

Homeless Women

ON THE MONTEREY PENINSULA



**Fund for
Homeless Women**

“Dedicated to shelter, safety and community”



Here for Good
**Community
Foundation**
for Monterey County

ASSESSMENT OF HOMELESS WOMEN ON THE MONTEREY PENINSULA • 2016

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Executive Summary

The Community Foundation for Monterey County (CFMC) commissioned this report on behalf of the Fund for Homeless Women (FHW), a field of interest fund of the CFMC. The goal of this assessment is to document the primary causes of homelessness for women, needs and challenges, existing services, local policy considerations and offer recommendations.

Data to produce this report was gathered through primary and secondary sources. Primary source data included contributions from service providers, public officials and the many homeless women who generously participated in surveys, interviews and group conversations. The analysis is not based on the results of one instrument or a specific list of standardized questions, rather it is a composite of data derived from a variety of methods and contributors, as well as from the stories shared by the women and their trusted advocates. Collectively these different data elements work together to paint a picture that illustrates the status, experiences, and conditions of homeless women on the Monterey Peninsula. Secondary sources included a wide range of national, state and local reports documenting homelessness, as well as other socio-economic and community factors that are often root causes of homelessness, and place individuals and families at risk of losing their homes. A policy scan was also conducted to identify policies and environmental factors that impact homeless women in the target communities.

The primary causes of homelessness among Peninsula women are mostly connected to poverty and loss of income in a community with very limited availability of affordable housing.

The 2015 Monterey County Homeless Census and Survey reported that 2,308 individuals were counted in the streets and at shelters, 1,023 of whom were in cities on the Peninsula, primarily in Monterey (337), Marina (298) and Seaside (259). Approximately 200 women were surveyed in that process throughout the County. Based on our data collection results, our best estimate indicates that **there are approximately 400 homeless women on the Peninsula**, which represents 39% of homeless individuals counted. Almost half of the population surveyed in the 2015 County wide Census was between the ages of 25 to 40. However, our study and data provided by organizations and advocacy groups serving homeless women on the Peninsula identify them as older than the County homeless population overall, 34% in the 51 to 60 age range, and 14% over age 61.

Regarding race and ethnicity, over 60% are white and over 90% speak primarily English. 93% of the women we interviewed or surveyed, and 68% of the women reported by service providers and advocacy groups overall, identify as permanent Peninsula residents, 53% of them from Monterey. 39% of women we surveyed or interviewed had been homeless for less than a year, while 26% had been homeless one to two years, and 13% had been homeless over five years. Close to 60% of women we surveyed or interviewed live in vehicles. 70% are unaccompanied, without family, spouse or partner.

Other important factors include:

- Domestic violence
- Family disintegration: divorce/separation from partner or spouse
- Mental illness and/or alcohol and drug abuse
- Catastrophic illness/accident

Services needed by women range between those that help them meet basic daily requirements for food, personal care and shelter, to those that help them begin to transition to stability, such as applying for government benefits, mental health assessment and counseling, finding jobs and entering some form of transitional or permanent housing. However, most programs and services have eligibility requirements that potential clients must meet in order to be accepted into the service. Women surveyed or interviewed often identified eligibility requirements as a significant barrier, particularly for single women with no children and who do not have a qualifying mental health diagnosis. The complexity of systems, referrals and application processes that are difficult to understand and navigate were also listed as challenging.



Because so many of the eligibility criteria and program requirements are dictated by funding sources, bringing flexibility into those services will require changes in state and national policies. In the short-term, local county, municipal and private funding is needed to implement innovative and flexible approaches that open doors to women who are currently finding few options for stability and safety.

The highest priorities in addressing homelessness among women are to increase the availability of affordable housing and ensure stable income for women so they can feel secure and stay in their home. This will require comprehensive shifts in policies regarding affordable housing, wage and employment equity for women, and robust funding aimed at preventing homelessness, and supporting those who are homeless in securing housing options they can sustain. Immediate action and short-term solutions are also needed to reduce the harm of homelessness and protect the safety, dignity and path to stability of women in our community currently experiencing homelessness. The recommendations included in this report were offered by advocates, service providers, public officials and the women who shared their concerns and aspirations with our team. They also reflect the assessment of the research team. Key recommendations include:

1. **Formalize collection, management and reporting of data** pertaining to homeless women to support planning, advocacy, funding and to inform policy.
2. **Support the creation of a Day Center** in downtown Monterey/ Seaside for women, to meet basic daily needs, and as an entry point and resource center for services. Eventually expand to include shelter.
3. **Create a team of system navigators/advocates** to support women in accessing services.
4. **Create opportunities for peer mentorship and advocacy** that acknowledge the skills and experience of women who have or are experiencing homelessness.
5. **Improve availability and access to housing.**
6. **Provide sustained, long-term funding to comprehensive approaches** for ending homelessness.
7. **Fund community education and advocacy.**

In completing this assessment, we acknowledge the contributions of the women who courageously shared their stories and experiences to inform our recommendations, and the trust of the advocacy groups who so generously shared their data and relationships with us.

Research Team

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SERVICE GAPS

Many service gaps were identified by the women, advocates and service providers, both in the public and nonprofit sectors. Key among them are:

- An easily accessible place to apply for services with support, and to meet daily needs
- Lockers and mail boxes
- A centralized resource for services for homeless women
- Easily accessible mental health screening and referrals, and preventative health services
- Free or very low-cost childcare and free or low-cost transportation
- Legal services for women of all ages
- Financial counseling and training
- Job counseling and advocacy with employers and job training to update basic skills
- Greater availability of safe shelters, transitional housing and affordable permanent housing, particularly for single women

Introduction

This assessment was commissioned by the Community Foundation for Monterey County (CFMC) on behalf of the Fund for Homeless Women (FHW), a field of interest fund of the CFMC. Created in 2012, the FHW was established to support programs and services for homeless women on the Monterey Peninsula. In its initial years, the fund supported both emergency assistance (e.g., temporary motel lodging, transportation expenses, laundry, etc.) and innovative ideas that expanded temporary and permanent housing options and case management services.

The assessment was conducted from February to June of 2016. The purpose of this assessment is to produce a report of the homeless women in Monterey County, with initial focus on the Monterey Peninsula, Marina to Carmel Valley. County agencies serving the broader county population expressed interest in supporting an expanded effort to assess the conditions and needs of women experiencing homelessness in other parts of the county. This initial report addresses the findings about women on the Peninsula. The report will be expanded to include countywide findings in 2017.

This report documents the primary causes of homelessness for women on the Peninsula, the women's needs and challenges, existing services and local policy considerations, and offers recommendations and next steps.

Methodology

Design and Planning Phase

The CFMC contracted with a local research team to conduct the assessment. Guidance for the methodology was provided by a planning team that included representatives of Monterey County's Department of Social and Employment Services, the Veterans Transition Center, United Way Monterey County, CFMC and advocates of the FHW.

Planning meetings were held to finalize the assessment methodology, identify specific questions to be explored, create the list of key stakeholders to consult, develop an online survey, design focus groups, and review findings, observations and recommendations.

Data Collection

This study explores the conditions and experiences of homeless women living in the Monterey Peninsula region of Monterey County. The data collection plan and the methodologies employed were developed with this specific population in mind. The study relied upon a combination of primary and secondary data sources. In addition, broader research (beyond our region) on issues related to homelessness was incorporated to provide context to the local findings. Given this research approach, the analysis is not based on the results of one instrument and specific list of standardized questions, rather it is a composite of data derived from a variety of methods and contributors, as well as from the stories shared by the women and their trusted advocates.

Collectively these different data elements work together to paint a picture that illustrates the status, experiences, and conditions of homeless women on the Monterey Peninsula. The conclusions and recommendations provided are offered with an understanding of the limits of the data, and authors used care to draw conclusions or recommendations that did not extend beyond the supporting evidence.



Survival defines all decisions and relationships.

Primary Data Collection

Primary sources of data include a combination of focus groups, online and in-person surveys, and interviews that our research team conducted with over 60 homeless women in the Monterey Peninsula region, and 38 public and nonprofit agencies and advocacy groups, for a total of 67 agency staff and volunteers. The researchers had protocols in place to ensure that individual data collected through surveys with women, interviews and focus groups was unduplicated. The results are representative of the groups we were able to gain access to and not necessarily representative of all homeless women in the region. Overall, the primary data collected relates mostly to unsheltered homeless women (80%), although a focus group was conducted with and surveys were completed by women residents of transitional housing programs.

Secondary Data Collection

Secondary data sources were collected from a variety of local, state, and federal agencies, as well as some local service providers. We strived to use the most recent data available from these sources. However, it is not uncommon for data from such sources to be reported with a lag of 1-2 years.

It is important to note that each secondary data source has its own particular methodology for defining, collecting, and reporting the data. We have not modified the data from these sources – we report the secondary data as it was provided. Throughout the report we make note of the important characteristics of each data element.

As part of the secondary data collection process we also contacted local service providers that work with the homeless population to inquire about data they might be able to share to inform this study. Not all service providers contacted provided data for a variety of reasons. The findings reported from provider data are therefore not necessarily representative of the entire population served – but rather are “snapshots” of important segments of the population of homeless women receiving services in this region. Unlike the primary data collection process, the nature of the data reporting by local service providers does not allow us to determine the extent of duplication in the client counts.

Policy Scan

A policy scan was conducted to identify policies, systems, and environmental factors that most impact homeless women in the target communities; that is, cities on the Peninsula. Our research focused on two key areas:

- regulatory provisions that impact affordable housing, transitional housing and shelters
- city ordinances and codes addressing “unlawful behavior” associated with homelessness

Research consisted of document review and interviews with city and county staff, including police officers, probation staff and community service managers who provided information about homeless women in their communities, and the ordinances related to homelessness and homeless services in their jurisdictions.

Advocacy policy documentation developed nationally to address the criminalization of homelessness was also reviewed.

Policies regarding funding for homeless services were difficult to assess within the geographic focus of the first phase of the project. The second phase will include a scan of funding sources for homeless services to assess how funding decisions can more intentionally consider the specific needs of homeless women in our county.

Data Limitations

All community research studies have limitations and challenges with respect to data availability and data collection. The important data limitations to keep in mind when reading this report are provided below.

In this study, we utilize the definition of homelessness in secondary sources with no attempt to adapt or modify to a common definition. In the primary research, self-identification as homeless by the women was the operating definition, in addition to their being eligible for services specifically restricted to those who met the definition of homeless by the organizations that facilitated our interaction.

- Most secondary data sources do not provide data at a level of detail specific to the population of this study (homeless women on the Monterey Peninsula). For example, the periodic Monterey County Homeless Census does not report data by gender – but it does by zip code area. It is for this reason that we incorporate a variety of other data on local homelessness in general into the study.
- This study does not make claims of statistical significance with any individual data element. The nature of the data available, and the way it was accessible do not allow for such statistical rigor. However, we believe the study design provides a useful composite picture of the status, experiences, and conditions of homeless women in the region – around which meaningful community action can be planned and implemented.
- All data reported is on homeless women unless otherwise indicated. In several instances broader data is used to provide important context to the issue of homelessness (e.g. data of poverty levels the region).
- The geographic focus of the study, Monterey Peninsula, is challenged to some degree by the mobile nature of the homeless population. It is not uncommon for people to move from community to community, and in the course of this research we heard stories of homeless women who may spend the day in one city and spend the evening elsewhere. In all cases, the primary research was conducted with homeless women in locations on the Monterey Peninsula, defined as Marina to Carmel Valley.

Homelessness

The National and Statewide Context

To understand the issue of homelessness among women on the Monterey Peninsula in its complexity, it is important to understand both the broader context of homelessness at the state and national level, and the broader socio-economic characteristics of the Monterey Peninsula region. This section provides a snapshot of these important contextual factors using a variety of secondary data sources.

United States

According to the 2015 Annual Homeless Assessment Report to Congress presented by the U.S. Department of Housing and Urban Development, and based on the 2015 Point-in-Time Estimates of Homelessness:

- 564,708 people were homeless on a given night in the United States
- Most (69%) were staying in residential programs for homeless people, and
- 31% were found in unsheltered locations
- Nearly one-quarter of all homeless people were children, under the age of 18 (23% or 127,787); 9% (or 52,973) were between the ages of 18 and 24, and 68% (or 383,948) were 25 years or older.

Of the 564,708 people included in the estimate:

- 28% were female
- Of sheltered homeless – 29.7% were female
- Of unsheltered homeless – 25.6% were female
- Among homeless people in families with children – 60.2% were female
- Of 36,907 unaccompanied homeless youth:
 - 58% of sheltered youth were women and girls
 - 36% of unsheltered youth were women and girls
- More than one in ten homeless adults was a veteran (47,725 homeless veterans or 11% of 436,921 homeless adults)
- Women make up 9% of homeless veterans (4,338 people)

California

California accounts for 26% of the nation's homeless individuals; 93,156 people (2.6% increase since 2013)

- 68,313 were unsheltered (73.3%)
- California reported the largest numbers of homeless unaccompanied youth, 10,416 people or 28% of the national total
- Over 30% of the nation's chronically homeless individuals were in California
- 4% of California women veterans surveyed in 2011 reported being currently homeless (California Research Bureau)
- One in seven women veterans responding to the survey were at some point homeless. More than one in three had unstable housing.



LOCAL LANDSCAPE

The Monterey Peninsula provides few options for residents who can't afford the increasing market rates for home ownership and rental

- **A limited job market**, particularly for older women or women who have been unemployed for some time;
- **Complex service structures** and regulations that, through eligibility and application requirements, limit or inhibit access to services;
- **Limited allocation of resources** for the expansion of agency capacity to provide more space and more flexible options to meet the needs of a very diverse homeless population;
- The **stigma** associated with homelessness interferes with decisions about allocation of public resources and location of services, including shelters, and affordable housing, whether transitional or permanent.

Homelessness in Monterey County

Monterey County is nationally known for its historic significance, the beauty of its 99 miles of coastline, marine sanctuaries, diverse ecosystems, and rich cultural environment. The county's inland expanse is home to one of the country's most productive agricultural industries. The county is also home to communities of significant wealth, as well as significant poverty.

The county poverty rate is 17%, and over 2,300 county residents were counted as living without a stable home in the 2015 Monterey County Point-In-Time Homeless Census & Survey ^{[2][9]}. On the Peninsula, where some of the most affluent neighborhoods in the county are located, home prices and cost of housing drive the 13% of the population living at or below the poverty line to face continuous risk of homelessness ^[9]. Half of the homeless men, women, and children counted in the 2015 Monterey County Point-In-Time Homeless Census, or about 1,000, reside on the Peninsula ^[2].

BRIEF PROFILE OF MONTEREY PENINSULA COMMUNITIES

Monterey

The population of the City of Monterey is 28,338. Monterey is economically diverse, with median income levels slightly higher than the state of California and median housing costs almost double those of the whole state. 9% of Monterey residents live below the poverty line ^{[1][7]}. The 2015 Monterey County Homeless Census counted 337 people without stable housing within the city limits, the highest number on the Peninsula ^[2].

Seaside

Seaside is Monterey's neighbor to the north and has a culturally and racially diverse population of over 33,000, including substantial Hispanic/Latino, African-American and Asian communities ^[3]. The city is largely residential and houses families as well as students from California State University, Monterey Bay. Seaside is seen as less affluent than its Peninsula counterparts, and average housing prices are much lower, though rent is similarly high priced ^[3]. 259 people experiencing homelessness were counted in Seaside in the 2015 Homeless Census, the third highest level on the peninsula behind Monterey and Marina ^[2].

Pacific Grove

Pacific Grove's population is approximately 15,500. The city is home to mostly families and individuals living alone. ^[4] Pacific Grove residents tend to be older and with higher incomes. Only 13 homeless individuals were counted in the 2015 Homeless Census ^[2].

Carmel

Carmel's one square-mile boundary has a population of just under 4,000 ^[5]. Homes are the most expensive on the Peninsula, with median values reaching \$1,000,000 or more. Six homeless individuals were counted in the 2015 census.

Marina

Marina is the farthest north of Peninsula cities. With a population of just over 20,000, Marina is home to very diverse lower-income families and student renters from CSUMB ^[6]. Housing and rent prices are also lower in Marina than Monterey, Pacific Grove, and Carmel ^[6]. The 2015 Monterey County Homeless Census calculated Marina's homeless population at 298, second only to Monterey ^[2]. This may reflect the fact that several nonprofit organizations in the Monterey County Continuum of Care have established shelters and transitional housing programs in the city.

Del Rey Oaks

Del Rey Oaks is a small community of around 1,600^[12]. It is almost completely residential. Average rent prices reach above \$2,000. The 2015 Homeless Census counted 55 homeless individuals in Del Rey Oaks^[2]. However, the persons were counted at an event hosted by a local advocacy group at a Del Rey Oaks facility on the day of the count. It is unknown how many of the individuals counted actually consider Del Rey Oaks their home base.

Sand City

Sand City is a very small community of 355 bordering Seaside^[15]. 25% of Sand City residents live below the poverty line and over 50% of renters spend more than 35% of their income on rent^[15]. According to the 2015 Homeless Census, 55 homeless individuals were counted in Sand City^[2]. The Good Samaritan Center used by local homeless individuals to access basic day services is located in Sand City.

Pebble Beach

Pebble Beach is a gated community with a population of around 4,500^[13]. Homes rival only Carmel in average value. Residents here have the highest income and education levels on the peninsula as well as the lowest unemployment rates^[13]. Because it is an unincorporated area, the 2015 Homeless Census did not provide a specific count of homeless individuals in Pebble Beach.

Carmel Valley

The Carmel Valley Village has a population of 4,400^[14], with a fairly high median income. Median home values are slightly higher than Monterey and Pacific Grove. Like Pebble Beach, the 2015 Homeless Census did not determine a specific count of homeless people living in Carmel Valley.

2015 Point-In-Time Census

Number of total individuals counted: 2308 (71% unsheltered) –
a decrease of under 11% since 2013

Peninsula Counts - Not recorded by gender ~ 444 surveyed County wide – 50% female

Summary of the 2015 Homeless Census for Peninsula Cities

JURISDICTION	UNSHELTERED			SHELTERED			TOTAL		
	2013	2015	NET CHANGE	2013	2015	NET CHANGE	2013	2015	NET CHANGE
Monterey	510	306	-204	32	31	-1	542	337	-205
Marina	117	68	-49	302	230	-72	419	298	-121
Seaside	171	152	-19	68	107	39	239	259	20
Sand City	38	55	17	0	0	-	38	55	17
Pacific Grove	6	13	7	0	0	-	6	13	7
Del Rey Oaks	0	55	55	0	0	-	0	55	55
Carmel	0	6	6	0	0	-	0	6	6

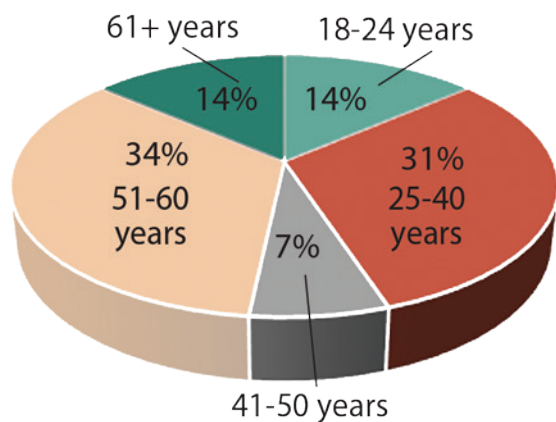
Demographic Characteristics of Homeless Women on the Monterey Peninsula

Following are the findings from both our primary and secondary data collection that describe the characteristics of homeless women on the Monterey Peninsula. These include a number of important dimensions including age, race/ethnicity, language, and education. We also present data for a variety of characteristics that describe the status and conditions of homeless women in this region — including their present living arrangements, length of time experiencing homelessness, sources of income, and health status, and drivers of homelessness. This section pulls data from a variety of sources including interviews and surveys conducted specifically for this report, the survey results from the county wide survey from the 2015 Homeless Census, and data reported by service providers.

Age: Almost half of the population surveyed in the 2015 Countywide Census was between the ages of 25 to 40. However, our study, and data provided by organizations and advocacy groups serving homeless women, identifies a shift toward older age among homeless women on the Peninsula. This is reflected in the percentages of women in our survey who are 51 to 60 (34%) and over 61 (14%). Gathering for Women has reported that 58% of the homeless women participating in their programs are over 50 and 24% are over 60. Interim, Inc. reported that 39% of the women participating in their programs are over 50 and 24% are over 60. Interim, Inc. reported that 39% of the women participating in their programs are over 50 and 24% are over 60. Interim, Inc. reported that 39% of the women contacted in recent months through their outreach services were over 50 years old. Concurrent with our study, I-HELP for Women conducted interviews in connection to their services. Demographic data collected through their surveys reflect results identical to our findings.

► 48% of homeless women are over 50

Age - FHW Interviews & Survey



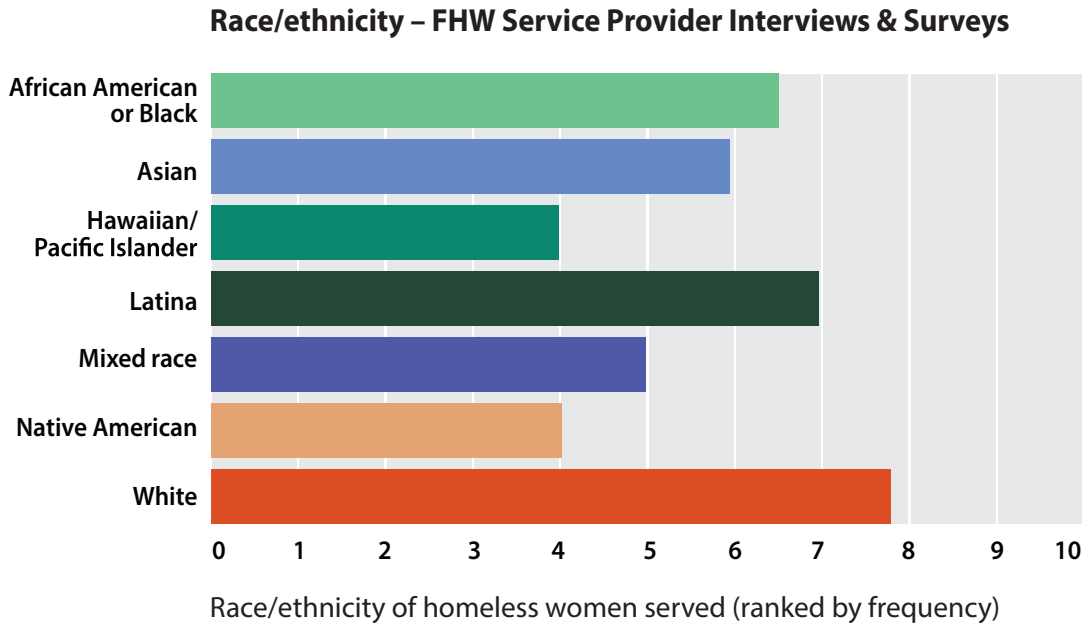
Young Women

Community Human Services (CHS) Safe Place Street Outreach Program reported serving a total of 12 homeless females under the age of 18 and 46 homeless females over the age of 18 - 24. This is a total of 63 homeless females served during the 2015-2016 fiscal year.

► There are an estimated 400 homeless women on the Monterey Peninsula

Other Demographic Characteristics

Race/Ethnicity: Of the women we interviewed and, as reported by service providers and advocacy groups, over 60% of the homeless women on the Peninsula are white, followed by Latinas, African Americans and Asians/Pacific Islanders. For over 90%, English is the language primarily spoken.



Education: Of the women we interviewed and, as reported by service providers and advocacy groups overall, over 53% of the homeless women on the Peninsula have completed high school, followed by a small percentage of those who have attended and/ or graduated from college.

Residence: 93% of the women we interviewed or surveyed, and 68% of the women reported by service providers and advocacy groups overall, identify as permanent Peninsula residents, 53% of them from Monterey.

Military Status: Veteran Women in Monterey County

We have no estimate of how many homeless women are veterans. We do know that 7.8% of veterans in Monterey County are women, with the largest percentage living in Seaside. Median income of women veterans is significantly lower than for male veterans.

Monterey: 11% of women veterans
Median income: \$22,330 (compared to \$51,528 for male veterans)

Seaside: 14.3% of women veterans
Median income: \$38,333 (\$50,524 for men)

Pacific Grove: 12.5% of women veterans
Median income: \$30,341 (\$52,578 for men)

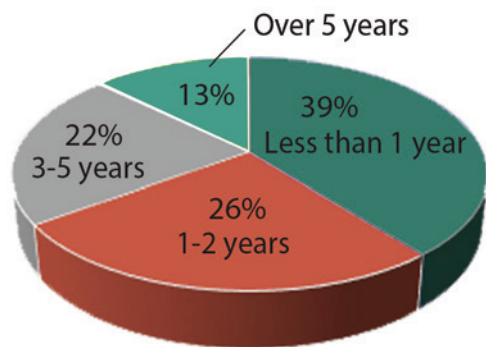
Marina: 8.7% of women veterans
Median income: \$18,000 (\$40,274 for men)

The Housing Authority currently subsidizes housing for 29 female veterans in Monterey County, in collaboration with other partners:

Housing Resource Center - 6
Veterans Transition Center (VTC) - 10
Central Coast Center for Independent Living - 13

VTC conducts outreach but homeless contacts are not tracked by gender. There are seven women in transitional housing at VTC. Permanent housing is available through the Patriot Housing Program.

Time Experiencing Homelessness



▶ **39% had been homeless for less than one year** while 35% had been homeless for three or more years

Peninsula is Home

93% of the women we interviewed or surveyed, and **68%** of the women reported by service providers and advocacy groups overall, identify as permanent Peninsula residents, **53%** of them from Monterey.

Living Arrangements

Living arrangements describe the way a homeless woman spends her day and where she may find sleeping accommodations.

Living arrangements countywide as reported in the 2015 Monterey County Homeless Survey (All County-All Genders)

- 42%** were living outdoors, either on the streets, in parks or encampment areas
- 25%** were staying in a public shelter (emergency shelter, transitional housing facility or alternative shelter environment)
- 17%** were living in vehicles (camper, car, van or RV)
- 11%** reported they were sleeping in foyers, hallways or other indoor areas not meant for human habitation

Women protect their anonymity and safety by not disclosing specifically where they sleep.

Sleeping Accommodations of Women Surveyed of Interviewed

Night / Sleeping Sites (Parks, around cemeteries, libraries, unrestricted city street parking)

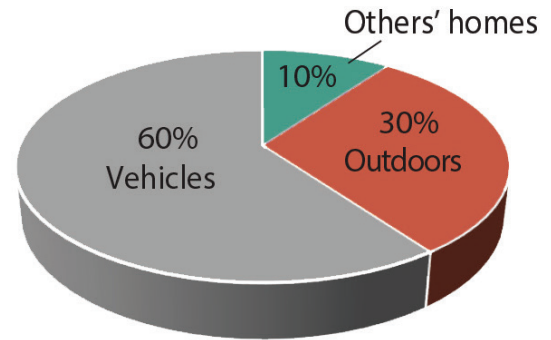
One Starfish Sites: Two in Seaside, one in Carmel, and one in Pacific Grove. One lot is designated in Monterey but not yet in use. The Pacific Grove lot is the only one at near capacity which is five.

Cars, Tents at Veteran's park, sand dunes, beaches, canyons, riverbanks

Motels, if they are able to get vouchers

Other people's homes, when available and safe

Sleep during day = safer



▶ **60% live in vehicles**

▶ **70% are unaccompanied**
(without family, spouse or partner)

How they spend their days:

- Looking for work or working
- In encampments
- Library
- Looking for services, housing, showers, meals
- Good Samaritan Center
- Finding "safe zones"
- Car

The Threat of and Experience with Violence

Many homeless women had been exposed to violence prior to becoming homeless and live with insecurity and fear.

- 40% of female respondents to the 2015 County Homeless Survey reported having experienced domestic violence and 12% identified as a cause for their homelessness.
- 20% of the women surveyed by I-HELP mentioned domestic or parental violence as the cause for their homelessness.
- Women of all ages, but particularly young women, are at risk of sexual violence (Monterey Rape Crisis Center shared that the age range of homeless women assaulted in recent months was 30 to 50) and sexual exploitation (in exchange for a place to stay, food, money or any help).
- Fear for their safety is often the reason why women stay away from coed warming shelters, why a car with locking doors becomes their fortress, and why pets, particularly dogs are essential companions.
- Local police departments follow Sexual Assault Resources Services (SARS) protocols when a rape or sexual assault is reported. All efforts are made to find a safe place for the woman to go after the attack (YWCA safe house, emergency shelter, motel or out of county placement, if necessary and the woman accepts). But rape counselors fear that, having no other recourse, some women may eventually return to the area where they were assaulted.
- Women in a focus group shared that many are not likely to report the assault for fear of retaliation and shame.

Income & Other Resources

Homeless women report very low income. On average, over 80% of the women surveyed or interviewed had some form of income, such as government benefits from General Assistance (GA), Social Security (SS), Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI) and Disability Income (DI) or part-time or self-employment (retail, housecleaning, care giving, gardening, recycling, etc.) Those interviewed who reported not having income lacked required ID or documentation such as birth certificate, or had recently become unemployed and had not applied for benefits. A few had simply given up trying to apply.

Monthly Income

Women surveyed reported their monthly income as follows:



▶ **50% live on less than \$500 per month**

▶ **23% have \$0 income**

Use of Income

When asked what expenses absorbed most of their income, women responded as follows. **Food** and **gasoline** were the top ranked items, followed by shelter/motels, when possible. Other items mentioned with equal frequency were: vehicle repair/insurance, hygiene (showers and products), laundry, telephone and pet food. Also mentioned with less frequency were storage, transportation (bus passes or taxi), batteries and veterinary expenses.

What We Heard from Homeless Women on the Peninsula

“Resource information is not clear or easy to understand. I don’t know the correct terms to use in searching for services.”

“Being rejected for services has huge impact on our emotional health. After hearing “no” so many times, I just gave up.”

“Difficult to get processed for social security (expectation is that you’ll be denied the first time) usually need to appeal, need advocates to help.”



Health Status

The most frequently reported health issue in the countywide/ all gender 2015 Homeless Survey was alcohol and drug (AOD) abuse (29%), followed by psychiatric or mental health conditions (28%).

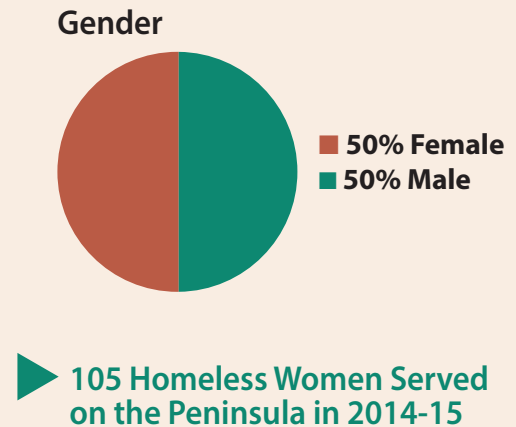
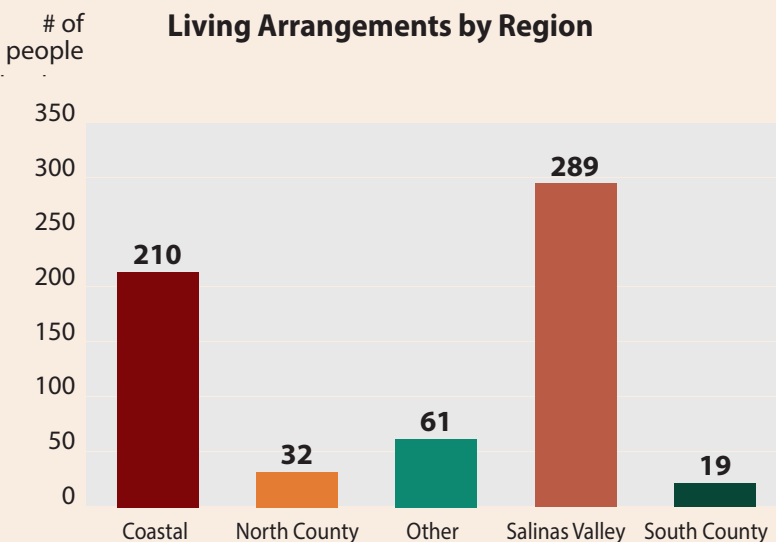
However, data about mental health status and alcohol and other drug abuse among homeless women on the Peninsula vary in its reporting.

- Nonprofit agencies that provide services to populations with those conditions report that 70%+ of their homeless clients have a mental illness, and a wider range of percentages represent AOD addiction.
- The County’s Behavioral Health Bureau served 611 homeless individuals in 2014-15. Of those, 210 were served on the Peninsula and approximately 50% were women.
- Grassroots advocacy groups that serve the general homeless population and track data report lower percentages (less than 25% mental health problems and AOD addiction), particularly among older women.
- 63% of the women surveyed by Interfaith Homeless Emergency Lodging Program (I-HELP) for women reported that use of alcohol or other drugs was not keeping them from obtaining housing. 13% identified AOD or mental illness as a cause for their homelessness.
- Service providers and advocates distinguish between diagnosed mental illness and emotional/mental health disorders, often stemming from trauma and from the experience of being homeless.



Behavioral Health

During fiscal year 2014-15 Monterey County Behavioral Health Bureau served a total of 8,560 clients. Of the total clients served, 7% or 611 clients have current living arrangement as “Homeless, no identifiable residence”.



Access to Health Care

Over 70% of women surveyed indicated being able to access some form of health care.

Monterey County reports that 407 homeless women on the Peninsula are enrolled in Medical. Women reported using the Monterey County clinics in Seaside and Marina to access health care, as well as Doctor's on Duty/Urgent Care in Monterey, among others.

Respondants rated their health as:

Physical Health	Mental Health
50% Poor	43% Poor
41% Good	44% Good
9% Excellent	13% Excellent

The following tables provide a summary of **Homeless Women Currently Enrolled in Benefits on the Monterey Peninsula** and the number of homeless women who used the public clinics in Seaside and Marina.

ZIP CODE	CalFresh	Medical
93921	3	2
93922	1	1
93923	4	9
93924	4	6
93933	66	77
93940	76	74
93950	16	21
93955	178	217
Total Peninsula Zip Codes	348	407

Number and percent of Monterey County Clinic Services patients who are female, living on the Peninsula, below age 18, and were homeless in past 12 months

Total	Carmel	DRO	Marina	Monterey	PG	PB	Seaside
273	4	2	44	23	17	1	182
100%	1%	1%	16%	8%	6%	0%	67%

DRO= Del Rey Oaks; PG=Pacific Grove, PB=Pebble Beach. Source: Monterey County Health Department Clinic Services EPIC system with analysis by MCHD PEP, May 18, 2016

Main Drivers of Homelessness for Adult Women

Homeless women used to be a rarity. Before the recession, men usually made up 75 percent or more of the homeless population in most U.S. cities. Women were more likely to live in poverty, but the recession forced many women who had been living on the edge of economic disaster out of their homes and onto the street.

Homelessness is not an isolated condition but it is, for most of the women we interviewed, a direct outcome of poverty experienced after losing jobs, going through divorce or separation, an accident or catastrophic illness, or having to protect their children and themselves from domestic violence. Unable to secure sufficient income, whether through jobs or benefits, they are unable to afford stable housing in a high-priced housing market.

California women are more likely than men to live in poverty (18% and 16%, respectively) and to live in extreme poverty (8% and 7%, respectively). Among families with children, single mothers are most likely to live in poverty, as are at least one in four Latinas and African-American women who reside in California.

In Monterey County:

- 18.3% women and girls and 42.1% of single mothers live in poverty
- \$37,710 is the median income for full-time working women compared to \$41,752 for men
- 72.9% of women have graduated from high school
- 24.1% have a Bachelor's degree or higher
- Women are 55.6% of people over age 65
- Median age for women in the County is 34; (38 for the City of Monterey; 49 for Pacific Grove)

Given the high cost of housing and the limited opportunities for employment, particularly for older women, those living at or below the poverty line face continuous risk of homelessness. Advocacy groups that provide basic support for homeless women often see women who are not yet homeless but at great risk. Harm reduction programs that enable women to keep their homes are essential to preventing their eventual homelessness.

Causes of Homelessness on Monterey Peninsula: Poverty and Loss of Income

Homeless women who participated in the focus groups and interviews, as well as the service providers and advocates who support them agreed that the primary causes of homelessness among Peninsula women are mostly connected to **poverty and loss of income**.

Loss of employment:

- Loss of employment due to local economic changes
- Loss of employment at an age when it is difficult to find work or when impacted by disability
- Loss of employment and inability to regain employment because of changes in their field (e.g., technology) – women have not had opportunities to update skills expected by employers
- Loss of employment and inability to regain employment due to alcohol or drug abuse
- Loss of job that provided housing (had been caring for elders and had housing as part of that arrangement, but lost housing when elder died).

Loss of income/not enough income, whether wages or benefits, to pay rent or mortgage



Other important factors include:

- Domestic violence (40% of female respondents to the County Homeless Survey reported having experienced domestic violence)
- Family disintegration: divorce/separation from partner or spouse
- Mental illness and/or alcohol or drug (AOD) abuse
- Catastrophic illness/accident

Women who become homeless at an earlier age have other characteristics. They tend to:

- Be runaways from an unsafe home, dysfunctional families, or have mentally ill or addicted parents
- Have been children of very young parents, single parents or parents in prison
- Have aged out of foster care
- Resist use of medication or entering a “program”
- Be exposed to great danger when offered a place to stay. As a result, develop hyper-vigilance and lack of trust because of street experience.

Access to Services

Availability, Eligibility & Barriers

The preceding sections of this report have focused on the context of homelessness and the characteristics of the local homeless women. Now, with this understanding of the status and conditions of local homeless women in mind, we shift our focus in this section to understanding the community resources and services available to assist and support the homeless population in general – and women in particular. Here we explore issues related to eligibility, access and availability of services, the types of services provided by local agencies, and the services that homeless women indicate that they need. The findings also highlight the barriers and gaps in the services array. We also detail the various housing supports available in the Monterey Peninsula, including shelters, transitional housing and permanent supportive housing.

Benefits: Approximately twenty percent (20%) of the women interviewed or surveyed were not receiving some form of government benefit, whether CalFresh, General Assistance, Social Security Insurance (SSI); Social Security Disability Insurance (SSDI), Medical, Medicare or others. Reasons mentioned included lack of required identification, lack of fixed mailing address, and the complexity of the application process, which many find difficult to work through without the help of someone experienced in such processes, particularly when applications are denied and require an appeal.

Services: Services accessed by women range from basic survival needs to more comprehensive housing and supportive services. See list of services in Appendix A. For many, their daytime is consumed by working, when they can, trying to find work and services, and meeting their basic needs. The latter require knowledge of free or very low cost resources and the ability to move their belongings and themselves to the various sites where those resources are available.

Meeting Basic Needs and Finding Respite

Food: Food is provided by various faith-based, advocacy groups and nonprofit organizations on the Peninsula: meal sharing events (breakfast and lunch – dinner only provided at I-HELP sites or seasonal warming shelters) at churches and other locations, food pantries, etc. Some women are also eligible for CalFresh. But 26% of women surveyed said they cannot always access food when they need it.

Clothing: Gathering for Women, St. Mary's Church in Pacific Grove, Salvation Army, Veteran's Transition Center, Community Homeless Solutions – Mobile Outreach Service Team (MOST), Goodwill.

Showers: Veteran's Park in Monterey with vouchers or by paying fees, the Good Samaritan Center in Sand City, Community Homeless Solutions Day Center in Marina, Coast Guard Wharf, and the Monterey Sports Center or other similar facilities with a day pass.

Laundry: Local organizations provide vouchers for the women to use laundry facilities or they use the facility at the Good Samaritan Center or Community Homeless Solutions Day Center in Marina.

Car Maintenance: For women living in their cars, the ability to pay for gas, car repairs, insurance and license is essential to their safety and mobility, to seek and maintain employment or access services. Gas and car repair vouchers, as well as negotiated discounts with car dealerships or auto mechanics, are among the services that local grassroots groups facilitate. Others provide support to help women maintain their car insurance and license.

Respite and Information: Women also find day respite at public libraries, as well as resources for recreation and information. The Monterey, Pacific Grove and Seaside libraries all report small numbers of homeless women who are daily visitors and have been utilizing library services for many years. A physical address is not required to obtain a library card, and the women can obtain one with a mailing address.

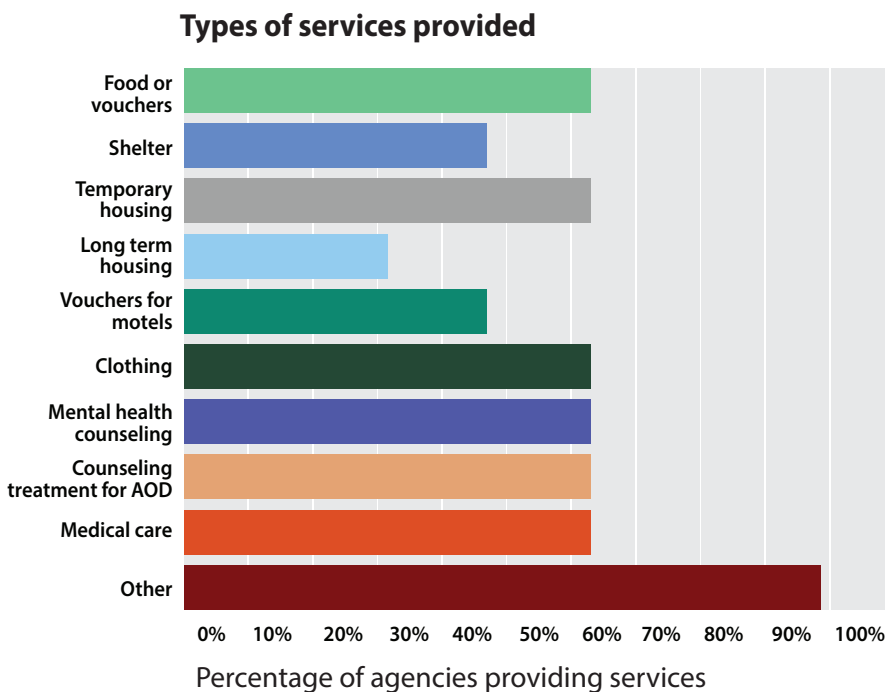
Gateways To Services - Making The Connection

Women who are ready to begin participating in more structured programs and services often begin engaging through street outreach, such as Interim’s MCHOME, which provides mobile outreach, supportive housing, and intensive services to homeless adults with mental illness, and the Mobile Outreach Service Team (MOST) program, which operates 5 days a week and distributes blankets, tarps, food, toiletries, and more to homeless people that live outdoors. Onsite case management is also provided. Veteran Women connect with the support of Veteran’s Transition Center, and women returning from prison, through the AB 109 Team, Turning Point, and other Probation Services.

Unsheltered women we interviewed often mentioned **Gathering for Women**, a local volunteer-run, grassroots organization, as their gateway to other services. Others mentioned having made their connection to services through **One Starfish**. Both groups provide case management-related services to women in their programs, and support them in understanding and working through the steps of registering and accessing other services.

Services Received

Providers who responded to our survey were asked to identify the types of services received by homeless women at their agencies. **Food, housing, clothing, counseling** and **medical care** topped the list.



Access to Legal Services

Legal Services for Seniors provides legal assistance for elderly women including cases of financial abuse, Fair Housing violations/discrimination, illegal evictions and other landlord/tenant disputes, mistakes in benefit calculations, fines for sleeping in cars, and credit issues. Also available for other women through the YWCA is legal assistance to address domestic violence.

Listed in the “Other” category were:

- Bus passes & transportation
- Personal items such as hygiene products
- A cell phone and/or cell phone minutes
- Housing vouchers
- Move-in assistance for transitional or permanent housing
- Educational counseling and employment assistance
- Assistance in applying for benefits
- Assistance in obtaining and/or paying for a CA ID card
- Legal assistance for seniors
- Reentry support and services for those released from incarceration
- Rape crisis counseling
- Recreational programs

Services Requested

We also consulted the 211 staff of United Way Monterey County about calls received through the 211 line from women on the Monterey Peninsula searching for services related to homelessness, and the options to which they were referred.

Calls from Monterey Peninsula women to 211 in 2015: 2,135

Total calls regarding homelessness: 250
11.7% of all calls from Peninsula women

Of those:

102	41%	from Seaside
70	28%	from Monterey
60	24%	from Marina
8	3.2%	from Pacific Grove
7	2.8%	from Carmel
1	0.4%	from Del Rey Oaks
1	0.4%	from Pebble Beach
1	0.4%	from Carmel Valley

“I have food stamps but I don’t have refrigeration or safe storage for food. Buying supplies for one meal at a time is expensive.”

—Focus Group Participant

250 calls were received in 2015 from Peninsula women seeking services related to homelessness: 52.6% of the referrals provided were for shelter/housing, 10.2% for domestic violence services and 6.5% for day programs and centers.

Shelter/Housing: 211 (52.6%)	Domestic Violence Services: 41 (10.2%)
Day Programs/Centers: 26 (6.5%)	Motel Vouchers: 15 (3.7%)
Substance Abuse services: 17 (4.2%)	Financial Assistance: 14 (3.5%)
Food Pantries/Meal Services: 11 (2.7%)	Health/Medical/Disability Services: 11 (2.7%)
Mental Health Services: 7 (1.7%)	Showers: 6 (1.5%)
Rental Assistance: 6 (1.5%)	Employment Training/Assistance: 5 (1.2%)
Legal Aid: 5 (1.2%)	Blankets/Clothing: 5 (1.2%)
Food Stamps/Calfresh: 4 (1%)	Transportation: 4 (1%)

NOTABLE GAPS IN SERVICES

- One easily accessible place to apply for services with helpers, and to meet daily needs for hygiene and respite
- Easily accessible mental health screening and referrals
- Preventative health services
- Free or very low-cost childcare
- Legal services for women of all ages
- Support in recovering documents such as birth certificates and other forms of identification
- Financial counseling and training
- Job counseling and advocacy with employers
- Job training to update basic skills, particularly in technology
- Lockers and mail boxes

Shelter and Transitional Housing

Seasonal warming shelters, mostly for men and women, are provided on the Peninsula by faith-based and nonprofit organizations. Some churches open their facilities to guests of I-HELP for Women. This program has been temporarily suspended pending program redesign, but it is expected to reopen. Safe Place, a program of Community Human Services serving homeless youth, also provides seasonal overnight shelter in bad weather. Its day program operates year-round.

Short-term, emergency residential programs provide temporary housing and supportive services for people with a mental illness, women with children, women fleeing domestic violence and young women. Transitional housing is also provided for people with a psychiatric disability, for families and women with children, young women and women veterans. Only two transitional housing sites are designated for unaccompanied homeless women on the Peninsula.

The vast majority of emergency, transitional and permanent supportive housing programs in the County have waiting lists. The implementation of the Coordinated Assessment and Referral System (CARS) is scheduled for fall of 2016. The system is designed to shift from a standard waiting list process to a Master List that ranks people needing housing by their vulnerability, thus expediting the process of placing the most vulnerable people into the most appropriate type of housing on a priority basis.

EMERGENCY, TRANSITIONAL AND PERMANENT HOUSING SITES ON THE PENINSULA

EMERGENCY SHELTERS In Monterey County, emergency shelter is offered by 13 facilities. Although these facilities accept residents of all county communities, only four are based on the Peninsula.	Organization	Capacity
	Community Human Services: Safe Place (Youth/Coed)	6
	I-HELP for Women (Interfaith Homeless Emergency Lodging Program)	Temp Closed
	Salvation Army: Frederickson House	16
	Community Homeless Solutions: Seaside	16
	One Starfish (Safe Parking)	20 spaces

Transitional Housing

Transitional housing programs provide individuals or families that are homeless, or at risk of homelessness, a place to stay combined with supportive services for up to 24 months, to help them overcome barriers to moving into and retaining permanent housing. The sites that include women and are located on the Monterey Peninsula are:

Organization	Capacity
Community Homeless Solutions – Homeward Bound (Families with children)	31 two-bedroom units
Community Homeless Solutions – Lexington Court (Families with children)	18 units
Community Homeless Solutions – Women in Transition (Single females)	12 beds
Community Human Services - Elm House (Single females in recovery)	6 beds
Community Human Services – Safe Passage	6 beds
Interim, Inc. - Bridge House (Dually-diagnosed adults)	13 beds
Interim, Inc. - Shelter Cove (Homeless adults with psychiatric disabilities)	36 spaces
Interim, Inc. MCHOME / MCHOPE (Homeless with psychiatric disabilities)	Housing Vouchers
Salvation Army - Casa De Las Palmas & Phase II Housing (Families/Children)	15 units for families
Sun Street Centers - Pueblo Del Mar - Families in Recovery	54 units for families
Veterans Transition Center – Housing Program (Coming Home)	7 spaces for single women

Permanent Supportive Housing (Housing Vouchers Not Included)

With permanent supportive housing, tenants have a private and secure place to make their home as long as they meet the basic obligations of tenancy, such as paying rent; they have access to support services they need and want to retain housing.

Organization	Capacity
Interim’s Community Housing Program - Permanent, affordable supportive-housing in apartments and shared housing for adults living with mental health disabilities in Monterey County.	6 cooperative group houses where residents have private bedrooms and share common living areas, and 73 studio and one-bedroom apartments and two 2-bedroom units (countywide)
Housing Authority - Single Males and Females with a Permanent Disability	3 apartment complexes in Monterey

Although this assessment focuses on women experiencing homelessness, it is important to note the organizations and programs that prevent homelessness by providing people at great risk with rental assistance and financial counseling, among others. They include:

Catholic Charities

Direct financial aid with rental, move-in, and utility assistance as well as assistance with the CalFresh application.

Housing Authority of the County of Monterey

Owns and manages low income housing developments. Also, distributes vacancy rental listings to the public. The listings are for available housing that accepts section eight vouchers.

Housing Resource Center

Homeless prevention, rental assistance and low-income housing program referrals – Provides financial literacy education and Housing Support Program for CalWORKs recipients.

Preventing Homelessness among Women Returning from Prison

The Monterey County Probation Department indicated that women who are eligible for services under the Public Safety Realignment (AB109) have far more resources and services available to them than other homeless women in the general community. Services are mostly coordinated through the Turning Point—Housing Case Manager, but the women also have access to the AB109 Behavioral Health team who coordinate other housing for dual diagnosis, substance abuse treatment, mental health treatment, and medication. They also can access full re-entry services and employment assistance.

Women in the program are a small percentage of the total population, as are Peninsula residents. From October to December 2015, 18% of people in the program were from the Peninsula and only 12% of people in the program were women.

More services had been available for men than for women through Turning Point. However, Probation recently entered into a contract with Turning Point for transitional housing (four beds) for women. Realignment staff usually have little difficulty placing women in housing. Probation contracts with Community Homeless Solutions for emergency housing (two beds) for up to 30 days with possible extension for another 30. They’ve also secured space at Women in Transition (one bed for six months). If space is not available or the woman does not qualify for services at the agencies, Probation provides motel vouchers for three days. If women find employment and can sustain rent, Probation will pay rent deposit and one month of rent. Service providers completing the survey said that less than 10% of the women they serve had ever been incarcerated.

The Challenge of Service Eligibility

All programs and services have eligibility requirements that potential clients must meet in order to be accepted into the service. Those requirements are often dictated by funding sources, organizational priorities or organizational values or perspectives.

When asked about their ability to access services, women surveyed or interviewed often identified eligibility requirements as a key barrier. Requirements mentioned most often fall within these categories:

- Family status: Whether the woman has children, has a spouse, or an unmarried partner
- Needing formal identifying documentation, some of which may have been stolen or lost
- Able to provide documentation of legal status
- Transitional housing programs that only accept women who can become employable or financially self-sufficient – great barrier for older women
- Have a qualifying mental health diagnosis
- Be in recovery from alcohol abuse or other drugs
- Sobriety as a precondition of program admittance
- Willingness and ability to provide pertinent intake information at time of initial interview
- Meet regularly with the social worker
- Participate in program goals of increasing level of income, finding housing, or addressing health care issues; sobriety/AOD requirements
- Student status: CalFresh restricts some students from receiving benefits. In order to be eligible, a student who is age 18 through 49, physically and mentally fit for employment, must meet at least certain exemptions at the date of their interview

Sharing Community Stories — This is what we heard:

It is hard to find a job:

- Bad health sometimes prevents you from holding one down
- To apply for some jobs, you have to pay for drug/typing/driving tests, etc. and/or drive long distances to take them
- Very long process to get hired with no time to wait
- Lots of temporary/seasonal jobs on resume looks like you can't commit/take jobs seriously to potential employers
- Many jobs specifically ask if you have a car when asking about reliable transportation
- Most require home address

—Focus Group Participants

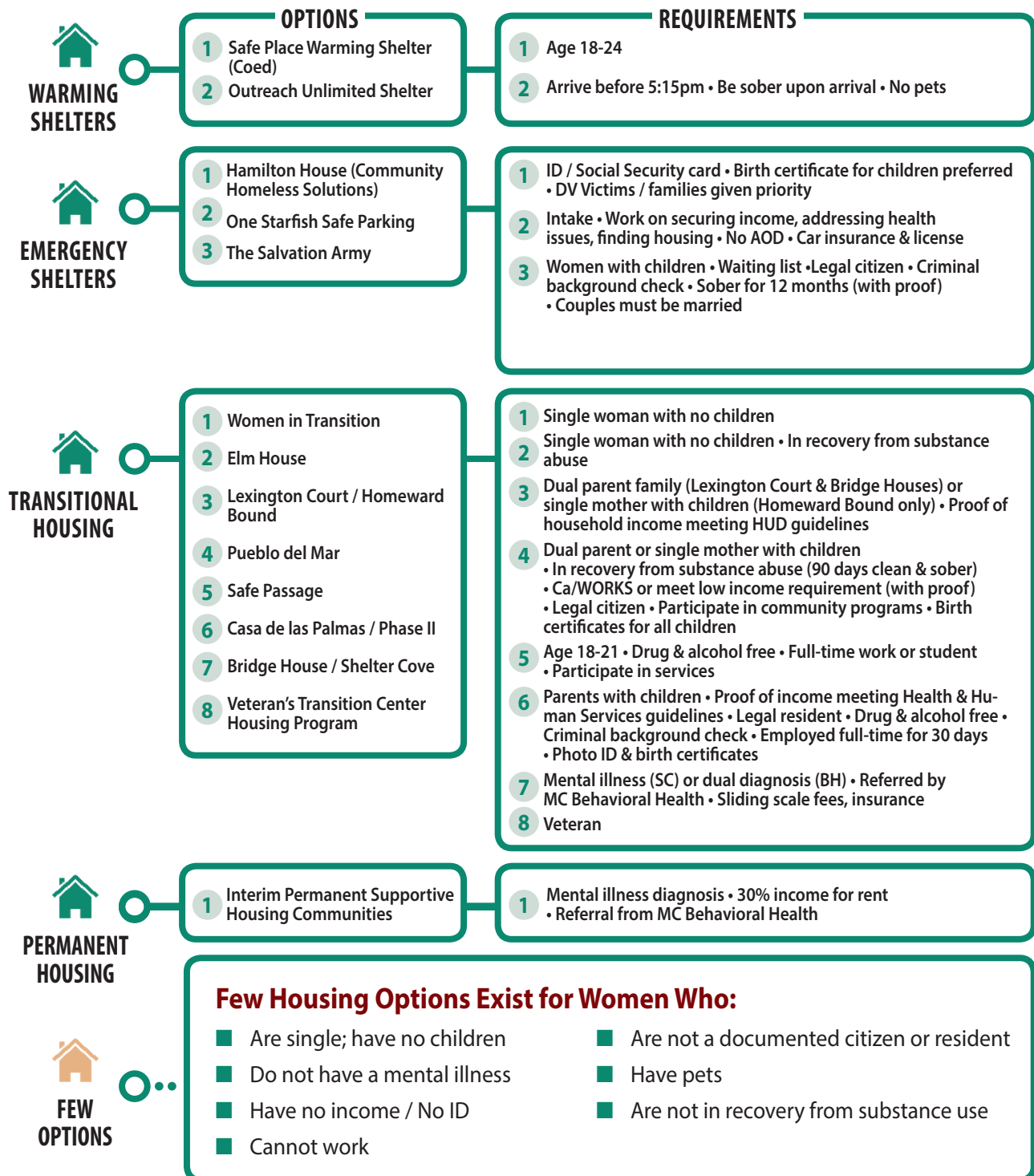
“Three years ago, I lost my marriage and child. I lost my job and have been homeless for two years. I wasn't in a frame of mind then to go into programs, set goals and make plans. Too traumatized. I've been on the street or sleeping on people's couches. Now, I think I'm ready to meet with someone who can help me get off the street.”

—Woman interviewed in Monterey

Shelter & Housing Options for Homeless Women on the Peninsula

What are the Gaps?

All shelters and housing for homeless individuals on the Monterey Peninsula have requirements potential clients must meet before receiving services. Each organization fills a particular need, and criteria for entrance may be defined by their mission or limited by funding sources. Unfortunately, whether strict or lenient, these requirements can sometimes be barriers for women who do not meet the established criteria.



AOD=Alcohol or Drugs DV=Domestic Violence

Barriers Beyond Eligibility Requirements

Women and service providers interviewed described other obstacles beyond established program requirements.

- Complexity of systems, referrals and application processes that are difficult to understand and navigate
- Short supply of housing programs (permanent and transitional) that women can afford on fixed or limited income or don't have long wait lists
- Housing vouchers & subsidies that nonprofits can offer are limited by funding; some are short-term which makes it difficult to promote stability
- Limited number of property management companies/landlords who will accept housing vouchers
- Income from benefits or jobs are sometimes too high to qualify for HUD vouchers but not enough to afford housing on the Peninsula
- Shelters require women to be at the site by an early time, which may not be possible for women who work
- Women who are long-time residents of the Peninsula want to stay in their community but available housing options are in other parts of the County
- Subsidized housing is sometimes offered in parts of the County where there are few of the services and support systems that women need, such as recovery services
- The County has limited job programs and employment opportunities
- Lack of easily accessible, reliable and affordable childcare, so that women with children can access services, employment, education or volunteer
- One-size fits all approach to services not considering generational differences

Primary Barriers for Securing Housing

- Insufficient income vs. high cost of housing on the Peninsula
- Long wait lists for subsidized housing
- Inability to secure rent deposit and other required payment (first and last, etc.)
- Not knowing what is available or how to apply
- Lack of childcare
- Bad credit record
- Criminal records
- Alcohol or drug use
- Mental illness

Service providers were asked what obstacles they faced in providing services to homeless women.

Frequent answers included:

- Women fear asking for services or don't want to accept them
- Some only want housing on the Peninsula and decline housing options elsewhere
- Property management companies/landlords don't often accept housing vouchers
- Lack of housing programs (permanent and transitional) that women can afford on fixed or limited income
- Substance use and mental illness, instability
- Good and reputable local jobs programs

Services Needed

Providers were asked what resources would make the greatest difference. Top selections included affordability of housing, employment opportunities, and access to medical care and mental health services.

Answer Options	Response Percent
Access to routine medical care	71.4%
Access to mental health services	71.4%
Access to public transportation	28.6%
Affordability of housing	85.7%
Availability of shelter beds / emergency shelters	57.1%
Availability of community centers	0.0%
Availability of free or low-cost food	14.3%
Access to affordable, healthy foods	14.3%
Availability of free or affordable childcare	42.9%
Community relationships / support (friends and family)	0.0%
Educational programs / vocational training	28.6%
Employment opportunities	85.7%
Legal assistance	28.6%
Parks and open space	14.3%
Safe places to gather as community	14.3%
Access to social services	42.9%
Other (please specify):	14.3%

“There are many reasons and stories for why women become homeless. Different programs are needed to serve different needs. Women struggling with mental illness are not always ready to be in a group setting. Pets, partners, addiction, are all issues to be considered.”

—Survey Respondent

Our survey asked what conditions to consider in designing services for homeless women.

- Child care and transportation
- Employment status
- Many women are living with a partner from whom they don’t plan to separate
- Some women are pregnant
- Some have or are still experiencing domestic violence
- Many women are afraid to be placed in shared housing with someone they don’t know (afraid for her safety; afraid of conflict; afraid of disturbing or illegal behaviors)
- The age of women is an important factor. Currently most emergency shelters and transitional housing programs require either having children or finding work. Elderly retired or elderly disabled homeless women do not meet or are unable to meet either of those requirements.

Because so many of the eligibility criteria and program requirements are dictated by funding sources, bringing flexibility into those services will require changes in state and national policies. In the short-term, local county, municipal and private funding is needed to implement innovative and flexible approaches that open doors for women who are currently finding few options for stability and safety.

Housing in Monterey County

Access to stable and safe housing is essential for women to prevent homelessness or to begin to rebuild their lives after experiencing homelessness. A safe, decent, affordable place to live provides a foundation for achieving good health and economic stability. Stable housing also provides the appropriate conditions for delivering health care and other services focused on improving the life of individuals and families.

When asked about their greatest hope for the future, women interviewed indicated a job and stable place to live as top priority, and for some, an urgent need.

Whether alone or with their families, women interviewed aspire to eventually move out of shelters and transitional housing and into their own homes. But stable affordable housing in Monterey County, particularly on the Peninsula, continues to be out of reach for many low to middle income individuals and families. High cost, limited inventory and very low vacancy rates create a housing environment that significantly limits options for people who are homeless, but also places many low-income people at constant risk.

Housing Cost Burden

Cost burdened households are defined as those spending more than 30% of income on housing. 46% of households on Peninsula; 37% of owner occupied and 53% of renter occupied households are cost burdened. A household earning less than \$20,000 (\$1,666/month) is 89% burdened. Although the median household income in Monterey County is \$58,582, less than 20% of individuals surveyed in the 2015 Biennial Census and who were employed, reported a monthly income higher than \$1,500. For 42% of those employed, monthly income was under \$750. Over 80% of the women we interviewed and surveyed were unsheltered, and less than 15% had some form of employment. For those with income (jobs and/or benefits), only 14% reported earning more than \$1,000 per month.

The table that follows provides a snapshot of the employment picture, poverty status, housing costs and vacancy rates in cities on the Peninsula. Given the income status of homeless women described above, options for moving into market rate housing will be impossible for homeless women without significant subsidies and support systems.



www.wehelphomelesswomen.org | Rene Arreola

“Having a stable home lifts a huge burden. With a roof over their heads, the women can begin to dream and take steps towards self-sufficiency—they can begin to change.”

—Kim Carter, Founder, Time for Change Foundation and former homeless woman

HOUSING AND EMPLOYMENT PROFILE OF SELECTED PENINSULA COMMUNITIES

Carmel	Carmel Valley	Marina
<p>Employment</p> <ul style="list-style-type: none"> • 45.6% of population over age 16 in labor force; 4% unemployed • Median household income: \$62,460 • Below poverty level: 7.9% <p>Cost of Living</p> <ul style="list-style-type: none"> • Median home value: \$1,000,000+ • Median rent: \$1,597/month • 55% of renters spend more than 35% of income on rent <p>Availability of Housing</p> <ul style="list-style-type: none"> • Homeowner vacancy rate: 10% • Rental vacancy rate: 8% • 14.4% units are 0-1 bedroom 	<p>Employment</p> <ul style="list-style-type: none"> • 62.4% of population over age 16 in labor force; 4% unemployed • Median household income: \$95,444 • Below poverty level: 4.6% <p>Cost of Living</p> <ul style="list-style-type: none"> • Median home value: \$715,200 • Median rent: \$1,841/month • 50.6% of renters spend more than 35% of income on rent <p>Availability of Housing</p> <ul style="list-style-type: none"> • Homeowner vacancy rate: 1.8% • Rental vacancy rate: 0% • 6.2% units are 0-1 bedroom 	<p>Employment</p> <ul style="list-style-type: none"> • 64.4% of population over age 16 in labor force; 6.5% unemployed • Median household income: \$53,828 • Below poverty level: 16.7% <p>Cost of Living</p> <ul style="list-style-type: none"> • Median home: \$359,200 • Median rent: \$1,151/month • 43% of renters spend more than 35% of income on rent <p>Availability of Housing</p> <ul style="list-style-type: none"> • Homeowner vacancy rate: 0.5% • Rental vacancy rate: 3.9% • 15.1% units are 0-1 bedroom
Monterey	Pacific Grove	Seaside
<p>Employment</p> <ul style="list-style-type: none"> • 58.3% of population over age 16 in labor force; 6.5% unemployed • Median household income: \$67,716 • Below poverty level: 9.2% <p>Cost of Living</p> <ul style="list-style-type: none"> • Median home: \$631,800 • Median rent: \$1,437/month • 43% of renters spend more than 35% of income on rent <p>Availability of Housing</p> <ul style="list-style-type: none"> • Homeowner vacancy rate: 2.1% • Rental vacancy rate: 4.7% • 28.9% units are 0-1 bedroom 	<p>Employment</p> <ul style="list-style-type: none"> • 61.5% of population over age 16 in labor force; 7.6% unemployed • Median household income: \$70,230 • Below poverty level: 7.8% <p>Cost of Living</p> <ul style="list-style-type: none"> • Median home value: \$673,900 • Median rent: \$1,447/month • 39.1% renters spend more than 35% of income on rent <p>Availability of Housing</p> <ul style="list-style-type: none"> • Homeowner vacancy rate: 2.8% • Rental vacancy rate: 7.3% • 20.9% units are 0-1 bedroom 	<p>Employment</p> <ul style="list-style-type: none"> • 63.9% of population over age 16 in labor force; 10.5% unemployed • Median household income: \$52,420 • Below poverty level: 18.9% <p>Cost of Living</p> <ul style="list-style-type: none"> • Median home value: \$344,200 • Median rent: \$1,469/month • 51.7% of renters spend more than 35% of income on rent <p>Availability of Housing</p> <ul style="list-style-type: none"> • Homeowner vacancy rate: 0.4% • Rental vacancy rate: 5.6% • 13.1% units

HOUSING MODELS TO REVIEW

High cost of living is not unique to our communities. In response to the needs of a growing homeless population and decreasing availability of affordable housing, communities across the country are experimenting with innovative models to provide permanent housing for homeless men and women. They include the PATH project in San Jose, which follows a successful San Diego model, Jones Hall in Satan Rosa, the Community First (Tiny Home Village) in Austin, among others. Given the focus on women of this study, our scan looked for service/housing programs developed specifically for women.

Most of the models are based in large cities, such as the Downtown Women's Center in Los Angeles and Angeline's in Seattle. A model in a smaller community is the Sophia Way, in Bellevue, WA. (Population 122,000)

The Sophia Way consists of:

- A full service day center.
- Emergency night shelter – 21 beds, women are assigned a living cubicle (“their own same space”) every night, with bed, night stand and place to store and leave their belongings. The guests have access to showers, kitchen, etc.
- Holly House – Communal home for six women who were originally in the shelter. Transition from Holly House into permanent housing through the support of many public and private partners.

Local Resource - Community Housing Improvement Systems and Planning Association (CHISPA)

Although not restricted to women, our own community has a nonprofit low-income housing developer with great success in building communities for families and seniors (age 62+) in our county. CHISPA's communities for seniors provide apartment living for men, women or couples, in centrally located neighborhoods close to services, and supported by many public and nonprofit partners that use CHISPA's communal areas to bring a wide array of services and recreational programs to their residents. There are two CHISPA communities on the Peninsula, El Estero Senior Apartments and Marina Manor. At each site, there is at least one woman who had been previously homeless. The next planned project is also in Marina; 47 apartments for low and very-low income adults age 55 and older. Construction is scheduled to begin later in 2016. A waiting list has not yet been created but an interest list will open upon groundbreaking.

Housing First

An important model to monitor locally is the implementation of Housing First, a nationally recognized approach to addressing homelessness that acknowledges the essential role of housing in a person's ability to work toward stability. The goal is to help people regain housing as soon as possible without prerequisites such as employment, sobriety or acceptance of services, and through access to housing, eventually connect people to other programs. Studies of existing models found high percentage of housing retention and improved mental health, addiction and employment among participants. They've also found positive economic impact on the local community.

Local concerns about the model include impact on children if the facility is open to family housing, impact on the safety, comfort or recovery of others, and risk to the organization.

HOUSING DEMAND

- In addition to the 100,000 to 140,000 housing units California is expected to build each year, the state probably would have to build as many as 100,000 additional units annually—almost exclusively in its coastal communities—to seriously mitigate its problems with housing affordability.
—CA Legislative Analyst
- A 2014 report by the Association of Monterey Bay Area Governments indicates that the 7,386 new units the county needs to create by 2023 to satisfy housing demand are still far off.

Policy Scan

A policy scan reviews the laws, regulations, rules, protocols, and procedures that influence the life of people and communities. Our policy scan focused primarily on two policy areas that particularly impact people experiencing homelessness on the Monterey Peninsula, those that impact the availability and affordability of housing, and those that identify as unlawful what are basic daily activities in which homeless persons may engage. Policies impacting service eligibility were discussed previously.

Affordable Housing Ordinances & Requirements

Monterey: 20% of projects with more than 6 new units must be permanently affordable low and moderate income housing (0-80% of county median income or 80-120%, respectively). Preference given to renters living/working in City of Monterey. Monterey City Council adopted its 2015-2023 Housing Element, while agreeing to further address four additional policies related to the city's housing needs in the near future. The four additional policies included allowing second units in single-family neighborhoods, converting existing hotel units to residential units, decoupling of parking requirements (the practice involving landlords charging tenants less if they don't have a parking space) and determining the impact of short-term rentals on the housing market. One particular provision of interest is Program f.1.7, which states that the City will amend the Zoning Ordinance to allow emergency shelters as a permitted use in a newly created overlay zone in the City's C-1, C-2, and/or C-3 zoning districts which are close to transit corridors and close to services. This is a development to monitor as Housing Element provisions are implemented.

Seaside: At least 20% of units in a new structure must be very-low, low, and moderate income. Must be comparable in construction to market-rate units but can be smaller. May select occupants from Section 8 or from their own pool through widespread advertising. Tenants may stay in unit as long as income does not exceed 140% of original limit. Must be affordable for at least 40 years. Emergency shelter for families and single women are allowed in Low Density Single-Family Residential (RLS) areas (8 units per acre), or Medium Density Single-Family Residential (RMS) areas (12 units per acre). Shelters for single men and single women are allowed in Medium Density Residential zones (15 units/acre). "Exceptional projects" may be allowed in other zones. Must be located near facilities and transportation; must have on-site manager; residents shall not be required to participate in any religious or philosophical ritual, service, meetings, or rites as a condition of eligibility for being housed in a shelter; capacity of 16 people maximum including manager; single women are allowed in shelters for single women with children; must have adequate parking, must not have "overconcentration" of shelters in a neighborhood, and must not have "adverse effect" on a neighborhood.

Pacific Grove: Offers incentives/bonuses for developers building 20% of units for low income, or 10% of units for very low income. Affordable for at least 30 years if incentive and bonus both granted, affordable for 10 years if only density bonus is granted.

Marina: Low-income senior citizen housing (households with member at least 62 years old with 80% or less of county median income) is allowed in multifamily residential district or commercial residential district. Must have on site manager. Rent must not exceed 30% of tenant's income. Studio and 1 bedroom units only. Transitional/permanent supportive housing, emergency shelters allowed in commercial/multifamily, duplex, single family residential districts. Shelters not allowed in "Limited multiple family residential district", duplex residential districts, single family district.

What Is Considered Unlawful Behavior?

Homeless people, as all of us, must engage in actions such as sleeping or sitting in order to survive. Yet, in communities across the nation, these behaviors are treated as unlawful activity.

In 2014, the National Law Center on Homelessness & Poverty, a national nonprofit organization dedicated to ending and preventing homelessness, published the results of its five-year analysis of the laws in 187 cities that the Law Center tracked since 2009. In *No Safe Place*, the center reports that nationally:

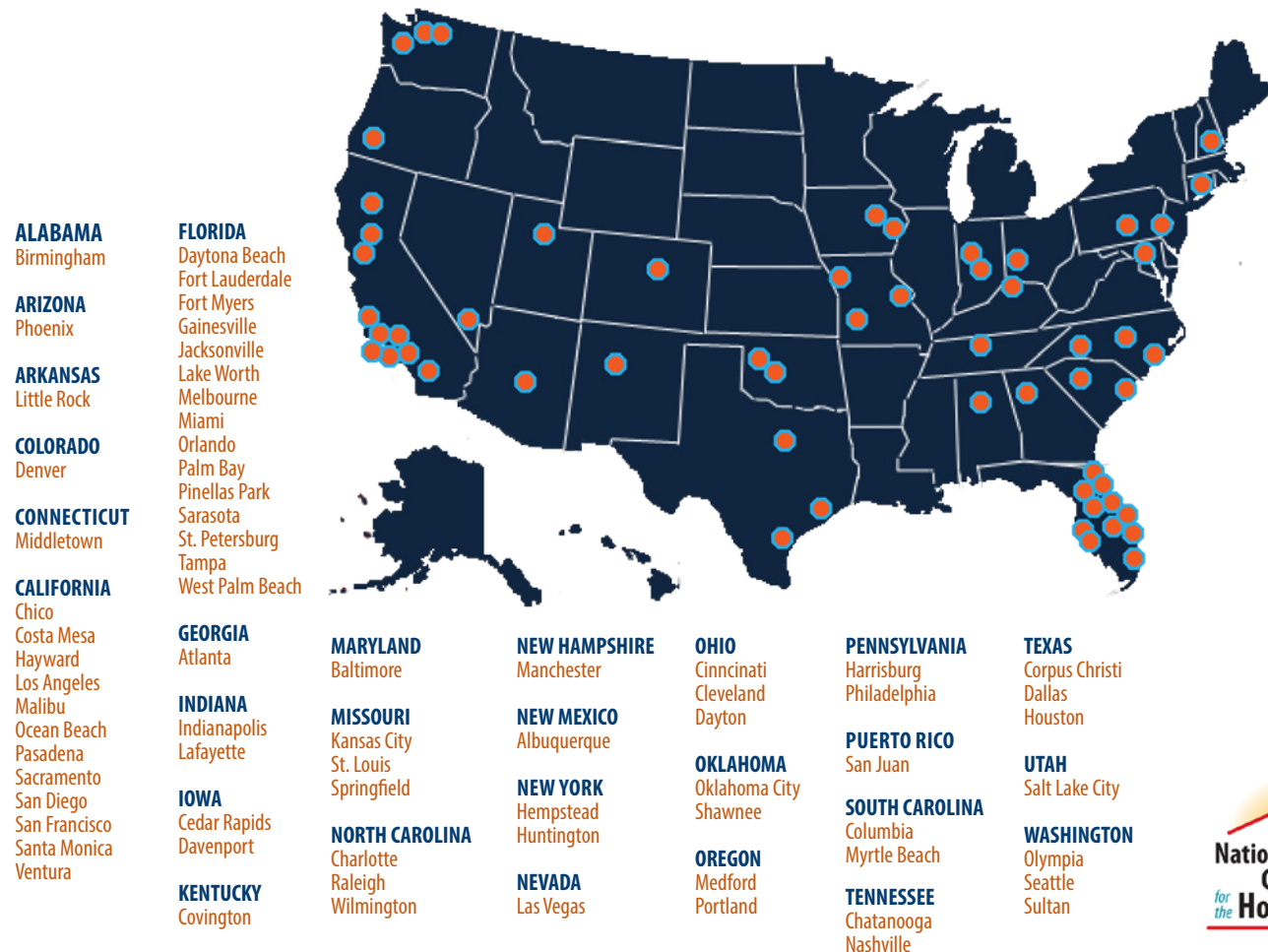
Homeless People Can't Sit On Sidewalks in More than Half of U.S. Cities

"The number of cities that prohibit sitting or lying in public spaces, for example, increased from 70 in 2011 to 100 this year — a 43 percent jump. In 2011, 37 cities banned sleeping in cars. The restriction has now jumped to 81 cities, a 119 percent increase."

-The Huffington Post -07/16/2014

- 34% of cities impose city-wide bans on camping in public
- 57% of cities prohibit camping in particular public places
- 18% of cities impose city-wide bans on sleeping in public
- 27% of cities prohibit sleeping in particular public places, such as in public parks
- 24% of cities impose city-wide bans on begging in public
- 76% of cities prohibit begging in particular public places
- 33% of cities make it illegal to loiter in public throughout an entire city
- 65% of cities prohibit loitering in particular public places
- 53% of cities prohibit sitting or lying down in particular public places
- 43% of cities prohibit sleeping in vehicles
- 9% of cities prohibit sharing food with homeless people

Attempted Food-Sharing Bans Nationwide



Local Ordinances and Municipal Codes

A review of local ordinances and municipal codes revealed the following:

Sleeping/Seating/Camping

- Every city on the Monterey Peninsula, as well as County government, ban camping or sleeping in parks and other public areas, except for fee-based parks with camping facilities.
- Ordinances ban sleeping in motor vehicles overnight with illegal hours varying from strict—6 p.m. to 6 a.m. in Carmel and Sand City—to more lenient—1 a.m. to 6 a.m. in Marina. One Starfish Program is in operation in Seaside, Pacific Grove and Carmel Valley. One site was authorized in Monterey but is not yet in use.
- Many cities also have ordinances on loitering, sometimes defined as sitting or lying for an extended time in a public area. Monterey and Pacific Grove, for example, both prohibit loitering on “any street, alley, sidewalk, park or other public place, or in or about the entrance or exit of any business establishment” if in the way of others.

Begging and Solicitation

- Only a few cities on the Peninsula have explicit ordinances on begging and solicitation. Monterey bans aggressive soliciting as well as soliciting from street median islands, near banks, in certain parks, or in parking garages after dark though it does not outlaw solicitation altogether. Seaside requires a permit and also prohibits aggressive soliciting.

Meal Sharing

- No city on the Peninsula has enacted ordinances that specifically ban providing meals to the homeless.

Law Enforcement on the Monterey Peninsula

To gain a better understanding of how these ordinances are being experienced by homeless women in our communities, we asked the women and their advocates, as well as law enforcement officers.

The main complaints that a few women expressed about their interaction with law enforcement relates to the removal of their belongings and to being required to move their cars. Advocates have observed a positive shift in police relations through the transition to community policing, where the officers walk the neighborhoods and get to know the individuals. Most police departments on the Peninsula have officers designated to work with homeless serving organizations.

Police officers indicated having few and infrequent interactions with homeless women on the streets. Those encounters are mostly in response to reports of disturbances or behaviors related to mental illness, intoxication or disputes among homeless women. Others include illegal camps or littering beaches with belongings, etc. Sweeps of homeless encampments are infrequent on the Peninsula, with the most recent ones reported at Laguna Grande Park, which is shared by Monterey and Seaside.

City of Seaside:

- Homeless women found in the community are middle aged to older and predominantly white, and sleep in encampments near the lake or parks, or in cars.
- Police collaborates with One Starfish (walks through parking to ensure safety).
- Officers attempt to connect them to services in bad weather or health emergencies (Community Hospital, shelters, hotel vouchers, etc.) but they often find that community capacity is limited. More options are needed to place women, from temporary to long-term shelters, to provide down payments and security deposits and rent subsidies for several months to help achieve stability.

City of Monterey

- The Police Department (MPD) is increasing the Crisis Intervention Team to five officers.
- Officers participate in the Homeless Exchange, where they meet with service providers to discuss how to best work together.
- A female member of the Crisis Team often attends lunches at Gathering for Women, where she builds relationships with attendees and is available to answer questions.
- Police provide motel vouchers in bad weather.
- Services most often used for referrals: Interim (MCHOME), County Adult Protective Services, Veterans Transition Center, Community Homeless Solutions, Sun Street Centers, and Safe Place.
- Officers remarked that 90% of homeless women that come in contact with police refuse services.
- When sexual assault or rape is reported, the department follows Sexual Assault Response Services (SARS) protocols. Steps include joint interviews with nurse and counselors with assistance from Monterey Rape Crisis Center. Officers work with the team to place women in safe facilities such as the YWCA or Salvation Army, if space available and she is eligible, or provide motel vouchers, or transfer them to other communities, etc.

MPD Recommendations to Improve Services for Homeless Women:

- More transitional housing
- Find solutions that are large in scope, not just “small pieces” of support (“giving sleeping bags, though well-intentioned, doesn’t solve the problem and creates others”)
- More collaboration among agencies
- Centralized services for coordination, comprehensive approach to help people work through systems to access services needed
- Centralize service agencies away from tourist locations, involve business people in planning

City of Pacific Grove

- 8 to 10 women identified as homeless are long-term residents, in and out of homelessness, all in cars/RVs when homeless.
- These women are known in the community and have no alcohol or drug abuse issues, officers have not encountered problems related to mental illness.
- They have income from benefits and/or employment.
- The department collaborates with One Starfish in the safe parking program which, after a successful one-year pilot project, was permanently adopted in City ordinances. Five spaces are currently in use at one church but they have the option to expand to seven at that site or at another location.
- Police and the City Housing Coordinator try to find or refer them to services for seniors.
- There are no day facilities in the City (showers, etc.), restrooms are open only during daytime at City Hall and the library.

Needed Services:

- Vehicle maintenance for cars & motorhomes
- Public showers
- More flexibility for on-street parking
- Better use of the Police Department as a resource for referral to services
- More options for health care, particularly prevention

Observations & Potential Next Steps

The highest priorities in addressing homelessness among women are to increase affordable housing stock and ensure stable income so they can stay in their home. This will require comprehensive shifts in policies regarding affordable housing, wage and employment equity for women, and robust and substantial funding aimed at preventing homelessness, and at supporting those who are homeless in securing housing options they can sustain. Immediate action and short-term solutions are also needed to reduce the harm of homelessness and protect the safety, dignity and path to stability of women in our community experiencing homelessness. The following recommendations combine the voices of advocates, services providers, public officials and the women who shared their concerns and aspirations, as well as the assessment of the research team.

Potential Next Steps

1. Improve Collection and Community-wide Dissemination of Data About Homeless Women

Although most of the organizations contacted indicated tracking data about the homeless people they serve by gender, gender-specific data is not easily accessible. Data about homelessness is disseminated for the homeless population at large, which limits community-wide understanding of the specific needs of women and hinders efforts to raise awareness among policy makers and funders about how to best address them

- *Fund an organization to be repository and manager of data pertaining to homeless women, with responsibility for publishing reports to the community, as a resource for planning, advocacy and to inform policy. Use technology to make data easily accessible.*

Monterey County conducts a biennial point-in-time homeless census, as do other communities in the country. The Census report includes the number of individuals counted by community, but the count does not record the individual's gender. Although the accepted methodology for the Census focuses on counting individuals, and the circumstances in which the census is conducted may make gender identification difficult, some communities report numbers by gender when it is possible to capture that information. See the Kings County, WA, report at http://www.homelessinfo.org/what_we_do/one_night_count/2016_results.php

A survey of selected homeless individuals is conducted in conjunction with the Census. Although the survey instrument captures the respondent's gender, the summary report does not present survey results by gender. This may be a refinement to the report to be considered in the future.

- *Incorporate a dedicated count of women into the biennial homeless census and report biennial survey results by gender and jurisdiction.*

2. Create an Easily Accessible One-Stop Day Resource Center

The complexity of service systems, eligibility and application processes, and the sometimes circuitous paths through referrals to multiple locations were identified as hurdles for seeking and participating in services. Women interviewed shared that they find the systems difficult to work through without the help of someone experienced in such processes, particularly when applications are denied and require an appeal.

Access to a place to shower and wash their clothes is first and foremost a matter of dignity and health for homeless women (60% of women interviewed by I-HELP mentioned showers as an "ideal" component of their shelter program). It is also essential for women who are seeking jobs. Providers understand that homeless women in Monterey are reluctant to leave their Monterey "neighborhood" and travel to the Day Center in Marina, even when transportation is provided. It is particularly difficult for women with no place to store their sometimes large bags or carts. This was confirmed in our interviews with women. Women also mentioned the desire for privacy, which is sometimes difficult in coed facilities.

- *Support the creation of a Day Center near downtown Monterey/Seaside for women to meet basic daily needs, and as an entry point for understanding and registering for services.*

In discussing the advantages of a One-Stop center, women highlighted the following benefits:

- Easy access will stop the “running around”
- Would meet the needs of many people
- Access would make it easier to achieve our goals
- Save gas, time & for safety
- Everyone will know where to go.

Services at One-Stop Day Center

- Provide showers, laundry facilities, community/recreation space, access to cooking appliances, lockers, refrigerators, mail boxes and email addresses, childcare and pet sitting area;
- Provide seasonal warming shelter or hostel/dorm-like facility at the Center, until resources and capacity exist for all-year housing
- Employ homeless women at the Center
- The organization managing the Center could also oversee data collection about homeless women
- Co-locate other services such as case managers, counselors, financial and vocational training, computer access and instruction, legal aid, job readiness (resumes, applications, interviews, advocacy with employers, if needed), in-house clinic or space for mobile health/dental clinic to park
- Offer training and employment programs for women seeking to re-enter the workforce, designed for a wide range of backgrounds, including programs for women who have never earned a traditional income, have been out of the workforce for some time, and/or have disabilities that might have prevented them from obtaining full-time jobs. Consider training programs that respond to local employment demands and opportunities, and link job applicants to employers with the support of advocates/navigators.

3. Create Team of System Navigators

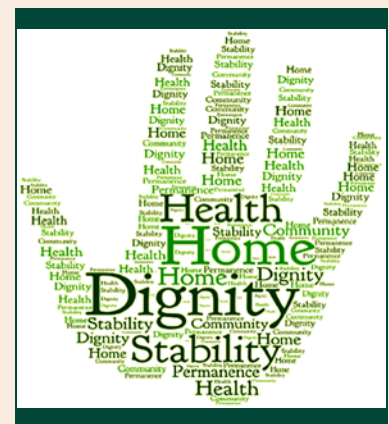
Women interviewed identified the need for “navigators” to work alongside them (one-to-one) to interpret services, help fill out applications, including employment and rental, alert them when interest or waiting lists for housing or other services open, and advocate for them on all fronts.

4. Create Opportunities for Peer Education and Advocacy

Service providers and homeless women agree that word of mouth (“hearing it from a friend”) is the second most common way for women to find out about services. We recommend creating a **Women’s Leadership Group**, whose members are or have experienced homelessness, to coordinate peer support and outreach, advise on services and policies, develop client-defined tools and materials to promote programs, and coordinate anti-stigma campaigns and advocacy. It would also provide a vehicle for women to contribute their personal assets to their own community.

Women in focus group describe their personal gifts as:

- Work ethic
- Determination
- Dedication
- Experience
- Kindness /compassion /able to relate to others in similar circumstances
- Strength
- Adaptability
- Problem solving
- Resourcefulness



5. Improve Availability and Access to Housing

- **Monitor the implementation of new, dedicated funding sources for low-income housing** (e.g., Monterey County Housing Trust), and ensure that housing for homeless women is included in the options
- **Increase pool of rental assistance subsidies** to make these available to more women
- **Educate, advocate and coordinate with landlords** to increase acceptance of renters with housing vouchers. The Coalition of Homeless Services Providers launched a landlord outreach and education campaign in 2016 designed to increase the number of landlords who accept rental assistance subsidies
- **Increase pool of funds for rent deposits, first and last rent, and moving costs** (for women whose belongings are in storage)
- **Provide support for transitional housing with flexible terms** for exiting the program, based on the circumstances of the individual, and for supportive housing with no requirement for eventual self-sufficiency, particularly for older women or women unable to work
- **Monitor the implementation of housing-first models in other communities**, assess their successes and challenges, and identify a model that could be implemented successfully and sustainably in our community
- **Advocate for permanent, low-income housing options** for single women or women living together (mothers and daughters, friends, partners, spouses)
- **Advocate for permanent supportive housing for women with a mental illness** and their children
- **Expand shelter options for homeless women who have been sexually assaulted and who don't qualify for existing shelters** (YWCA; Community Homeless Solutions) or when shelters have no vacancy
- **Partner with the City of Monterey to reopen a "safe haven" house** for women fleeing domestic violence
- **Advocate with the City of Monterey to more actively partner with service providers** to provide rental assistance; purchase houses to increase inventory of affordable houses
- **Encourage the hospitality industry to create workforce housing facilities**
- **Communicate with service providers** (public and nonprofit) to **monitor interest and wait lists**, particularly those outside the CARS Master List.

6. Other Service Components

- **Incorporate trauma-informed approaches** in all programs working with homeless women of all ages
- Consider **generational differences** when designing and providing services
- **Advocate for full access for people with disability** in all facilities (from meal sites, to warming shelters and beyond)
- **Ensure affordable and accessible medical care** and **illness prevention services** for low-income and homeless women, including dental care
- **Ensure affordable and accessible mental health services**, starting with assessment
- **Expand legal services for women** beyond those who are seniors or confronting domestic violence
- **Develop pool of financial counselors** and instructors to prepare women to manage their finances and maintain housing
- **Provide education and support on credit issues**, including how to access credit records, submit claims to correct errors, and rebuild credit history
- **Connect women to job training**, adult school and community college programs, and options for micro-enterprise creation and self-employment (care giving, landscaping, catering, etc.)
- **Connect women with internship and volunteering opportunities** for skill development and to increase opportunities for employment
- **Expand options for free or subsidized transportation**
- **Encourage more faith-based congregations to be in relationship with women** (host one or two on site while they stabilize)
- **Expand meal programs**, particularly in the evening

The Challenge with Shelters:

Some women find them unsafe if shared with men, and prefer not to use them, while other women won't use them if they have to be separated from their male partner or teen/adult son.

Recommendations for Funders

1. Sustained, Targeted Long-term Support

Philanthropic dollars are often awarded year to year, and change in focus or priorities, which hampers the implementation of long-term solutions, particularly with regards to housing. Local providers interviewed for this study suggested:

- Identifying agencies that can provide a continuum of housing services and provide long-term support to enable them to sustain client stability and transition.
- Ensuring that funding is available for the prevention of homelessness.
- Providing funds for more transitional and permanent housing.
- Providing funds specifically targeted for the implementation of a “housing first” model.

2. Fund Community Education and Advocacy

Ending homelessness will require more than interventions to rehouse people who are already homeless. Service providers, advocates and policy makers must educate the public about the root causes of poverty and work collectively to implement policy changes that address systemic inequities and prevent individuals and families from losing their homes and livelihood.

Advocates believe that, over the past four years, community awareness about homeless women on the Peninsula has changed. There is more attention to their condition but stigma persists on some fronts. More needs to be done to change community perceptions and develop community support. This includes education about mental illness and poverty, to challenge perceptions of homelessness as a “lifestyle” of choice, and to foster opportunities for communities to work collectively to improve the lives of extremely low-income and homeless women. However, volunteer organizations are finding their time completely absorbed by the need to provide immediate survival services (food, clothing, basic necessities, service referrals, etc.) Funding is available primarily for these interventions and short-term solutions. This allows no time for the advocacy, education and action required to address root causes and policy issues. These functions also need to be supported and funded.

Next Steps to Monitor Locally

Efforts to address homelessness in our cities are varied and, while some are promising, some could be detrimental to the homeless community. All should be monitored closely to identify opportunities for advocacy and support.

- Monterey Bay Housing Trust Fund, created by the Monterey Bay Economic Partnership. Individuals and businesses from across the region have pledged \$2 million in equity to the trust, which can leverage another \$10 million, to build low-income and workforce housing. Modeled after the Silicon Valley Housing Trust Fund.
- Monterey Neighborhood Improvement Project allocated funding for a study to identify an existing facility in the City (publicly owned or for purchase) that could be used as warming shelter.
- Additions to Monterey Housing Element
- 2016-2017 State Budget allocations for affordable housing and homelessness programs, including “No Place Like Home,” designed to support permanent housing for those experiencing homelessness and a serious mental illness
- Progress on Ten Year Plan – Lead Me Home
- Implementation of the Coordinated Assessment and Referral System by the Coalition of Homeless Services Providers.

Summary & Conclusions

There are an estimated 400 homeless women on the Monterey Peninsula. They are predominantly white, older, long-time residents of the Peninsula. Over half of those we interviewed live in their cars, with very limited income. Most have been homeless for less than two years, while a small percentage is chronically homeless.

The challenges faced by homeless women are complex and diverse. At a personal level, challenges are shaped by life experiences, generational differences, socio-economic/class status, knowledge of systems and ability to navigate services, and physical, mental health and substance abuse issues.

At a systemic and community level, challenges are shaped by:

- A housing environment that provides few options for residents who can't afford the increasing market rates for home ownership and rental.
- A limited job market, particularly for older women or women who have been unemployed for some time.
- Complex service structures and regulations that, through eligibility and application requirements, limit or inhibit access to services.
- Limited allocation of resources for the expansion of agency capacity to provide more space and more flexible options to meet the needs of a very diverse homeless population.
- The stigma associated with homelessness that interferes with decisions about allocation of public resources and location of service centers, including shelters, and affordable housing, whether transitional or permanent.

Equitable and informed policy and resource allocation decisions require that reliable data be broadly available, for policy makers, advocates and the community at large, but particularly for those whose lives will be most impacted.

Data needs to be collected systematically and over time, in conjunction with services and as a result of long-term relationships with and among homeless women. One time-contact may yield counts and surveys can provide raw data but women want to tell their story, not just provide facts. Stories that shed light on real life experiences enable the design of programs that are truly effective in addressing very diverse needs and circumstances experienced by women who are homeless.

The result of this study is to provide preliminary data and assemble a group of data sources and tools that, combined with women's testimonials and stories, can yield sufficient reliable information to make decisions to improve the lives of homeless women in our communities.

HOW YOU CAN MAKE A DIFFERENCE

Your contribution to the Fund for Homeless Women will ensure grantmaking for services, support and programs for women who have experienced homelessness on the Monterey Peninsula.



**Fund for
Homeless Women**

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APPENDICES

Appendix A – Services Available to Homeless Women on the Peninsula

The list of services provided in this document is not a comprehensive directory of services available to the community at large. It rather focuses on services that are particularly designed to serve homeless members of the community or were mentioned by homeless women or providers who participated in the assessment as commonly used by women who are homeless or at great risk.

W = Women only

W/C = Women with Children

W&M = Single women and men

M-W/C = Men and/or women with children

V = Veterans

DAY CENTERS AND OUTREACH PROGRAMS

W&M	<p>COMMUNITY HUMAN SERVICES – SAFE PLACE</p> <p>Safe Place is a comprehensive program for at-risk runaway and homeless youth (age 18 to 24) that provides street outreach, survival aid and temporary shelter, family reunification and aftercare. Services include: individual, group and family counseling to help resolve crises and reunite youth with their families; education about sexual behavior and STD's; education and intervention for drug and alcohol problems; informal street-based counseling and survival aid including food, clothing, and hygiene items.</p>
W	<p>COMMUNITY HOMELESS SOLUTIONS – 12th STREET DAY CENTER</p> <p>The Mobile Outreach Street Team provides transportation for homeless women from Monterey to the Community Homeless Solutions Day Program in Marina, where the women have access to showers, washers and dryers, kitchen facilities, computers, and to case management, referral, and mental health services. At the site, they can apply for housing or to receive immediate shelter if they are in danger of domestic violence. Program staff assist participants move into emergency shelters and to apply for transitional housing programs.</p>
W&M	<p>COMMUNITY HOMELESS SOLUTIONS – MOST VAN</p> <p>The Mobile Outreach Service Team program operates 5 days a week and distributes blankets, tarps, food, toiletries, and more to homeless people that live outdoors. On-site case management is also provided.</p>
W	<p>GATHERING FOR WOMEN</p> <p>Volunteer-run organization. A refuge for unsheltered women. Once a week, guests receive a hot meal, clothing, personal care items, vouchers for showers and gas, resources and referrals. Volunteer case managers support women who are homeless and interested in accessing other services. It is often a first point of contact for homeless women.</p>
W&M	<p>INTERIM MCHOME OUTREACH SERVICES</p> <p>MCHOME provides both outreach to homeless adults with mental illness and supportive housing with intensive services. Counselors reach out to homeless adults living on the streets, evaluate them for indications of chronic homelessness and psychiatric disability, and, if they qualify, enroll them in intensive, integrated services that include housing, food, psychiatric care, and financial counseling. The goal is to get people housed, qualify them for income and health care. Most move into Interim housing; some at CHISPA; some are housed with vouchers and some in community with family. Works closely with the Health Department Behavioral Health to help clients get the medical services and medications they need and with the Department of Social Services to file for benefits, such as SSI.</p>
W&M	<p>SALVATION ARMY – GOOD SAMARITAN CENTER</p> <p>Day Center in Sand City serves homeless and low income clientele. Supportive services include referral to services, showers, and access to phone, fax, computers, food, laundry machines, and clothing closet.</p>

EMERGENCY SHELTER

W/C	<p>COMMUNITY HOMELESS SOLUTIONS – SEASIDE SHELTER Provides emergency shelter (30 to 60 days) to homeless mothers with children and those impacted by domestic violence. When space is available, single women may be housed. Domestic violence advocates, case-managers and counselors are available at the shelter to help the clients with their needs. 18 beds with access to food, clothing, and case management services.</p>
M-W/C	<p>SALVATION ARMY - FREDERIKSEN HOUSE Emergency shelter for men and women with children. Limited stay of up to 90 days. The Salvation Army also provides case management, information & referral services.</p>
W&M	<p>COMMUNITY HUMAN SERVICES – SAFE PLACE WARMING SHELTER Temporary emergency shelter for homeless youth ages 18 to 24. Shelter is open on nights when it is expected to be 45 degrees and colder or when rain is likely. Showers, access to kitchen and meals are provided.</p>
W; W/C	<p>YWCA MONTEREY COUNTY SAFE HOUSE Volunteer-run organization. A refuge for unsheltered women. Once a week, guests receive a hot meal, clothing, personal care items, vouchers for showers and gas, resources and referrals. Volunteer case managers support women who are homeless and interested in accessing other services. It is often a first point of contact for homeless women.</p>
W	<p>ONE STARFISH SAFE PARKING PROGRAM OPERATED BY PASS THE WORD MINISTRY A safe parking program with supportive services. Space for five women in their cars at four sites on the Peninsula. Applicants must work on transitioning to stability and permanence: obtaining a secure source of income, address health issues, and work toward attaining housing. No alcohol, drugs, or aggressive or socially unacceptable behavior. Must have car insurance and up to date vehicle licenses, and meet regularly with program staff.</p>
W	<p>OUTREACH UNLIMITED – INTERFAITH HOMELESS EMERGENCY LODGE PROGRAM (I-HELP – for Women) Offers program participants shelter and meals in over two dozen Monterey Peninsula congregations. Each evening, I-HELP transports participants from different central pick-up points to hosting faith community where they spend the night.</p>

TRANSITIONAL HOUSING

W	<p>COMMUNITY HOMELESS SOLUTIONS – WOMEN IN TRANSITION</p> <p>Provides 12 to 24-month housing and supportive services for single homeless women with no children. 6 units with space for 12 women. Women must be homeless and without any other housing options. An interview and an assessment are conducted for each possible resident. The assessment also determines their mental health needs, and may be referred to a different agency if necessary. Women in Transition requires its residents to have the capacity to work, to be willing and able to function on their own on a daily basis. Women must demonstrate a determination to make a transition in their lives. Job readiness programs are available to the women as is support from community and government agencies with the know how in treating individuals with alcohol and drug dependency issues.</p>
M-W/C	<p>COMMUNITY HOMELESS SOLUTIONS – LEXINGTON COURT</p> <p>Transitional housing for low income, homeless, intact (dual parent) families with children. Support services such as counseling, education workshops and case management also provided.</p>
W&M	<p>INTERIM, INC.</p> <p>Shelter Cove is a transitional housing program for 36 homeless adults living with psychiatric disabilities. Located in Marina, the two-year program is designed to help residents learn the skills they will need to successfully transition to independent living.</p>
W/C	<p>SUN STREET CENTERS - PUEBLO DEL MAR</p> <p>Transitional housing program for homeless families or single women with children who are in recovery from substance abuse. Parents must be 90 days clean and sober. Must meet low-income requirement or receive CalWORKs, be legal resident of the US, willing to participate in community events and actively participate in their own recovery.</p>
M-W/C	<p>SALVATION ARMY - CASA DE LAS PALMAS & PHASE II HOUSING</p> <p>24-month transitional living center that assists parents with children on their path to self-sufficiency. Must meet minimum income eligibility according to HHS guidelines. Must be a legal U.S. resident, 18 years of age or older with children currently living with them. Children must attend school. Must be and remain drug and alcohol free. Must be employed full time at least 30 days before entering Transitional Housing Program.</p>
M-W/C	<p>COMMUNITY HOMELESS SOLUTIONS – HOMEWARD BOUND</p> <p>Offers an 18 to 24-month transitional living program for single parent families or married couple families who are homeless or survivors of domestic violence, and are motivated to take an active step toward an independent, productive and violence-free life through employment or job training/educational activities. 32 units. Support services such as counseling, education workshops and case management. Age 18+, must meet income guidelines set by HUD and have documentation to prove household income.</p>
V	<p>VETERANS TRANSITION CENTER – HOUSING PROGRAM</p> <p>Provides transitional housing program for veterans for up to two years. Veterans are able to access case management services, life skills workshops, and substance abuse counseling in a clean and sober environment; assistance with VA healthcare and benefits, rent, deposits and emergency referrals available. 7 transitional housing spaces are available for single women.</p>

PERMANENT HOUSING/RENTAL ASSISTANCE

W&M	<p>INTERIM, INC. Sites on the Peninsula</p> <p>Sandy Shores - Provides permanent, affordable housing in Marina for 28 homeless adults living with psychiatric disabilities. The housing is provided in two- and four-bedroom units. Each resident has a private bedroom and shares a common living area.</p> <p>Rockrose Gardens – 20 units of permanent, affordable housing in Marina for adults with psychiatric disabilities.</p> <p>MCHOME - supportive housing with intensive, integrated services. Apartments in community.</p>
V	<p>VETERANS TRANSITION CENTER</p> <p>Rental and Deposit Assistance (SSVF) -- The Supportive Services for Veteran Families (SSVF) Program assists very low-income veterans who are homeless or at imminent risk of becoming homeless. Services may include: deposit assistance, rental assistance, veteran outreach, transportation assistance, case management services, assistance obtaining VA & other benefits.</p>

RELATED SERVICES

M-W/C	<p>CATHOLIC CHARITIES</p> <p>Offers individuals and families at risk long and short term financial stability programs; CalFresh and Covered California application assistance, and mental health services.</p>
M-W/C	<p>LEGAL SERVICES FOR SENIORS</p> <p>Provides legal services at no charge to Monterey County seniors 60 years of age and older.</p>
W&M	<p>MONTEREY COUNTY RAPE CRISIS CENTER</p> <p>24-hour crisis line with information and referrals regarding sexual assault and violence. In-person support for law enforcement, medical, and/or court processes. Individual therapy provided at low cost and access to support groups and services.</p>
M-W/C	<p>COUNTY OF MONTEREY</p> <p>MONTEREY COUNTY AGING AND ADULT SERVICES Information and assistance; adult protective services and in-home supportive services.</p> <p>MONTEREY COUNTY DEPARTMENT OF SOCIAL SERVICES Applications for community benefits – Medi-Cal, or CalFresh (Food Stamps) programs. General Assistance and CalWORKs programs provide limited financial support for those who qualify.</p> <p>MONTEREY COUNTY HEALTH DEPARTMENT COMMUNITY CLINICS Integrated Health Clinic in Marina Monterey County Clinic at Marina Monterey County Mental Health Clinic, Monterey Seaside Family Health Center</p>
W&M	<p>UNITED WAY 2-1-1</p> <p>Information and referral for community services in Monterey County.</p>

Appendix B - End Notes

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- [8] "Monterey: Geography and Climate." City Data. <<http://www.city-data.com/us-cities/The-West/Monterey-Geography-and-Climate.html>>.
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