income to a reasonable level, but could also reduce the overall cost of public assistance because more recipients might eventually work their way out.

2. Do not reduce benefits for otherwise eligible recipients (or at least for most-at-risk recipients) because they are living with others. Pooling resources might be the only way these people can afford housing, and reducing the ability of most-at-risk persons...
to contribute to their hosts in shared housing increases their chances of wearing out their welcome and being expelled.

3. Provide benefits from the federal Special Supplemental Food Program for Women, Infants, and Children (WIC) to all eligible persons. WIC provides supplemental foods and other assistance to low-income pregnant or breast-feeding women, infants, and children up to age five, but reaches only about 60 percent of all eligible recipients. WIC enables at-risk women with children to use more of their other income on housing and other necessities and, by reducing medical problems among most-at-risk families, each dollar spent on WIC may save $3 in avoided costs for medical care.110

4. Ensure that food stamp allotments cover all the food needs of recipient households (leaving more of the recipients’ other income available to pay for housing and other necessities).

Although implementing some of these options would require substantial additional funds, it could produce considerable prevention savings. For example, providing an additional $50 a month to some most-at-risk households could make the difference between their being able to obtain or stay in housing rather than go to a shelter (at a likely cost of at least $675 to $3,750 per month for families and $225 to $375 per month for solitary adults). Small increases in monthly assistance are also more efficient and possibly cheaper than periodic grants of larger emergency assistance amounts. In addition, up-front costs could be reduced by targeting increases in benefit levels specifically to the most at risk (at the cost of losing the prevention gains from providing additional benefits to the at-risk support network); and improved coordination between the various public assistance programs could ensure that no recipients would receive excessive amounts by qualifying for and receiving overlapping benefits. Problems and costs associated with fraud and abuse could be minimized by transferring more benefits in the form of rent vouchers, food stamps, and direct payments (e.g., to landlords), which could also reduce the problem of needy recipients having their money stolen after cashing their benefit checks.

Public assistance: eligibility. More than half of the poor receive food stamps; but fewer than half receive AFDC (with participation levels among the extremely poor and most-at-risk even lower), and participation in state general assistance programs is similarly low.111 Moreover, the participation of homeless and most-at-risk persons in other assistance programs such as SSI, Social Security Disability Income (SSDI), Medicare, Medicaid, and veterans benefits are all
well below eligibility levels.\textsuperscript{112} Apparently, many eligible persons either do not know about these programs or do not consider themselves eligible, have their applications denied despite their eligibility, or are unwilling to go through the administrative hassles.\textsuperscript{113}

Outreach efforts to connect more of the extremely poor and most-at-risk with available benefits are productive; and simpler application forms, better staffing of public assistance intake offices, and other administrative improvements could help, as could an increased availability of caseworkers, peer advocates, and benefits ombudsmen to assist at-risk families and individuals to obtain and to maintain benefits.\textsuperscript{114} But significant increases in the number of deserving most-at-risk persons receiving the various benefits will not occur without legislative and regulatory changes.\textsuperscript{115} Some possibilities include:

1. Coordinate eligibility tests for the major public assistance benefits (e.g., by creating separate “packages” of benefits based on income, family status, and disabilities), with eligibility for one benefit creating presumptive, or conclusive, eligibility for some or all of the others; and reduce overly rigorous standards of proof in eligibility determinations, especially those requiring extensive documentation.

2. Make quick initial determinations (i.e., within 24 hours) of whether applicants are likely to be eligible, and immediately begin delivery to all most-at-risk families and individuals in the “likely” category; or require more rapid processing of applications (with benefits accruing from the date the completed application is submitted, even if their actual delivery is substantially delayed by regular processing).

3. Restore or increase income-eligibility limits to include more of the very poor. For example, in 1980, a single parent with two children and with work income equal to 75 percent of the poverty line was eligible for some AFDC benefits in 42 states, but in 1990, that parent was eligible in only 9 states.\textsuperscript{116}

4. More readily include mental illness and chronic severe alcoholism as “disabilities” that qualify most-at-risk persons for such benefits as Social Security, SSI, SSDI, Medicare, and Medicaid.\textsuperscript{117}

5. Expand the range of workers covered by unemployment compensation to include more of those working in the marginal or secondary sectors of the economy where health insurance, fringe
benefits, and unemployment compensation are rare; and increase the length of time that unemployment compensation is available.\textsuperscript{118}

6. Modify work requirements associated with the receipt of benefits to make sure they are not creating an unreasonable barrier (e.g., by waiving the requirements for the unemployable, making it easier for persons with little or no prior work experience or work habits to comply, and providing transportation to work sites).\textsuperscript{119}

7. Provide more protection against improper decertifications of eligibility. The high success rate in getting benefits restored by those who appeal decertification suggests that cutoffs too often occur without adequate cause. The Chicago Community Trust study found that about three-fourths of all assistance cutoffs occur because of administrative issues not clearly related to financial eligibility, with a strong correlation between assistance cutoffs and becoming homeless.

The significant cost of these public assistance initiatives could be reduced by helping more public assistance recipients find income-producing work and by providing easier access to employment as an alternative to public assistance in the first place.

\textit{Employment}. More unemployed poor persons could be connected to existing job openings by expanding and improving existing job-placement programs, assigning special caseworkers or job-placement officers to the most-at-risk population, and by expanding job-training programs to prepare more poor and most-at-risk persons for jobs they are not yet qualified to do. Because the problems of at-risk persons resemble those of already-homeless persons, existing job-training and job-placement programs specifically for homeless persons could be expanded to help most-at-risk persons. However, significant success in placing more poor and most-at-risk persons in jobs probably will not occur until the supply of available jobs for such persons is increased.\textsuperscript{120}

The federal government’s macroeconomic policies are an indirect but powerful way to increase the supply of jobs. Without addressing the complexities of macroeconomic policy here, the government could, at least, pay more attention to reducing unemployment (and less to reducing inflation).\textsuperscript{121} Other governmental decisions at all levels could also do more to promote job creation by favoring policy options that would create the most jobs. For example, a federal energy policy based on conservation and renewable resources would
create many more jobs (especially for the less skilled) than one based on increased oil exploration and recovery or on nuclear power. Generally reducing the costs to businesses of hiring people or of choosing human capital over machinery (e.g., through tax credits or other incentives to businesses that hire new employees from the most-at-risk population, or through a reduction of the employer’s contribution to Social Security) could also promote more job creation and full employment.\(^\text{122}\)

New or expanded public employment programs could more directly increase the supply of jobs that match the unskilled pool of unemployed poor and most-at-risk persons. One option is to offer work for unskilled labor on a day-to-day basis to whoever wants it. A flat payment of, say, $5 per hour of actual work would be paid each day; no deductions would be taken out, no other benefits would be given, and no questions would be asked. (All who could do the work would be eligible, regardless of whether they received public assistance benefits.)\(^\text{123}\) Administrative costs would be minimized, and the day-to-day nature of the job would enable poor, most-at-risk, and homeless persons unable to find or hold regular jobs (e.g., those with alcohol or other drug problems, or mental illness) to avoid going on welfare or to supplement their public assistance by doing some work for pay.\(^\text{124}\) More comprehensive public employment initiatives could follow the model of the Civilian Conservation Corps and other jobs programs of the Great Depression. For example, a low-cost housing preservation corps could create teams of workers from the unemployed poor and most-at-risk population to rehabilitate and preserve low-cost apartment units, thereby addressing the homeless problem from two directions at once. The horrible condition of much low-cost housing shows the serious need for such an initiative, and the success of Habitat for Humanity and other organizations in cheaply fixing up such apartments primarily with unskilled workers suggests its viability.

Regardless of their particulars, any new public employment projects (and all existing job programs) should be sure to target the youngest among the most-at-risk population, such as those leaving school or foster care, to help them develop productive work habits and lifelong skills.\(^\text{125}\) Indeed, the consistently high levels of unemployment among inner-city minority youth may have had a lot to do with the emergence of today’s homelessness—not only by directly reducing the incomes and income potential of these youths, but also by indirectly contributing to other problems that contribute to homelessness, such as alcohol and other drug dependency and abuse, the breakup of formal and informal marriages (leading to single-mother families), and estrangement from families and friends.\(^\text{126}\)
Various measures could also make working in public employment projects or other jobs more attractive to poor and most-at-risk persons, and easier for them to manage. For example, providing poor, single mothers with free day care while they are working (or looking for work) would make it easier for them to enter the work force; and working could be made more attractive if public assistance were structured so that work income did not drastically reduce public assistance benefit levels. (There might be, for example, a coordinated sliding scale whereby total public assistance would only gradually decline as work income increased.) Tax reform to maximize the amount of earnings that very poor workers actually take home would also make working more attractive. By increasing the earnings of the already working poor, it would also reduce their risk of homelessness and improve their ability to support other most-at-risk persons.

Wages. The average hourly wage for private, nonsupervisory workers is now lower, after adjusting for inflation, than it has been since 1969. Whereas a mother working full time at the federal minimum wage could have raised her family of three out of poverty throughout most of the 1960s and 1970s she would now fall short by more than $2,300 each year. These statistics have prompted many to call for further increases in the minimum wage. However, because fewer than 20 percent of those working at the minimum wage are members of households with incomes below the federal poverty line, raising the minimum wage would be an expensive, poorly targeted way to try to prevent homelessness by increasing the wages of the working poor.

A better, more precisely targeted alternative might be to raise the Earned Income Tax Credit (EITC), which provides a wage supplement for every hour a poor person works. More than 2.9 million of the families with children that live beneath the poverty line are headed by someone who works. Raising the EITC could bring all these families’ incomes up to the poverty line (if food stamp benefits are counted as income) at an additional cost of about $3.8 billion, plus another $3.5 to $4.0 billion to provide food stamps to those families not already receiving them. Although that may sound like a lot of money, the minimum wage would have to be raised to $6 per hour to have the same effect, would provide benefits to about 20 million of the nonpoor, and would increase labor costs by as much as $32 billion. Moreover, less dramatic but equally well-targeted improvements could be obtained by smaller increases in the EITC. As it stands, the EITC is not frequently used by those already eligible, and efforts to increase current participation would be constructive. Unfortunately, the modifications of the EITC
enacted by Congress in 1990 have significantly complicated the process for applying for and receiving the EITC.\textsuperscript{131}

Other targeted tax reductions could also increase the real or net wages of the working poor. For example, whereas raising the personal exemption would primarily provide larger tax reductions to nonpoor households, converting the personal exemption into a refundable tax credit would directly help more poor working families. Congress is considering reductions in the Social Security payroll tax that would also increase the take-home pay of the working poor (and, reportedly, create 299,000 or more jobs by reducing personnel costs).\textsuperscript{132} However, those reductions could be better targeted to the most needy. For example, raising or eliminating the cap on payroll subject to the Social Security tax could be coupled (with or without a rate reduction) with raising the floor, so that there would be no social security tax at all on the first several thousands of dollars earned. Such a shift would target relief directly at the working poor and at those who hire them while still providing some help to middle-income wage earners.

\textit{Preparation for future job markets.} Over the next decade and beyond, it appears that there will be a helpful, growing demand for workers, but most of the growth will be in jobs requiring advanced education and training.\textsuperscript{133} Accordingly, to supply an adequately educated work force for tomorrow’s job market and to keep the growth in new jobs from passing over the poor and most-at-risk populations, more must be done to ensure that the poor and most-at-risk receive an adequate education during their youth. Indeed, providing poor children with at least a solid high school education (which is not the same thing as a high school degree) significantly reduces their chances of becoming most-at-risk adults and is a necessary part of any longer term homelessness-prevention strategy. Suggesting how to correct the substantial deficiencies in our nation’s educational system in regard to educating the poor is beyond the scope of this analysis, but expanding the successful Head Start program to reach all poor children could be a powerful first step.\textsuperscript{134}

\textit{Creating more affordable housing}

Some recent housing trends have been positive: The number and percentage of structurally inadequate and overcrowded low-cost units have been declining; vacancy rates for low-cost rental units indicate that there is no physical shortage of available housing in
many areas; and, although the overall supply of low-cost rental housing has declined since the mid-1970s, federal housing subsidies have continued to increase. At the same time, vacancy rates are still quite low in some areas, the supply of the most-needed, lowest-cost rental units (e.g., SRO hotels) has dropped significantly, and rent increases and income declines have forced low-income households to pay increasingly larger portions of their total income to cover their rent. (More than four million low-income families and individuals now pay more than 70 percent of their total household income for housing.) There is also a continuing shortage of appropriate supported housing to serve poor persons with mental illness, alcohol or other drug dependency problems, or other disadvantages that make independent living impossible. Consequently, raising the incomes of poor and most-at-risk households might not be enough to meet their housing needs in all areas. Possible supplementary measures include direct housing subsidies; preserving, renovating, and encouraging more efficient use of the existing housing stock; and new construction.

Increasing the affordability of existing housing. Although generally increasing the household incomes of most-at-risk and other poor families helps, the most direct way to ensure that poor households can afford housing might be to increase the benefit levels and expand the coverage of existing programs (mostly federal) that provide direct housing subsidies. Indeed, low-income households living in subsidized housing pay significantly less of their total household income for rent than do otherwise identical households in nonsubsidized housing; but fewer than half (and possibly as little as a third) of eligible households receive housing subsidies, and many low-income households (e.g., most solitary persons) are not eligible.

The federal Section 8 housing voucher and certificate programs (which provide rental subsidies) probably offer the cheapest, fastest way to provide housing subsidies to all low-income households not already receiving any. Reaching these households would require additional funding, increased outreach, and expanded eligibility. For example, the Section 8 programs do not, for the most part, serve low-income households consisting of a solitary person or a group of unrelated persons, and some households are denied benefits because they live in substandard or overcrowded conditions. Recent estimates indicate that the cost of expanding the Section 8 programs to reach all households with incomes below the poverty line or less than half of their area’s average incomes would only total about $8 billion to $12 billion per year, and that cost could be drastically reduced by adopting one or more of the following options.
1. Require households receiving Section 8 subsidies to contribute a larger portion of their total income toward the full rent. (They are now required to pay 30 percent.) Spreading the subsidy a little thinner to reach more needy households could reduce the severe inequities that exist between those who receive federal subsidies and those (equally eligible) who do not, without damaging the integrity or basic usefulness of the assistance.

2. Target the full rental housing subsidy to extremely low-income households only (e.g., those living below 50 percent of the poverty line). Providing full benefits to those at 50 percent of the poverty line and gradually reducing benefits as household incomes increase would produce a smaller but still substantial savings while also providing some assistance to the all-important support network of other low-income households.

3. Coordinate the rental housing subsidy with other federal, state, and local benefits to ensure an equitable sharing of total assistance costs. (To the extent that other programs provide households with income, those programs will increase the households’ ability to contribute larger amounts toward rent, thereby reducing the size of the housing subsidy.)

Through a mixture of these cost-saving options, the federal Section 8 rental subsidy could be made into an entitlement for all low-income households at an additional cost to the federal government of possibly less than $5 billion each year. Such an entitlement would produce enormous benefits in increased access to housing, reduced rent burdens, and greater market incentives to maintaining or creating new low-cost rental housing.\footnote{141}

At the same time, just providing rental subsidies is not enough. Approximately 40 percent of Section 8 certificate and voucher recipients are still unable to secure housing promptly, either because they cannot find a unit that is affordable and satisfies program requirements regarding size and condition or because landlords refuse to rent to them.\footnote{142} Aggressive enforcement of ordinances prohibiting discrimination against Section 8 recipients could take care of part of this problem, as could changes in Section 8 requirements regarding unit suitability and size.\footnote{143} In some areas, however, additional steps must also be taken to preserve and expand the availability of low-cost units to meet the demand.

*Preserving existing low-cost housing.* Preserving existing low-cost housing is cheaper than constructing new low-cost units and can reduce the displacement of low-income and most-at-risk households.
Most important, preservation efforts could block the destruction of the SRO hotels that provide a critical lowest-cost housing option for the most-at-risk. Possible preservation measures include—

1. Placing a moratorium (such as New York City’s) on the demolition, conversion, or alteration of SRO units; and passing new local “housing preservation ordinances” (such as those in Hartford, Connecticut, and in San Francisco) that require developers either to replace low-cost housing destroyed by their projects or to contribute to a special fund used for creating new low-cost units.¹⁴⁴

2. Increasing legal assistance to low-income tenants who are being harassed, improperly evicted, or otherwise forced out of their apartments by landlords who wish to convert the apartments into higher-income rental units.

3. Enforcing local building codes and habitability requirements more aggressively to ensure that low-cost rental buildings do not fall into such disrepair that it makes more sense to destroy them than repair them.

4. Providing owners with loans or other assistance (e.g., tax incentives) to rehabilitate and maintain low-cost rental units in exchange for contracted promises to keep the units as low-cost rentals.

5. Increasing funding, where necessary, for the maintenance and rehabilitation of existing public housing, and otherwise preserving existing government-supported subsidized housing.¹⁴⁵

6. Providing incentives and support for nonprofit organizations to purchase and administer existing SRO hotels and other low-cost housing units in exchange for agreeing to keep them as permanent low-cost units.

7. Providing incentives for low-income tenants to acquire their own rental units and become homeowners (e.g., by allowing eligible households to use their Section 8 benefits to make monthly mortgage payments).¹⁴⁶

*Improving the use of existing housing stock.* Special housing information and referral services, as well as more rigorous enforcement of antirental discrimination laws and other efforts to link poor or most-at-risk families and individuals with existing available housing, could promote the more efficient use of the current low-cost
housing stock. Moreover, there are more than 4.7 million households in the United States with only one person living in a two- to four-bedroom home. Encouraging such households with extra room to take in another person or family would, in effect, create new housing units from the existing housing stock without any construction costs. Some possible measures to encourage shared housing and otherwise create additional housing units within the existing housing stock include:

1. Stop significantly reducing housing subsidies or other public assistance benefits for otherwise eligible persons who find housing with others, provided such persons contribute their housing subsidy or a significant portion of other benefits toward the household’s rent and other costs.

2. Change those zoning laws that forbid shared housing by unrelated persons. More particularly, zoning laws should not prohibit homeowners from creating accessory apartments or independent living units within their single-family homes for renting out to others. Tax incentives or special low-interest loans could further encourage the creation of these units or other shared-housing situations.

3. Create or expand services that match persons with others offering shared housing arrangements (e.g., room in exchange for services).

By expanding the overall supply of housing, which should also help to reduce rents, these (and other housing) measures can help prevent homelessness even when they primarily create additional housing opportunities for non-low-income households.

Creating new low-cost housing. Even with the previously-discussed housing initiatives, some public funding for new construction is probably necessary to meet the need for low-cost housing in those areas with low vacancy rates, shortages of the least-expensive SRO-type housing, or an inadequate supply of supported housing for special most-at-risk populations. But new construction of low-cost housing can also be encouraged without new public expenditures.

Many areas have counterproductive zoning regulations, building codes, and tax laws that forbid or inhibit the creation of new low-cost housing. For example, some zoning regulations simply prohibit SRO hotels or block the conversion of unused public buildings (e.g., former schools) into housing units. Some counties tax newly constructed or existing low-cost housing developments more severely
than they tax other housing projects (i.e., by taxing them on a per-unit basis, whereby low-cost units pay the same taxes as much more expensive luxury units, rather than on a rent-charged basis). Local licensing fees and building code requirements can also increase the cost of developing new low-cost housing. Although effective health and safety codes should not be eliminated, other building codes could be reviewed, along with zoning regulations and tax laws, to make sure that they do not place any unjustified obstacles in the way of private low-cost housing development.

Some policy analysts assert that rent control laws pose another regulatory obstacle to the creation of low-cost housing by reducing the incentives (i.e., the potential rents) to developers, and several analysts have even named rent control as a major cause of homelessness. However, other experts have pointed out serious flaws in these arguments (and in the underlying data collection).\textsuperscript{152}

A real obstacle to developing low-cost housing, especially for disadvantaged populations, is the not-in-my-backyard (NIMBY) phenomenon, whereby residents block any “contamination” of their neighborhood by proposed low-cost housing. Several cities and states have passed “anti-NIMBY” or “anti-snob” legislation. This generally provides for such things as expedited processing of building permits, state overrides of local objections to otherwise acceptable low-cost developments, and requirements that localities meet the low-cost housing needs in their area. Of course, mediation, appropriate designs of the low-cost housing developments, and public education of NIMBY neighbors could also help avoid or diffuse many NIMBY situations.\textsuperscript{153}

Although removing these obstacles could indirectly spark the creation of significant amounts of new low-cost housing, other, more affirmative steps are probably necessary in some areas. For example, the federal and state tax advantages for developers and owners of low-cost housing that are still available could be enlarged or introduced in those states that do not offer them.\textsuperscript{154} Congress could fully fund the 1990 National Affordable Housing Act that, among other things, creates a new Community Housing Partnership Program to provide project-specific technical assistance and loans to help community-housing development organizations develop low-cost housing. The federal SROs for the Homeless Section 8 Moderate Rehabilitation Program, which already provides more than $100 million per year to rehabilitate and create new SRO housing with some support services for already homeless and at-risk solitary persons, could be expanded. More jurisdictions could replicate the various state and local initiatives to promote new SRO
construction. And more cities could follow the example of those that require developers of large commercial buildings to either build new low-cost housing or help finance such housing in exchange for building permits.

Several federal programs provide funding and assistance for housing that serves various disadvantaged populations of the homeless and the at-risk (e.g., those with mental illness, physical handicaps, or alcohol or other drug dependency problems), and some states, localities, and private organizations have similar initiatives. But a significant shortage persists. Expanding and replicating the successful existing programs could help, as could expanding the eligibility for the homeless-specific supported housing programs to include the most-at-risk. Another interesting idea is to create special public housing communities for disadvantaged most-at-risk populations following the model of existing senior citizen communities that (with considerable federal assistance) provide supported, yet independent, living situations. However it is structured, an adequate supply of supported housing where the most disadvantaged of the most-at-risk population can receive the treatment and assistance they require is critical to both prevent homelessness among this group or to deal with them humanely.

**Strengthening families**

A large, disproportionate number of homeless adults have backgrounds of “out-of-family” experiences as children (such as living in foster care, being runaways, suffering from child abuse, or coming from single-parent families). In addition, many have similar out-of-family experiences as adults (such as undergoing divorces and separations from formal or informal marriages; suffering from spousal abuse; or finally wearing out their welcome with supportive family members because of lengthy periods of unemployment, alcohol or other drug abuse, or other troublesome behavior). These experiences often translate into serious emotional problems and weak or nonexistent family ties, which make homelessness more likely. Accordingly, preventing these family dysfunctions from occurring, or treating them before they precipitate a family breakup or the departure of an at-risk member, could significantly reduce the number of people who become most at risk of homelessness or, ultimately, homeless.

Possible earliest-stage interventions to prevent the formation of weak marriages (whether formal or not) or weak families, include measures to prevent teen pregnancies or to somehow create a
stronger culture of commitment and responsibility associated with parenting and, especially, fathering. Once families come into being, efforts to ensure that the family will have stable housing, income security, and protection from financial emergencies (ideally through productive employment) could strengthen the foundation for family success and remove some of the stresses that can tear families apart emotionally or physically. Providing education, job training, and placement assistance to family members could also fight the disease of apathy and discouragement and help create more hope and optimism, a critical component for emotional health. Other productive interventions could provide income support and training to enable families to care for dysfunctional family members (e.g., mentally ill adult children) or could immediately address dysfunctions that arise in poor families by providing counseling, medical treatment, and general casework and support services. Helpful models can be found in the family preservation initiatives described earlier that make it possible for children to stay in their own families instead of being placed in foster care.

More general pro-family government policies could also strengthen individual families and might help to create a stronger societal sense of the importance of families and the responsibilities of parents, especially fathers. This issue has received much attention lately (although more in relation to poverty or the plight of poor children than to homelessness), resulting in calls to make federal spending and tax policies more “family friendly.” Raising the personal and dependent exemption is one frequent proposal, but targeting such an increase to poor families with young children and making it a refundable tax credit would reduce costs, avoid subsidizing the wealthy, and reach more needy families. Other suggestions include reducing the social security payroll tax or raising the EITC, removing the “marriage penalty” levied on persons receiving welfare who marry someone who is not receiving welfare, taxing single-parent families at the same rates that other families are taxed, instituting a parental leave policy that would allow new parents (or at least new mothers) to spend more time with their infants without risk of losing their jobs, providing more day care and Head Start programs, ensuring better health care for poor children, expanding the eligibility of welfare benefits to include two-parent families, and even offering special “dowries” for single mothers on welfare who marry.

Another set of initiatives and proposals focuses on preventing divorce or separation and on ensuring proper child support when such disruptions occur. While providing family counseling and other
assistance to poor couples facing separation or divorce would help, some analysts also suggest changing the law to make it more difficult for parents to divorce (e.g., by requiring waiting periods during which counseling would be provided). Unfortunately, when divorces and separations do occur, so do problems with obtaining child support payments from the absent spouse. The federal government has expanded its Child Support Enforcement Program, which helps states track absent parents who fail to pay child support, and collection rates are increasing, yet many absent parents are still getting off the hook. Better staffing and computerization would help collection efforts, as would more aggressive efforts to formally identify the fathers of newborn children at the time of birth; provision of financial incentives for single parents receiving public assistance to help track and obtain child support from absent spouses; penalties (e.g., required participation in job corps) for absent parents who cannot or do not make their child support payments; federalization of child support collection and enforcement; and more active garnishment of absent spouses’ wages or other income. However, because many absent poor parents simply do not have any income to share with their former spouse or children, the ultimate success of these measures is limited. Consequently, it has been proposed that the government step in to provide child support payments when no child support can be obtained from the absent parent despite the custodial parent’s cooperative efforts.

Strengthening families could help to prevent future homelessness and most-at-risk situations, not only by strengthening family support networks, but also by reducing poverty and preventing other problems (e.g., alcohol and other drug abuse, crime, mental illness, poor education) that predict homelessness and are linked with poor childhood experiences. However, many homeless and most-at-risk persons with absent support structures (and many of these other problems) are already struggling with these problems. Although such persons are usually beyond the reach of these family-support measures, efforts to help them build new support networks or new “families” could help, such as measures to encourage and organize shared housing and group living. One promising nonprofit initiative creates a new support network for homeless families by matching them with teams of volunteers who provide one year of nonfinancial assistance and support in obtaining stable, permanent housing. Similar initiatives could be designed to help most-at-risk families and individuals avoid homelessness.
Resources directed at homelessness prevention

Although no comprehensive homelessness-prevention strategy has been developed (much less implemented) at the federal or state level, some significant prevention funding exists in both the public and the nonprofit sectors.

Federal prevention funding

The 1988 McKinney Act Amendments added homelessness prevention as an eligible activity for three major McKinney programs, and several other federal homelessness programs provide specific prevention assistance.171 For example, in fiscal year (FY) 1990, more than 35 percent of the Federal Emergency Management Agency’s $130 million Emergency Food and Shelter Program was dedicated to prevention (mostly for rent, mortgage, or utilities assistance); the Emergency Community Services Homeless Grant Program of the U.S. Department of Health and Human Services (HHS) allows up to 25 percent of its grants ($21 million in FY 1990) to be used for homelessness prevention; and HHS has also made grants totaling more than $1.2 million from its Social Services Research Program’s discretionary funds to five homelessness-prevention demonstration projects for at-risk families (including the Los Angeles EIDP profiled earlier). The 1990 McKinney Act Amendments raised the 20 percent prevention spending limit of the Department of Housing and Urban Development’s (HUD’s) Emergency Shelter Grant program to 30 percent, permitting more of that program’s funds to support such eligible prevention efforts as emergency rent assistance and mediation procedures for landlord-tenant disputes. (However, HUD estimates that only about 1 percent of the program’s funds went to homelessness prevention in FY 1990.)172 Overall, in FY 1989 and FY 1990, a little less than $50 million, or about 6 percent of total FY 1990 federal homeless-specific funding, went toward prevention, with some growth between the two years.

Federal programs not specifically targeted at homelessness also provide substantial direct and indirect support to prevention efforts. Although improvements could be made, the federal-state AFDC program is considered a major reason that more single-parent families are not homeless, and many most-at-risk households receive assistance from a variety of mainstream federal programs (e.g., food stamps). In addition, a number of states use some of the funds they receive from the AFDC-related EA program to prevent evictions and otherwise help families stay in their housing or quickly find new
housing. HUD’s various housing subsidies (e.g., Section 8 vouchers) play a critical role in homelessness prevention, as do several federal block grants that fund efforts to increase affordable housing opportunities for low-income, at-risk populations or otherwise promote their self-sufficiency. And, on a smaller scale, the U.S. Department of Agriculture’s Cooperative Extension Service family budgeting programs for low-income households help such households reduce their costs and improve their ability to manage their limited resources. Taken together, federal mainstream programs direct billions of dollars to a wide range of antipoverty and low-income housing initiatives throughout the country that promote self-sufficiency and unavoidably help to prevent homelessness.

Moreover, the Goals and Objectives of the Federal Plan to Help End the Tragedy of Homelessness, adopted by the U.S. Interagency Council on the Homeless in late 1990, identifies preventing non-homeless families and individuals from becoming homeless as one of its two goals, and suggests a shift in attention to provide more early interventions to assist those persons who are at imminent risk of homelessness. And in February 1991, a Homelessness Prevention Task Force of the Interagency Council issued nine recommendations to the full council for promoting homelessness prevention at federal, state, and local levels. The member agencies of the Interagency Council are now developing action items to implement the prevention objective and to follow through on both the task force’s recommendations and the Goals and Objectives of the Federal Plan, including its prevention language.

State prevention funding

According to an ongoing study, state funding for targeted homeless assistance will total slightly more than $1.1 billion in FY 1991, with approximately $85 million (slightly less than 8 percent) of the total going for broadly defined homelessness prevention—primarily rent and utilities assistance. Only 13 states reported any prevention spending; and, in a 1990 survey of the states and territories by HHS, only two states reported increases in homelessness-prevention funding during the past five years. As noted earlier, several states plan to make significant cuts in public assistance programs, which are crucial in the effort to prevent homelessness, and homelessness spending is likely to be reduced because of the states’ current fiscal difficulties.
Local government prevention funding

No national surveys of local government spending on homelessness prevention exist. The U.S. Conference of Mayors’ annual survey of 30 cities’ homelessness efforts, for example, does not mention prevention spending but focuses on efforts to help already homeless persons. The survey does show, however, that cities largely depend on the federal government and the states for much of their homelessness-related spending. It indicates that the current economic slowdown has significantly increased demands on local homelessness services and could interfere with the cities’ ability to meet those demands. Other, anecdotal evidence suggests that cities are, indeed, cutting back on their efforts to combat homelessness.

Private, nonprofit prevention funding

Again, no national surveys are available that show the amount of private resources directed at homelessness prevention; but the many nongovernment programs mentioned earlier indicate considerable activity (although most nonprofits rely at least partly on public funding). One particularly powerful example of exclusively private or charitable funding for prevention efforts is the San Francisco Chronicle’s “Season of Sharing” initiative, in which the newspaper sponsors an annual fund-raising drive during the holidays to raise money for homelessness prevention (mostly rent and utilities assistance). The effort assists more than 1,500 households each year, and in 1990-91, the Season of Sharing fund topped $1.6 million. Such a program could easily be replicated in other cities.

A new paradigm for combating homelessness

As all these public and private homelessness funding and program patterns suggest, the working model for combating homelessness has focused primarily on addressing the emergency food and shelter needs of already homeless persons and then looked at ways to address these people’s problems and help them move out of homelessness. Prevention efforts, although growing, are still only an add-on component to this basic strategy. Determining the most optimal mix of emergency assistance, other help for already homeless persons, and prevention assistance for those most-at-risk of becoming homeless may be impossible, but the following model for comprehensive coverage provides a useful ideal:
1. Improve the quality and, where necessary, the availability of emergency homeless shelters; eliminate obstacles to their use; and increase other efforts to get more homeless persons into the shelters in order to connect them with the homelessness-assistance network.

2. Provide food and other emergency assistance (e.g., to address critical health problems) at the shelters, and use the shelters as the site for screening, referrals (e.g., to alcohol treatment centers), and short-term assistance and stabilization (e.g., by connecting people with available public assistance benefits).

3. Help homeless persons into permanent housing (or into special transitional or supportive housing if they are too disadvantaged to live independently) as soon as possible, and then provide rehabilitative and developmental assistance (e.g., education and job training; longer-term mental health, alcohol or other drug treatment; family counseling) either directly or through referrals.

4. Use the most-at-risk profile to identify and stabilize those persons most-at-risk of homelessness at their current homes or institutional residences (or, when necessary, in new permanent housing), and then provide similar rehabilitative and developmental assistance as needed.\textsuperscript{179}

To avoid human suffering, providing adequate food and shelter to those who will otherwise go without must remain the top priority. But this model suggests, contrary to current practice, that other assistance should be more equally divided between the already homeless and the most-at-risk. Although helping already homeless persons clearly offers the most direct way to get people out of the homeless population, only prevention assistance to the most-at-risk can directly reduce new entries into the homeless population. Although it is impossible to precisely identify those special persons who will actually become homeless unless they receive help, prevention assistance to the at-risk still offers the potential of significant savings (per person actually prevented from becoming homeless) in both human and economic costs. Even if current funding were simply redirected from helping the already homeless to prevention assistance, the number of homeless persons receiving assistance could actually increase (assuming we define homeless to include those who would have become homeless without the prevention assistance). It is simply cheaper to help people before they become homeless than afterward, which means that more people can be helped with the same amount of funds. Moreover, prevention
assistance can directly reach the large group of episodically homeless persons before they fall back into homelessness. At the same time, direct assistance to already homeless persons is the most effective way to reach the long-term or permanently homeless (although prevention efforts can help keep people from entering this category).

However allocated, assistance to already homeless and most-at-risk persons depends on other available resources; and there is little chance of reducing the need for both kinds of assistance unless steps are taken to attack the underlying causes (e.g., extreme poverty, shortages of affordable or appropriate housing, and the breakup of families) that provide the foundation for becoming homeless or most-at-risk. Accordingly, the model for comprehensively addressing homelessness should include two more elements:

1. Strengthening the network of mainstream public assistance and social service programs to provide adequate assistance directly to homeless and most-at-risk persons and to attack the causes underlying homelessness.

2. Creating more supportive policies and a less restrictive legal and regulatory environment for providing assistance directly to homeless and most-at-risk persons and for attacking the underlying causes.

Implementing and funding the new model

This paper has presented numerous effective no-cost and low-cost measures (e.g., changes in existing regulations or laws) that could be implemented immediately at federal, state, and local levels to create a more promising environment for homelessness prevention and begin to attack the causes underlying today’s homelessness. It is simply a matter of taking the time and deciding to do it. However, eliminating the worst aspects of homelessness will also require substantial new investments to fund some mix of the other prevention measures that unavoidably come with significant price tags (despite the various measures outlined to minimize costs).

Ideally, new funding for prevention efforts would be added to current homelessness spending rather than diverted from it. For example, although it would be productive (from a prevention viewpoint) if public and private programs that currently provide other than emergency assistance to homeless persons expanded their scope to include most-at-risk families and individuals, increasing their
funding to meet the additional demand would be more constructive than simply requiring them to serve a larger mix of clients with the same level of funds. Admittedly, obtaining new funding is extremely difficult; but spending on homelessness prevention is an investment that can pay off in actual dollar savings as well as in public benefits, and it may be the only way to eliminate homelessness as a significant social problem.

Because the various levels of government are still not only the primary source of substantial funding for homeless activities but also the best means for quickly effecting significant nationwide progress toward preventing homelessness, progress in preventing and eliminating homelessness in the United States depends on the funding choices made by government. However, because many state and city governments face serious, ongoing fiscal constraints, already rely largely on federal funding to support their homelessness efforts, and have shown little inclination to initiate prevention activities, they are unlikely to generate significant amounts of new prevention activity unless the federal government provides encouragement, coercion, or support. Accordingly, although preventing homelessness largely depends on locally based programs, new federal action is probably the best (if not the only) way to initiate and ensure the development of wide-ranging homelessness-prevention efforts throughout the nation.

As usual, it boils down to a matter of political will and budget priorities. If the focus is on how to most cost-effectively and productively end homelessness, prevention funding will increase and corresponding progress will be made. But if the focus is on short-term “fiscal restraint” and established patterns of government spending, only marginal improvements are possible. A much broader view than either of these, only hinted at in this paper, might see that aggressively pursuing a range of prevention-based initiatives to eliminate homelessness could have far-reaching effects that would dramatically strengthen the foundation and fiber of our society—which might be well worth the money.180

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Endnotes

1. Although preventing a currently homeless person from being homeless tomorrow could be considered homelessness prevention, this paper focuses exclusively on efforts to keep people not currently in the literally homeless population from joining (or rejoining) it.

2. From 1984 to 1988, public and private spending on homeless shelters increased from $300 million to $1.5 billion and the number of shelter beds increased from 100,000 to 275,000, and the average shelter occupancy rate was only 66 percent in 1988. Although improvements are still needed to meet excess demand in some areas, to improve shelter quality, and to remove obstacles to their use, the emergency response network is basically in place. U.S. Department of Housing and Urban Development, The 1988 National Survey of Shelters for the Homeless (Washington, DC: U.S. Department of Housing and Urban Development, 1989).


5. This paper uses the federal definition of homelessness that includes only the literally homeless (i.e., those living either in shelters or other homeless facilities or on the streets), but some of the cited studies may use broader definitions. For insight into the number of literally homeless persons on any given day, see Martha R. Burt and Barbara E. Cohen, America’s Homeless: Numbers, Characteristics, and Programs that Serve Them, Report 89-3 (Washington, DC: Urban Institute Press, 1989); Martha R. Burt, “Developing the Estimate of 500,000-600,000 Homeless People in the United States in 1987” (Paper presented at the conference on “Enumerating Homeless Persons: Methods and Data Needs,” sponsored by the U.S. Bureau of the Census, Department of Housing and Urban Development, and the Interagency Council on the Homeless in Washington, DC, November 1990); Peter H. Rossi, Down and Out in America: The Origins of Homelessness (Chicago: University of Chicago Press, 1989); the attempt to physically count homeless persons in the 1990 census, described in Barbara Vobejeda, “Census Spotted Nearly 230,000 Homeless People,” Washington Post, April 13, 1991. These estimates and analyses of the number of homeless persons are all based on surveys or counts that precede the current economic recession, which has undoubtedly increased the size of the homeless population.


7. For example, as many as half of the homeless population have served five days or more in jail, at a cost of approximately $50 to $70 per day in big-city

8. Unfortunately, there has been little research in these areas. Still, much can be done by piecing together data already available from existing studies, which together provide a considerable amount of useful (but not complete or always up-to-date) information.


10. This and all other not otherwise footnoted information in the text regarding the characteristics of the homeless population come from Lindblom, 1990 *Annual Report*, and the authorities cited therein.

11. The 1990 federal poverty line for a single-person household is $6,652; for a two-person household, $8,512; for a three-person household, $10,419; and for a four-person household, $13,360 (U.S. Bureau of the Census).

12. Poor education and weak work experience are shared equally by homeless persons and the nonhomeless extremely poor: see Burt and Cohen, *America’s Homeless*; Michael R. Sosin, Paul Colson, and Susan Grossman, *Homeless in Chicago: Poverty and Pathology, Social Institutions and Social Change* (Chicago: Chicago Community Trust, 1988) (hereafter cited as Chicago Community Trust study). Other characteristics associated with extreme poverty that apparently do not have any additional, special relationship with homelessness include having had low family income during childhood (which reflects socioeconomic background), being black or Hispanic, and not being elderly (see Chicago Community Trust study).

13. Unfortunately, few studies have tried to compare the characteristics of the extremely poor with those of persons who actually become homeless. One of the most useful local studies that did is the Chicago Community Trust study, which compares homeless persons who use soup kitchens and other free meal services in Chicago with previously-but-not-currently-homeless and never-homeless persons who use these same services. However, although its information is extremely interesting and helpful, the study is just one local effort.

Chicago Community Trust study reports 52 percent; similarly, the Chicago Community Trust study of extremely poor persons using free meal programs found that about half of those not currently homeless had been homeless at least once before.

15. New York, which may have more homeless persons than any other city, has a significantly lower percentage of solitary males (and a higher percentage of homeless families) than is reflected in the national averages (Burt and Cohen, *America’s Homeless*).

16. While there are no statistics directly on point, it appears that the pattern for not-formally-married couples with children parallels the pattern for those couples who do get formally married (Chicago Community Trust study; Burt and Cohen, *America’s Homeless*).


18. *Children and Youths: About 68,000 Homeless and 186,000 in Shared Housing at Any Given Time* (Washington, DC: U.S. General Accounting Office, 1989) estimates the one-day total of homeless unaccompanied youth to be 52,000 to 170,000; see also *Homeless and Runaway Youth Receiving Services at Federally Funded Shelters* (Washington, DC: U.S. General Accounting Office, 1989).

19. Rossi, *Down and Out in America*; Chicago Community Trust study. As discussed below, the onset of mental illness usually precedes homelessness.

20. Annual studies of homeless veterans by the Department of Veterans Affairs show a significant increase over the past three years in the incidence of past hospitalization for drug-dependency problems among homeless veterans and, by implication, among all homeless males. See Department of Veterans Affairs, Northeast Program Evaluation Center, *Reaching Out Across America: The Third Progress Report on the Homeless Chronically Mentally Ill Veterans Program* (December 1989); *Healing Communities: The Second Progress Report on Domiciliary Care for Homeless Veterans Programs* (December 1989); and subsequent data collection.

21. See also the Chicago Community Trust study, which found that homeless persons are more prone to binge drinking and alcoholism than the never-homeless extremely poor but that nonalcohol illegal drug use among both groups is not statistically different.


24. Chicago Community Trust study; Burt and Cohen, *America’s Homeless*; Rossi, *Down and Out in America*. See also the discussion below regarding where homeless persons come from.

26. Rossi, *Down and Out in America*, which also found considerable alienation between homeless persons and existing family and relatives.

27. Ibid.; Chicago Community Trust study.


Many homeless persons resist institutionalization relating to mental or physical health, and a significant number of formerly homeless patients leave hospitals (often returning to homelessness) before their treatment is completed; see Luis R. Marcos et al., “Psychiatry Takes to the Streets: The New York City Initiative for the Homeless Mentally Ill,” *American Journal of Psychiatry* 147 (November 1990): 1557-61.

33. A study of Minneapolis homeless persons found that those placed in mental institutions after their initial spell of homelessness have longer homeless career lengths than those hospitalized before their first homeless spell (although why is not clear) Piliavin et al., *The Duration of Homeless Careers*.

34. Rossi, *Homelessness in America*.

35. Burt and Cohen, *America’s Homeless*. Neither this study nor that of Burt and Cohen notes the extent to which these treatment episodes occurred before or after initial entries into homelessness.

36. Chicago Community Trust study.
37. Another category of health facility that might serve as a significant temporary residence for the prehomeless is battered women shelters, but there is little available information.


39. Currently, there are about 400,000 persons in jail and 720,000 persons in prison at any one time. Further, there are annually about 9.6 million releases from jail (most involving repeat offenders and a time served of fewer than 72 hours) and over 540,000 releases from state and federal prisons (which also experience significant recidivism). Information comes from the American Jail Association in Hagerstown, Maryland, and the American Correctional Association in Laurel, Maryland.


41. Information from the Department of Veterans Affairs, Demographics Division of the Management Sciences Service of the Office of Finance and Planning, Washington, DC.


43. Barth, “On Their Own.”


46. Rossi’s 1986 Chicago study of homeless adults similarly found that, immediately prior to becoming homeless, 48 percent were living alone, 26 percent were living with their immediate family, 6 percent were living with other
relatives, and 20 percent were living with friends. Rossi, Down and Out in America.


50. See also HomeBase report.


52. Hall; NYCBA, Committee on Legal Assistance.

53. For some powerful case histories that illustrate how legal assistance can protect low-income tenants from being unfairly steamrolled by unfamiliar procedures or by landlord attorneys’ deceit and improper conduct, see NYCBA, Committee on Legal Assistance.

54. Ibid. See also New York State Department of Social Services, Office of Program Planning, Analysis and Development, and Office of Shelter and Supported Housing Programs, The Homeless Prevention Program Outcomes and Effectiveness (Albany: New York State Department of Social Services, 1990).


56. The Tenderloin Housing Clinic, for example, annually serves about 2,400 clients who are involved in over 1,900 unlawful detainer (eviction) actions and has an annual budget of about $100,000 to $110,000 (or less than $46 per client).

58. NYCBA, Committee on Legal Assistance.


62. The wide range of percentages results from the inability of the evaluation to locate all the families in its sample who received assistance, and there is no way of telling what portion of the not-found families became homeless and how many simply moved to other permanent housing.

63. GAO prevention report; Inspector General’s report.

64. To facilitate the expansion of emergency rental assistance programs’ eligibility requirements the federal programs that support only those efforts directed at families could expand their coverage to efforts directed at solitary adults as well (or at least at those solitary adults who fit the most-at-risk profile). In addition, the 1990 federal McKinney Homeless Assistance Amendments Act and the other laws and regulations governing federal programs that currently provide some funding to eviction-prevention efforts could eliminate or modify their current requirements that assisted households must have a reasonable prospect of being able to resume rent payments on their own or otherwise escape their emergency situation within a reasonable time. U.S. House of Representatives, “Stewart B. McKinney Homeless Assistance Amendments Act of 1990,” Conference Report, Report No. 101-951 (October 1990) Sec. 411(b); and GAO prevention report (regarding the nonhomeless specific Emergency Assistance (EA) program).

65. Inspector General’s report.

66. The New Jersey program uses loans for some recipients. Wright, *Address Unknown*, proposes a “rent emergency insurance program” that follows the model of national flood insurance to help finance these programs.

67. These figures are based on the average shelter costs per person and average size of family data reported in the Inspector General’s report. As noted earlier, the cost of shelter in New York is much higher than the averages calculated here.
The eviction-prevention program run by the American Red Cross in San Francisco is a good example of a program that provides one-time rent assistance with short-term case management. Conversation with Martin Torow, director of social services, American Red Cross, San Francisco, February 14, 1991; American Red Cross of San Francisco, “Homeless Prevention Program Fact Sheet” (December 1990); correspondence from American Red Cross to California Department of Social Services regarding “Evaluation of DSS/ARC grant disbursement involving months April through October 1990,” November 15, 1990. For an example of a program that provides long-term intensive casework to at-risk families, see the description of the Los Angeles Early Intervention Demonstration Project (EIDP), below.

If the assistance levels stayed the same ($440) and the average case management costs ($2,223) were added in, the total cost of helping a most-at-risk family ($2,663) would total less than the average cost of putting that family up in a shelter for the average length of stay ($2,978). However, using these same figures, the cost of helping a solitary person ($2,663) would be significantly more than putting that person in a shelter ($764), but cash assistance levels and case management costs might be significantly lower for a solitary adult than for a family (Inspector General’s report).

The Connecticut program, for example, simply provides about 18 to 20 hours of training for quasi-volunteer mediators (often former clients and law students) and pays them only $10 per mediation session. Other programs with mediation or less formal negotiation components also report savings on past-due amounts. Conversation with Sandy Weiner and Dawn Hasselbach of the Income Rights Project, San Francisco, February 13, 1991; conversation with Martin Torow; conversation with Georgia Berland, homelessness coordinator, Human Services Commission, County of Sonoma, Santa Rosa, California, February 15, 1991 (regarding Sonoma Rental Information and Mediation Services).

Inspector General’s report.

For example, the Sonoma County People for Economic Opportunity organization in Santa Rosa, California, has just started developing a countywide, modem-connected computer network. Conversation with Robert Judd and Rivian Berlin regarding the rental guarantee program run by Sonoma County People for Economic Opportunity.

GAO prevention report; Lindblom, 1990 Annual Report. The EA program could also be modified to permit the use of its funds to assist not only families with children but also other families and solitary adults.

For examples of direct-payment programs, see HomeBase report; Connecticut Department of Human Resources, Bureau of Evaluation and Review.

Conversation with Nancy Howard of Community Mediation; conversation with Sandy Weiner and Dawn Hasselbach.

77. Home Base report. To avoid so-called welfare evictions, landlords could be required to notify the public assistance agency prior to initiating any eviction against tenants on a direct-payment plan (to make sure that the payment failure is not due simply to some administrative error).

78. For example, the Sonoma County Social Service Department in California distributes a portion of recipients’ monthly general assistance benefits as a housing voucher. Conversation with Jerry R. Elder, chief of general social services, Social Service Department, County of Sonoma, February 15, 1991.


80. For example, Connecticut’s eviction-prevention program helps young single mothers who have left their families or been thrown out by providing special mediation services to try to strengthen family relationships and get these women and children back into the family home (Connecticut Department of Human Services, Bureau of Evaluation and Review).


82. Examples of such state programs include the New Jersey Homeless Prevention Program, as well as its separate EA program (GAO prevention report). An example of a nonprofit program is the Season of Sharing network in the seven counties of San Francisco’s Bay Area. Telephone conversation February 12, 1991, with Diane Levy, Season of Sharing coordinator; see also “The Chronicle Season of Sharing Fund” (San Francisco: *San Francisco Chronicle*, September 1989).

83. Correspondence and program materials from Lisa Korwin, executive director, Eden Council for Hope and Opportunity, Hayward, California, February 12, 1991; conversation with Robert Judd and Rivian Berlin regarding the Rental Guarantee Program run by Sonoma County People for Economic Opportunity.

84. Chicago Community Trust study.


86. The San Francisco Sheriffs Eviction Assistance Program, for example, gets high marks from the nonprofit tenants’ rights community Home Base report.

87. The Chicago Community Trust study, for example, indicates that fewer than a quarter of the at-risk population who are evicted contact a social service agency to try to obtain alternative housing or other transition assistance; even so, those agencies that provide assistance report an inability to meet the existing demand.

88. Conversation with Patricia Dominiquez-Greene, coordinator, Homeless Prevention Directline and Network, Oakland Citizens Committee for Urban Renewal (OCCUR), Oakland, California, February 14, 1991; Patricia

89. The information relating to the Los Angeles EIDP comes from a conversation with Tanya Tull, president and chief executive officer of Beyond Shelter, Los Angeles, February 20, 1991, and from various program materials provided at that time, including the program’s “Application for Federal Assistance,” dated May 1, 1990.

90. A basic principle or belief of the program is that at-risk families must be stabilized in permanent housing with more-or-less confident access to life’s necessities before any further progress can be made toward curing the family’s problems and making the family self-sufficient. Otherwise, the family will simply be too distracted to provide the necessary commitment and energy into the developmental efforts. Moreover, establishing a family in a residential neighborhood and enrolling the children in the nearest school enables the family to begin creating its all-important support structure of friends and neighbors.

91. At some point, families and individuals are so dysfunctional that a EIDP-type program is not appropriate; such families should be referred to other, more appropriate programs (e.g., supported housing for the mentally ill or transitional housing for persons with alcohol or other drug problems).

92. How many will still be there at the end of a year or more was not determined, and there is no way to tell how many of the families would have left homelessness without the program assistance. California Department of Social Services, Statistical Services Bureau, “AFDC Survey of Homeless Assistance Applications Approved in California during May 1989: Social and Economic Characteristics of Families Approved to Receive Homeless Assistance Benefits” (December 1990).

93. This strategy might require a change in the standard for involuntary commitment from “dangerousness” to oneself or others to “helplessness.” E. Fuller Torrey, “Thirty Years of Change: The Scandalous Neglect of the Mentally Ill Homeless,” Policy Review, no. 48 (Spring 1989): 10-15; Marcos et al., “Psychiatry Takes to the Streets.”


97. Conversation with Michael Olenick, Los Angeles regional coordinator of the Community College Foundation and president of the Board of the Foster
Youth Connection of Los Angeles County, and his assistant, Eisha Mason, Van Nuys, California, February 21, 1991.

98. Some of these proposals and many others are contained in Barth, “On Their Own.”


101. The federal Runaway and Homeless Youth program provides about $30 million annually to support over 330 transition shelters in all 50 states. These shelters work to prevent runaway youths from becoming homeless by either reuniting them with their families or placing them in alternative living situations (such as foster care). HHS agency report; Lindblom, 1990 Annual Report.

102. Although the numbers of the poor and extremely poor have declined slightly since peaking in 1983, the current recession will most likely produce a new surge in the poverty figures that exceeds the 1983 numbers.

103. Wright, Address Unknown, 136.

104. One of the clearest examples of how a small increase in income can help is the fact that many solitary adults living in SRO hotels become homeless for some short time at the end of each month when their monthly public assistance benefits run out, and then return to the hotels when they receive their next assistance check. See also Chicago Community Trust study, which found that a major difference between homeless and nonhomeless extremely poor persons is a slight difference in income levels, often caused by increased public assistance benefits received by the nonhomeless.

105. Overall economic health and growth in the nation’s economy would, of course, help. But the failure of the prolonged expansion of the economy since the 1981-82 recession to have any significant impact on the numbers of extremely poor in society suggests that more direct assistance is necessary, even if the country enjoys an overall return to vibrant economic health. See Robert Greenstein, “Testimony of Robert Greenstein, Director of the Center on Budget and Policy Priorities,” presented before the House of Representatives Committee on Ways and Means,” March 13, 1991.


109. Ibid.


112. Rossi, Down and Out in America; Rossi, Homelessness in America; Burt and Cohen, America’s Homeless; Green Book, Chicago Community Trust study.


114. Since 1984, the New York State Disability Advocacy Program has provided $10 million in legal representation to people whose federal Social Security disability benefits have been lost or denied, and it has obtained or recovered at least $30 million in benefits for more than 10,500 people (NYCBA, Committee on Legal Assistance). The Income Rights Project in San Francisco offers a good example of a peer-advocates system to help at-risk families obtain benefits and contest decertifications. Conversation with Sandy Weiner and Dawn Hasselbach.

115. Wright, Address Unknown, 127; Chicago Community Trust study, 361; Food Stamp Program: Administrative Hindrances to Participation (Washington, DC: U.S. General Accounting Office, 1988).


117. Eligibility of the mentally ill for either SSI or SSDI was an underlying (unrealized) assumption of the deinstitutionalization movement of the 1960s and 1970s (Rossi, Without Shelter, 55).


119. The percentage of homeless and most-at-risk who are definitely or probably not employable is as high as 45 percent (Wright, Address Unknown, 153).

120. See Rossi, Without Shelter, 51-53, for a useful discussion of the problem with job-training programs as a solution to unemployment and the need for expanded public employment programs.


122. Approaching full employment is especially important because it forces employers to begin hiring more of the least trained and most disadvantaged workers (i.e., the unemployed most-at-risk).

123. Some federal and state labor and Social Security laws would have to be changed to make such a program legal.

124. Indeed, one perceived reason for both lower incomes and greater homelessness among today’s most disadvantaged adults as compared with yesterday’s Skid Row populations is that the spot market for unskilled labor in urban areas has dried up (Rossi, Down and Out in America, 186).

125. Rossi, Without Shelter, 51.

126. Ibid. In 1990, 34.4 percent of 16- to 19-year-old black males and 20.9 percent of those aged 20 to 24 were unemployed; and another half million young blacks wanted to work but gave up looking. U.S. Department of Labor, Bureau of Labor Statistics, Employment and Earnings, 1990 annual average tables (Washington, DC: U.S. Department of Labor, January 1991).

127. Head Start has just begun a $5 million demonstration program in which its programs in public housing will offer extended day-care services until the parents and guardians return from work (DHHS, Administration for Children Youth and Families, Head Start Bureau). For a general discussion of day-care issues and descriptions of federal support for day-care activities, see Anne C. Stewart, Child Day Care, Congressional Research Service Issue Brief (Washington, DC: Congressional Research Service, 1990); Susan Schillmoeller and Sharon Stephan, Child Day Care: Funding Under Selected Programs, CRS Report for Congress (Washington, DC: Congressional Research Service, 1988).

128. Robert Greenstein testimony.


131. Robert Greenstein testimony.


136. Ibid.


138. Such an entitlement would also help to balance the inequitable treatment of renters as opposed to homeowners, who receive enormous federal subsidies through the mortgage interest deduction. See Paul A. Leonard, Cushing N. Dolbeare, and Edward B. Lazere, A Place to Call Home (Washington, DC: Center on Budget and Policy Priorities and the Low Income Housing Information Service, 1989).

139. In these cases, the subsidy could be provided first and the problems with substandard conditions or overcrowding could be addressed afterward—for example, by leaning on the landlord or by relocating to more appropriate housing (if available). Denying monetary assistance to households already suffering under substandard conditions or overcrowding (especially when no other options exist) hardly seems fair.

140. U.S. Congress, Congressional Budget Office, Current Housing Problems; Welfeld, “Our Nonexistent Housing Crisis.”
141. U.S. Congress, Congressional Budget Office, *Current Housing Problems*, provides a number of useful calculations of the costs associated with different mixes of eligibility and recipient rent-contribution levels.

142. Ibid.

143. Some states (e.g., Massachusetts) have anti-Section 8 discrimination ordinances, and some localities in states without such ordinances offer landlords special economic incentives or other support (e.g., tenant screening or problem intervention) to encourage them to accept otherwise undesirable Section 8 tenants. David McKay Wilson, “Landlords Rewarded for Housing Homeless,” *Standard Star*, June 25, 1990, regarding New York’s Landlord Housing Incentive Program in Westchester County. See footnote 138 regarding federal habitability and overcrowding restrictions.


145. Rehabilitating vacant, uninhabitable public housing units costs, on average, less than 40 percent as much as constructing a new unit. U.S. Congress, Congressional Budget Office, cites DHHS, *HUD Perspective on Public Housing Modernization* (March 1988). The 1990 National Affordable Housing Act provides new incentives to owners of low-cost rental housing projects with HUD-insured mortgages not to exercise their option to prepay the mortgages and thus become free to raise their rents (and get rid of their low-income tenants). The act also includes other measures to protect this low-cost housing and its tenants. Lindblom, *1990 Annual Report*.

146. For example, the National Affordable Housing Act’s Housing Opportunities for People Everywhere (HOPE) provisions mean to encourage and assist tenants to purchase public housing.


148. The federal Section 8 rental-subsidy program currently provides assistance only to elderly or handicapped low-income individuals who wish to live in shared-housing situations.

149. Vanhorenbeck, “Housing Low-Income Persons.” Perhaps as many as 1.75 million such units could be created if currently restrictive zoning laws were changed (citing Edith M. Netters, “Accommodating Accessory Apartments,” *Urban Land* [April 1984]).

150. Project Match in San Jose, California, which placed over 7,000 persons over its first eight years, is one example of such a service; see also HomeBase report regarding ECHO Housing/Project Share.
151. For a discussion of the potential for public building conversion and “granny flats” to create substantial amounts of new low-cost housing, see Vanhorenbeck, *Housing Low-Income Persons*.


154. U.S. Congress, Congressional Budget Office, *Current Housing Problems; Making Room at the Inn: Congregational Investment in Affordable Housing* (Washington, DC: Churches’ Conference on Shelter and Housing, 1991) is a resource book for congregations and other community organizations that wish to develop low-cost housing; it also describes current nonprofit, low-cost housing efforts.


157. Examples include the DHHS-HUD-Robert Wood Johnson Foundation Joint Initiative; HUD’s Permanent Housing for the Handicapped Homeless program (which primarily serves mentally ill persons), Transitional Housing program for mentally ill homeless persons, and Section 202 Direct Loans for Housing for the Elderly or Handicapped Program; and the Department of Veterans Affairs Comprehensive Work Therapy/Independent Living Housing program for homeless and at-risk disabled veterans. All these programs are described more fully in Lindblom, *1990 Annual Report*. For examples of state housing programs for the mentally ill, see E. Fuller Torrey et al., *Care of the Seriously Mentally Ill: A Rating of State Programs* (Washington, DC: Public Citizen Health Research Group and the National Alliance for the Mentally Ill, 1990).

158. This idea came from the Reverend Eugene L. Boutilier, Administrator, Los Angeles Emergency Food and Shelter Program Local Board, in a conversation on February 21, 1991.

159. In the absence of such community-based supported housing, those disadvantaged most-at-risk persons who simply do not have the ability to obtain or live in unsupported housing for more than short periods of time (e.g., the severely mentally ill) could be committed to existing institutional settings, such as state mental hospitals or nursing homes, so that they do not descend into homelessness (Torrey, “Thirty Years of Change”; Marcos et al., “Psychiatry Takes to the Streets”).

161. Toward this end, Congress enacted the Family Support Act in 1988 to help needy families with children obtain the education, training, and employment necessary to avoid long-term welfare dependence (DHHS agency report; Lindblom, *1990 Annual Report*).


163. Ibid.

164. Ibid.; Wood et al., “Homeless and Housed Families in Los Angeles.”

165. Kamarack and Galston, *Putting Children First*. If filing for divorce becomes the triggering event for providing counseling and other assistance, more might be done to encourage couples to marry formally, thereby getting them into the family assistance system.


168. Studies indicate that two-parent households have higher incomes than single-parent households and that children from two-parent families have lower incidences of alcohol and other drug abuse, crime problems, teen pregnancies, suicides, and mental illness, and do better in school; see Kamarack and Galston, *Putting Children First*, and the authorities cited therein.


170. For a private sector effort to prevent homelessness through strengthening entire neighborhoods or communities rather than individual families, see the Community Partnership for the Prevention of Homelessness of Washington, DC. (Correspondence and materials came from Sue Marshall, executive director, Community Partnership, April 10, 1991.)
171. Except where otherwise noted, all information on federal homelessness efforts comes from Lindblom, 1990 Annual Report.

172. HUD officials are working with homelessness provider-organization representatives to promote greater use of these funds for prevention and to reduce regulatory obstacles to such use.


174. Intergovernmental Health Policy Project, Surveys of State Initiatives.


179. Because at-risk families and individuals would receive the same kind of benefits and assistance as homeless persons under this model, it has the additional benefit of not creating (as the current model sometimes does) any extra incentive for at-risk families or individuals to become homeless in order to qualify more quickly for more generous benefits.

180. For other discussions of addressing homelessness through more prevention activity, and for additional ideas on how that might be done, see Madeleine R. Stoner, Inventing a NonHomeless Future: A Public Policy Agenda for Preventing Homelessness, American University Studies, series 11, vol. 29 (New York: Lang, 1989); and John R. Belcher and Frederick A. DiBlasio, Helping the Homeless: Where Do We Go from Here? (Lexington, MA: Lexington Books, 1990). In addition, the American Affordable Housing Institute of New Brunswick, New Jersey, will soon publish an in-depth study of homelessness-prevention programs in seven states, with brief descriptions of other state and local homelessness-prevention programs throughout the country.