

Homeless Women

ON THE MONTEREY PENINSULA

Key Findings



**Fund for
Homeless Women**

"Dedicated to shelter, safety and community"



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



**Survival defines
all decisions and
relationships.**

The challenge with shelters:

Some women find them un-safe 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.

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Key Findings

BACKGROUND

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

Data was gathered through primary and secondary sources. Primary source data included contributions from 38 service providers, public officials and the 60 homeless women who generously participated in surveys, interviews and group conversations. A policy scan was also conducted to identify policies and environmental factors that impact homeless women on the Monterey Peninsula.

OVERVIEW

For the purposes of this report, Monterey Peninsula is defined as Marina to Carmel Valley. 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). Based on our data collection results, our best estimate indicates that there are approximately 400 homeless women on the Peninsula.

MAIN CAUSES OF HOMELESSNESS:

Poverty and loss of income

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. Other important factors include: domestic violence, family disintegration, divorce/separation from partner or spouse, mental illness and/or alcohol and drug abuse and catastrophic illness/accident.

When asked about their greatest hope for the future, women identified a job and a stable place to live as top priorities and, for some, urgent needs.

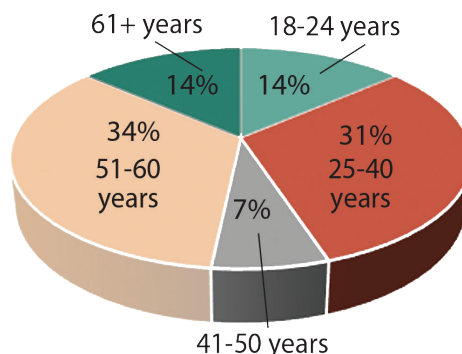
Key Statistics

of women surveyed or interviewed

400 homeless women on the Monterey Peninsula

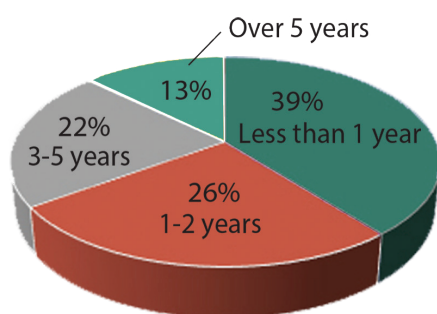
Age

Our study and data provided by organizations and advocacy groups serving homeless women on the Peninsula identify them as older than the Monterey County homeless population overall; 34% in the 51 to 60 age range, and 14% over age 61.



48% of homeless women are over 50

Time Experiencing Homelessness



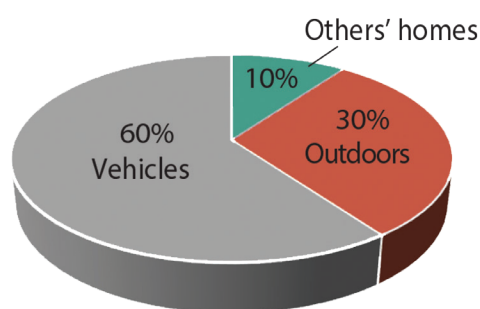
39% had been homeless for less than one year

while 35% had been homeless for three or more years

Peninsula is Home

93% of the women 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.

Sleeping Accommodations



60% live in vehicles

70% are unaccompanied (single women without dependent minors)



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.



www.chservices.org

SERVICE GAPS

Many service gaps were identified by the women, advocates and service providers. Key among them are:

- **An easily accessible place to apply for support services**, and to meet daily needs
- **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.

Key Statistics^{, continued} of women surveyed or interviewed

“With more people finding high rents or mortgage payments impossible to pay, sleeping in a car or motor home has become a widespread last resort.” —California Homelessness Reporter

INCOME

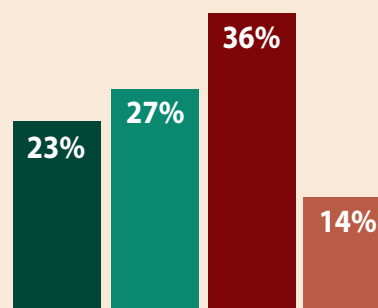
Homeless women report very low income. On average, over 80% of the women surveyed or interviewed had some form of income, including government benefits such as General Assistance (GA), Social Security (SS), Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI) and Disability 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 a birth certificate, or had recently become unemployed and had not applied for benefits. A few had simply given up trying to apply.

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

► **23% have \$0 income**

Monthly Income

■ \$0	23%
■ \$100 to \$500	27%
■ \$500 to \$1000	36%
■ Over \$1000	14%



Use of Income

The women's largest expenses were **food** and **gasoline**, 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.

HEALTH STATUS

“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

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



Health Access

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.



“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

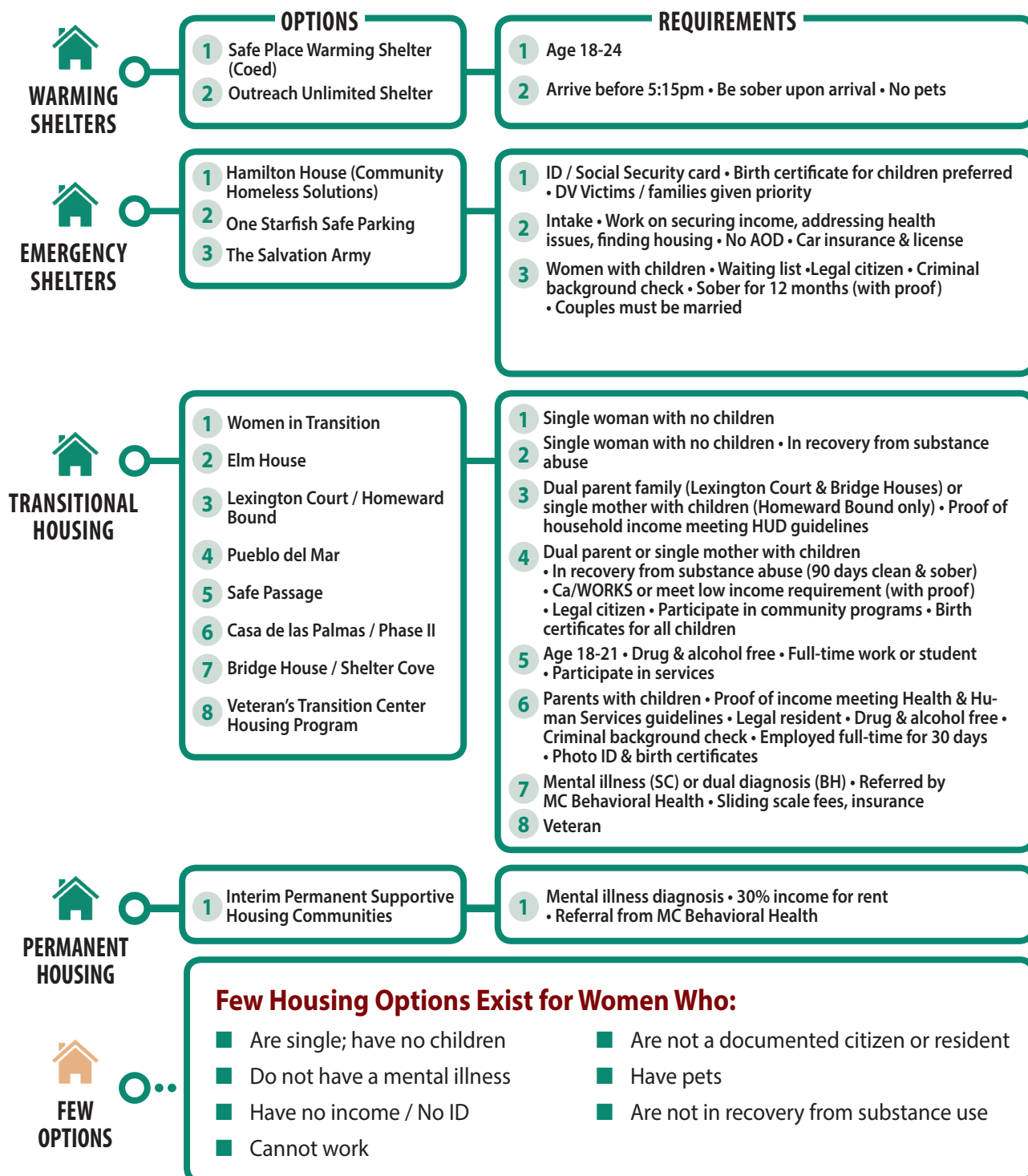
Respondants rated their health as:

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

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

Conclusion

SUMMARY

There are an estimated 400 homeless women on the Monterey Peninsula. They are predominantly white, older, long-time residents of the Peninsula. Half of those 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.

“There are many reasons and stories for why women become homeless. Different programs are needed to serve different needs.”

—Focus Group Participant

How to Improve Availability and Access to Housing

- **Monitor the implementation of new, dedicated funding sources for low-income housing**
- **Educate, advocate and coordinate with landlords** to increase acceptance of renters with housing vouchers
- **Increase pool of rental assistance subsidies** and 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) and for permanent supportive housing for women with a mental illness and their children
- **Expand shelter options** for homeless women



Other recommendations

- Incorporate trauma-informed approaches in all programs
- Consider generational differences when designing services
- Advocate for full access for people with disabilities in all facilities
- Ensure affordable and accessible medical and dental care, mental health and illness prevention services, including dental care, and mental health services
- Expand legal services for all women
- Provide education and support on financial and credit issues
- Connect women to job training, adult school and community college programs; internship and volunteering opportunities for skill development

Women described their personal gifts:
work ethic, determination, dedication, kindness/compassion/able to relate to others in similar circumstances, experience, strength, adaptability, problem solving, resourcefulness

Conclusion_{, continued}

WHAT OUR COMMUNITY CAN DO

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 shifts in policies regarding affordable housing, wage and employment equity for women, and robust funding aimed at preventing homelessness. 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.

Potential Next Steps

- Establish a central one-stop resource center
- Improve collection and community-wide dissemination of data about homeless women to support planning, advocacy, funding and to inform policy.
- 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.
- Create a team of system navigators/advocates to support women in accessing services.
- Create opportunities for peer mentorship and advocacy that acknowledge the skills and experience of women who have or are experiencing homelessness.
- Provide sustained, long-term funding for comprehensive approaches for ending homelessness among women.
- Support community education and advocacy.



“My hope is that I get indoors ASAP. My health is deteriorating. We need immediate housing.”

—Survey Participant

For More Information

View a copy of the full report online at www.cfmco.org/FHW or call the Community Foundation for Monterey County at 831.375.9712.

Research team: Judy Sulsona, Brooke Silveria and Larry Imwalle

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.



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“Dedicated to shelter, safety and community”

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