EXAMINING FORMERLY HOMELESS SENIOR’S EXPERIENCES
TRANSITIONING INTO PERMANENT HOUSING

Elizabeth N. Collins

Follow this and additional works at: https://scholarworks.lib.csusb.edu/etd

Part of the Social Work Commons

Recommended Citation
https://scholarworks.lib.csusb.edu/etd/1223

This Project is brought to you for free and open access by the Office of Graduate Studies at CSUSB ScholarWorks. It has been accepted for inclusion in Electronic Theses, Projects, and Dissertations by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
EXAMINING FORMERLY HOMELESS SENIOR’S
EXPERIENCES TRANSITIONING INTO PERMANENT HOUSING

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Social Work

by
Elizabeth Collins
May 2021
EXAMINING FORMERLY HOMELESS SENIOR’S EXPERIENCES TRANSITIONING INTO PERMANENT HOUSING

A Project
Presented to the
Faculty of
California State University,
San Bernardino

by
Elizabeth Collins
May 2021

Approved by:

Dr. Gretchen Heidemann Whitt, Faculty Supervisor, Social Work
Dr. Armando Barragan, M.S.W. Research Coordinator
© 2021 Elizabeth Collins
ABSTRACT

This study used a post-positivist approach and asked seniors to reflect on positive and negative factors regarding their adjustment to living in permanent housing. This study aimed to provide an understanding of the unique experiences of seniors and gain additional insight into formerly homeless individuals’ experiences adapting to life in permanent housing. The participants for this study were recruited from a non-profit organization in Northern California. This qualitative study collected data in the form of six semi-structured individual interviews. Interviews were conducted over the phone, audio recorded, and then transcribed for data analysis. Findings from this study indicated that the categories of experiences while homeless, stigma, barriers to housing, and protective factors all significantly impacted individual’s transition into permanent housing. Further, the researcher found resiliency and having consistent and supportive staff as key overall themes. Findings from this study can inform mental health providers, housing organizations, and anyone seeking to address senior homelessness and improve services for this population.
ACKNOWLEDGEMENTS

I would like to express heartfelt appreciation to everyone who helped me accomplish my goal and supported me while I was in this program. I would like to specifically thank my research advisor, Gretchen Heidemann Whitt. I appreciate your support, guidance, and flexibility in helping me complete this project.

I want to extend my gratitude to all the participants who were willing to share their personal experiences around a topic that is often stigmatized in society. I wish everyone could have their voices heard and I am grateful to have had the opportunity to witness each participant’s resiliency and strength and shed light on the need for increased resources and support.

I would like to thank my family for always supporting me and instilling in me the importance of learning, questioning, and growth. I would like to specifically thank my mom for all of the love and care. I feel lucky every day to be your daughter. You continue to inspire me and those around you. Lastly, I would like to thank my partner, Benjamin Steinman. Without your love, constant encouragement, and belief in me I could not have made it through this program. Thank you for all you did to help support me over the last three years.
TABLE OF CONTENTS

ABSTRACT ........................................................................................................................................ III

ACKNOWLEDGEMENTS ........................................................................................................... IV

LIST OF TABLES .......................................................................................................................... VIII

CHAPTER ONE: ASSESSMENT

Introductions ................................................................................................................................... 1
Research Statement/Focus/Question ................................................................................................. 1
Paradigm and Rational for Chosen Paradigm .................................................................................... 3
Literature Review .............................................................................................................................. 4
  Definition of Homeless .................................................................................................................. 4
  Prevalence ..................................................................................................................................... 5
  Challenges Homeless Seniors Face ............................................................................................... 6
  Barriers and Support ..................................................................................................................... 8
  Senior’s Transition to Permanent Housing .................................................................................... 9
Theoretical Orientation .................................................................................................................... 10
Potential Contribution of the Study to Micro and/or Macro Social Work .................................... 11
Summary .......................................................................................................................................... 12

CHAPTER TWO: ENGAGEMENT

Introduction ......................................................................................................................................... 14
Study Site .......................................................................................................................................... 14
Engagement Strategies for Gatekeepers at Research Site .............................................................. 15
Barriers to Housing .......................................................... 37
Protective Factors .............................................................. 39
Axil Coding ........................................................................... 41
Date Interpretation ............................................................... 43
Implication of Findings for Micro Practice ............................. 46
Implications of Findings for Macro Practice ......................... 47
Summary ............................................................................. 48

CHAPTER FIVE: TERMINATION AND FOLLOW UP

Introduction ........................................................................... 49
Termination of the Study .......................................................... 49
Communications of Findings and Dissemination Plan ............... 50
Ongoing Relationship with Study Participants .......................... 51
Summary ............................................................................. 51

APPENDIX A: INTERVIEW QUESTIONS .................................... 52
APPENDIX B: RESEARCH FLYER ............................................. 56
APPENDIX C: OUTREACH LETTER .......................................... 58
APPENDIX D: INFORMED CONSENT ....................................... 60
APPENDIX E: DEBRIEFING STATEMENT ............................... 63
APPENDIX F: IRB APPROVAL LETTER .................................... 65
REFERENCES ...................................................................... 68
LIST OF TABLES

Table 1 Ages of the Study Participants.........................................................31
Table 2 Gender of Study Participants..........................................................31
Table 3 Race/Ethnicity of Study Participants..............................................32
Table 4 Length of Time Experiencing Homelessness...................................33
Table 5 Current City of Residency...............................................................33
Table 6 Length of Time in Permanent Housing...........................................33
CHAPTER ONE: ASSESSMENT

Introduction

This chapter starts by discussing the chosen research topic and its importance in the field of social work. It then reviews the chosen research paradigm, post-positivism, and the reasons it was chosen. Next, the researcher reviewed current research available on the topic, including the definition of homelessness, prevalence, barriers and supportive factors, and the transition to permanent housing. Lastly, intended impacts of the study are reviewed, along with the study’s theoretical orientation, which is Contemporary Trauma Theory.

Research Statement/Focus/Question

The topic for this research study was formerly homeless seniors, age 62 and older, and their experiences adapting to life in permanent housing. Research has shown that the process of acclimating to living in permanent housing can be challenging for formerly homeless individuals, and more information on the phenomenological experiences of seniors is warranted. Overall, formerly homeless individuals can have a difficult time following lease rules, paying rent and bills on time, and adapting to living in a new community (Cusack et al., 2019). Additionally, many have limited social support and some have untreated mental health or substance abuse concerns that make it even more difficult
(Cusack et al., 2019). According to HUD, homelessness can be defined as anyone who does not have a “fixed, regular, and adequate nighttime residence” (HUD Exchange, 2018). Permanent Housing (PT) is defined as independent community-based housing for formerly homeless individuals that does not have a designated length of stay (HUD, 2020). This study asked formerly homeless seniors to recount positive and negative factors regarding their adjustment to living in permanent housing. Overall, positive experiences were defined as factors that aid or support seniors once they are placed in permanent housing. According to available research, this included having a supportive social network, quality housing and staff, and ongoing support for mental health and substance abuse disorders. Conversely, negative factors were things that hindered an individual's ability to successfully transition to permanent housing. This included a history of untreated mental health or substance abuse, chronic illness, limited social support, unsafe housing or neighborhood conditions, and lack of access to supportive staff and case managers. The goal of this study was to provide an understanding of the unique experiences of seniors and gain additional insight into formerly homeless individuals’ experiences adapting to life in permanent housing. Additionally, this information can be used to assist mental health providers, housing organizations, and anyone working with formerly homeless populations to have a better understanding of the process and overall experience formerly homeless seniors have moving into housing.
Paradigm and Rationale for Chosen Paradigm

This study used the post-positivist research paradigm. The post positivist approach uses qualitative data gathered in a naturalist setting. This paradigm makes a few assumptions. First, it assumes that there is an objective reality of the world, but that is not possible to fully understand or comprehend this reality (Morris, 2013). Due to this assumption, this paradigm believes that using qualitative data is necessary to more accurately explore topics. By hearing directly from participants about their experiences, researchers are able to take an “exploratory approach to understanding an objective reality” (Morris, 2013, p. 41). Post-positivist researchers need to be aware of their biases, seek support from key players that understand their chosen topic, and stay up to date on research to be able to stay as objective as possible (Morris, 2013).

Overall, the researcher chose the post-positivist approach for a few key reasons. Since the population the researcher investigated was very specific, and limited research was available regarding homeless senior’s phenomenological experience with transitioning into housing, it was beneficial to use a qualitative approach. Secondly, the post-positivist approach provided the researcher some flexibility in adapting the research questions after starting the study. This study benefited from its adaptability, as the researcher discovered deeper connections and found new questions to ask about formerly homeless senior’s experiences as interviews began. Lastly, taking a post-positivist approach allowed the
researcher to maintain a level of objectivity, while also highlighting the experiences of an understudied population.

Literature Review

This section focuses on existing literature related to seniors experiencing homelessness, barriers and supports in transitioning to permanent supportive housing, and information on challenges seniors are more likely to face when homeless. Next, this section defines homelessness and its prevalence in the United States. Overall, this section will identify current research available on the topic, as well as identify gaps and areas for future research.

Definition of Homeless

According to the United States Department of Housing and Urban Development (HUD), individuals or families are defined as homeless if they “lack a fixed, regular, and adequate nighttime residence” (HUD Exchange, 2018). HUD further clarifies this definition, by listing what qualifies as non-permanent, irregular, and inadequate types of residence. These factors include: having a primary residence that is not meant for habitation, living in a temporary place of residence (i.e. shelter or transitional housing), and when someone “is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution” (HUD Exchange, 2018, p. 1). Additionally, HUD identifies individuals who are at risk for homelessness, homeless under other federal

4
statues, and individuals who are fleeing domestic violence (HUD Exchange, 2018).

Further, according to HUD, there are specific criteria that qualify individuals as chronically homeless. Overall, there are two different situations that qualify someone as chronically homeless. First, “an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more” (HUD, 2007). The second situation is, “an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past year” (HUD, 2017). This study looked at seniors who had experienced chronic homelessness and were living in permanent housing.

Prevalence

As of 2018 (HUD), on any given night, there are approximately 553,000 people experiencing homelessness in the United States. Additionally, there were “nearly 89,000 individuals experiencing homelessness on a single night in January 2018 had chronic patterns of homelessness” (HUD, 2018, p. 4). According to HUD’s 2018 report, 24% of homeless individuals resided in California. This was a total of 129,972 people, when the count took place in January of 2018 (HUD). Point-in-time data is collected by looking at the total number of individuals experiencing homelessness. It does this by having volunteers and individuals count and estimate the number of people who are unsheltered or living outdoors and the number of people staying in shelters and
transitional housing on a given night. Typically, this is conducted every two years, at the end of January (HUD, 2018). To further demonstrate this, a study researching the unmet health needs of homeless individuals stated that “an estimated 2.3 to 3.5 million Americans experience homelessness each year” (Baggett et al., 2010, pg. 1326). As indicated above, the high percentage of individuals experiencing homelessness on any given night along with the especially high numbers in California, showed the importance of better understanding formerly homeless seniors experiences and what factors aid or hinder their transition to permanent housing.

It is challenging to find an accurate count of seniors experiencing homelessness, especially of those living unsheltered or living outdoors, as this information is not available through HUD’s report. What is available and tracked are the number of seniors staying at a shelter or transitional housing while experiencing homelessness. According to HUD’s 2016 report, the “proportion of people in shelter ages 51 to 61 increased (from 13.6% to 17.7%) and those age 62 and older also increased (from 3.2 to 5%)” (HUD, 2016, p. 17). The increase in homeless seniors in recent years demonstrated the need to further study this population.

**Challenges Homeless Seniors Face**

Seniors face unique challenges with homelessness when compared to other age groups. Seniors have additional health concerns, more limited social support, and additional barriers when looking for housing, when compared with
other age groups. A study conducted by Kimber, DeWees, and Harris (2017) found that older adults had lower levels of self-reported health, less frequent communication with their emergency contacts, greater duration of chronic homelessness, and stayed at the shelter longer, which demonstrates that older adults may have a more difficult time finding long-term housing. This study was conducted through a non-profit emergency shelter, which distributed surveys for individuals to fill out when they first stayed at the shelter. The participants in the program were broken into three age groups: young adults (18-29), middle-aged adults (30 to 49), and older adults (50-73) (Kimber, DeWees, & Harris, 2017). Although this study found that all age groups faced challenges with unemployment, the older adult population was more likely to self-report that they did not have a career field (Kimber, DeWees, & Harris, 2017). This study demonstrated the unique and long-lasting challenges older adult populations face when experiencing homelessness.

Another study by Brown, Kiely, Bharel, and Mitchell (2012) found that even after controlling for other variables, homeless older adults had greater “functional and mobility impairment, frailty, depression, visual impairment, and urinary incontinence” (pg. 20) when compared with three other population-based groups. Another article noted that older adult needs increase over time, as their health declines through the typical aging process. Many face comorbid issues such as substance abuse and mental health concerns, and/or decline in physical health and a mental health diagnosis, that make living in unstable housing
situations even more challenging (Brown, Thomas, Culter, Hinderlie, 2013). Another study discussed unique challenges seniors experience when exiting homelessness. Since seniors are often not going back to work, they do not get access to social connection or support from work colleagues. Because of this, they have been found to be at higher risk for increased social isolation (Gernier, Barken, McGrath, 2016). Overall, older adults face additional concerns with being homeless, such as changes in physical health, higher levels of social isolation, chronic homelessness, and barriers to empowerment or stable income.

**Barriers and Support**

According to available research, there are many barriers or challenges that impact formerly homeless individuals’ transition into permanent housing. One study looking at formerly homeless veterans highlighted the challenges participants had adapting to program rules, having enough income or resources to pay rent and bills, and that they often received inconsistent case management services once housed (Cusack et al., 2019). Additionally, some of the individuals faced challenges with substance abuse or untreated mental health diagnoses, coupled with limited staff capacity or case management support, which made transition into housing more difficult (Cusack et., 2019). Lastly, unsafe housing conditions or having to move a far distance made the transition more difficult.

One study found that access to permanent housing often required that individuals move into a different area or neighborhood, and consequently lose their support networks and sense of home (Henwood, 2013). Additionally, excessive noise,
drug activity, and unsafe neighborhoods made the transition more challenging (Henwood, 2013). Although limited resources and funding can make addressing some of these challenges difficult, increased collaboration between organizations and focus on supportive factors is needed to aid individuals in the transition.

Current research has discussed some protective factors that aid formerly homeless individuals in their transition to permanent housing. First, having strong, ongoing case management support was identified as helpful (Cusack et al., 2019). Research suggested that the therapeutic alliance between formerly homeless individuals and their case managers was critically important during the transition, along with decreasing caseloads and focusing on providing additional training around motivational interviewing techniques and stages of change (Cusack et al., 2019). Additionally, another research study found that social support was a critical factor for formerly homeless individuals. Individuals who had consistent support from their family of origin, had greater success in their transition into housing, along with recovering from substance abuse (Henwood et al., 2015). This study also indicated that social support from staff was helpful and made the transition easier (Henwood et al., 2015). Overall, increased staffing capacity, ongoing treatment, social support, and access to resources and financial support are protective factors in the transition to permanent housing.

**Seniors’ Transition to Permanent Housing**

Currently, there is limited research around older adults’ experiences transitioning from homelessness to permanent housing, despite evidence that it
is an effective way of combating homelessness. One study found that permanent supportive housing can help reduce health care related costs. The study looked at homeless seniors who were moving into permanent supportive housing after being in a skilled nursing facility (Bamberger & Dobbins, 2015). The study demonstrated that moving homeless seniors into permanent supportive housing could save the government money on healthcare related costs. Another study by Homes et al. (2017) found that permanent housing “lead to a marked improvement in accommodation stability and client wellbeing” for individuals who have psychosis and have experienced chronic homelessness. Since permanent housing has been shown as a good model for reducing homelessness, more research is needed around what assists seniors with this transition. The aim of this study was to address that question and shed light on what the experience was like for seniors, age 62 and older, when they moved into permanent housing.

Theoretical Orientation

According to Morris (2014), post-positivist research does not always use a theoretical orientation to guide one’s research. Instead, a theoretical framework is used to as a way to work with the population being studied and possibly inform the problem focus. This study utilized the Contemporary Trauma Theory (CTT). The core principles of CTT require that individuals understand the impact that trauma has on an individual’s functioning (Goodman, 2017). Overall, the CTT orientation understands that trauma can impair one’s emotional capabilities,
cause individuals to dissociate, affect their ability to create secure attachments, and can cause individuals to seek situations that reenact their traumatic experiences (Goodman, 2017).

This theoretical orientation was chosen for multiple reasons. Individuals who have experienced homelessness, especially seniors who often have additional trauma related to the aging process (i.e., social isolation, loss of independence, health changes) benefited from a theoretical orientation that understood the impact trauma had throughout their life. Additionally, this study used a trauma-informed orientation by ensuring that interview questions and the interview setting were understanding of participant’s trauma. Understanding trauma aided the researcher in conducting the interviews, and helped the researcher be more aware and capable of safely engaging participants. Lastly, when evaluating the research and finding key themes, the researcher considered the potential effects of trauma on the individual and how this manifested in their responses.

Potential Contribution of the Study to Micro and/or Macro Social Work

This study could impact both micro and macro social work practices. An increased understanding of seniors’ experiences with homelessness and an understanding of the process of transitioning into permanent housing could aid mental health providers and therapists working with this population, by providing them with a better understanding of their client’s struggles, strengths, and
resiliencies. This researcher shed light on a population that is often overlooked in research, which helped decrease stigma related to senior homelessness by providing individuals an opportunity to share their experience.

On the macro level, an increased understanding of the challenge’s seniors face while homeless, while finding permanent housing, and when moving into housing, has the capacity to increase the effectiveness of limited resources through better allocation of funding. HUD currently has adopted multiple initiatives to house chronically homeless individuals and provides housing for individuals 55 and older and 62 and older who qualify. However, these housing opportunities remain a scarce resource for those in need. Information found in the study could be used by policy advocates to fight for additional government funding to build affordable housing, especially for seniors who are experiencing chronic homelessness. Lastly, this study could help housing providers and mental health organizations when they design service programs for formerly homeless seniors.

Summary

The introductory chapter highlighted the chosen research focus, question, and theoretical framework. This section also included a review of available research. This review defined homelessness and its prevalence, and provided information on some of the unique challenges seniors face with homelessness and discussed the transition to permanent housing. This section concluded by
discussing the micro and macro level impact this study could have on the field of social work.
CHAPTER TWO:
ENGAGEMENT

Introduction

This chapter discusses the site locations for the research project and engagement strategies utilized with gatekeepers at the organization. Second, the steps taken to prepare for this study are discussed. Next, diversity, ethical, and political concerns are discussed, and how these were addressed in the study. Lastly, technology used to complete the study is reviewed.

Study Site

The locations for this study were affordable housing complexes that house seniors (62 and older) in the California Bay Area. In order to gain access to these sites, the researcher worked with a non-profit housing provider that builds, manages and provides social services for low-income individuals. This agency serves formerly homeless individuals, families, transitional age-youth, and seniors by providing safe and affordable housing. Additionally, the agency has a resident services department that employs service coordinators at each housing site. The service coordinators’ role is to provide non-clinical case management, resource referrals, activities of daily living (ADLs) assessments, monitoring, and to help plan or facilitate presentations and events that foster community connection and reduce social isolation. The organization implemented a
homeless preference program, which designated a specific number of units at
four of their housing sites, specifically for formerly homeless seniors. They also
have a housing facility that partners with the HUD-VASH program, to provide
housing for formerly homeless senior veterans. The organization currently has 78
affordable housing buildings, with a total of 3,675 units. In total, they have over
4,000 residents living in their buildings, in 7 different counties in the Northern
California Bay Area. Overall, the organization houses a highly diverse,
multicultural population, with residents from the U.S., China, Iran, Russia, and
many other areas around the world. The organization provides housing for
individuals of all ages and genders, many of whom are seniors, and all who have
limited income. Additionally, many of the organization’s residents speak
languages other than English. The most common languages spoken outside of
English are Cantonese and Mandarin, with some residents speaking Russian,
Farsi, Spanish, Vietnamese, Arabic, and Korean, along with other languages.

Engagement Strategies for Gatekeepers at Research Site

The researcher reached out to the resident services department at the
housing organization. The first contact was conducted over email. The
researcher acknowledged the demanding schedules of many individuals that
work for non-profit organizations, and tried different methods to reach out to key
players and be sensitive of their schedule. After sending an email, a follow-up
phone call was made to the resident services director. After making contact, the
researcher went to the main office of the organization to engage the directors of the program. They were informed of the research topic, goals of the study, and that the individual conducting the study was a student working towards their Master’s in Social Work (MSW). The researcher clearly articulated the reasons they were interested in conducting this study, and the ways the study could impact the field of social work. Additionally, this researcher acknowledged the vulnerability of the population that the organization serves, and addressed any concerns or questions the organization had around how data would be collected. The researcher also discussed confidentiality, obtained informed consent, and went over the time period of the study. The researcher informed gatekeepers that this study hoped to shed light on formerly homeless senior’s experiences adapting to life at their permanent housing sites. The researcher informed the organization that this information could be helpful in further developing services for this population, demonstrating the impact that permanent housing has, along with providing their residents a chance to share their story.

After approval from the organization, the researcher engaged resident services staff who work directly with the residents the organization services at the housing facilities. This step happened at affordable housing complexes that house formerly homeless seniors, age 62 and older. The researcher talked with staff about their work with residents, the process of housing formerly homeless individuals, and reiterated the goals and specifics of the research topic. Throughout the engagement process, the researcher used active listening, trust
and transparency, and empathy to engage the gatekeepers and key players at the organization.

Self-Preparation

In order to prepare for the study, the researcher immersed themselves with the population and those connected with it. This included talking with the organization and gatekeepers that work with formerly homeless individuals, reading current research on formerly homeless individual's experiences, and spending time reflecting on the information found. Through the literature review, the researcher familiarized herself with the topic and stayed up to date with research and new focus areas that came up during the interviews. Additionally, the researcher acquainted herself with the research site and got to know the staff at the organization. A journal was utilized throughout the research process, as a way of processing the information received, keeping track of thoughts that came up, and organizing the large amount of information collected. Lastly, in post-positivist research, it is critically important to be aware of one's biases. Thus, self-reflection and consultation were important tools utilized throughout the study. The researcher used a journal as a way of self-reflection, along with getting feedback from gatekeepers and staff at the organization throughout the study.
Diversity Issues

The research sites had a diverse group of individuals that they served. The organization provided housing for over 4,000 individuals, living in seven different counties in the Bay Area. The organization served monolingual residents, non-English speaking individuals, and individuals from all different ethnic backgrounds. The organization housed special needs populations, such as individuals with HIV/AIDS, veterans, individuals who have experienced domestic violence, and individuals who are extremely low-income. Additionally, each of the study’s participants were at least 62 years old and had been chronically homeless. The researcher was sensitive and knowledgeable of the varying and unique needs of each individual participant.

There are many different diversity related concerns that could have come up during the study. These include concerns around age, language, and cultural practices or traditions. Overall, when working with diverse populations, it is important to be open to learning, transparent, and empathetic. In relation to language, the organization houses some individuals who do not speak English. Due to time constraints and financial limitations, the researcher only conducted interviews with English speaking residents. Also, the researcher was understanding of cultural practices and traditions. For example, some individuals were less comfortable answering personal questions during the interviews, which could have been influenced by their cultural background or family upbringing. Lastly, the researcher was a young white female student and was conscious of
how age and racial or ethnic differences between the researcher and participants could affect responses. The researcher was aware of these differences and acknowledged any concerns the research participants expressed, and worked to build rapport and trust.

**Ethical Issues**

Given the population of this study, formerly homeless older adults (62 and older), there were ethical concerns that needed to be addressed. The first was around informed consent. The older adult population has the potential to have memory and cognitive related concerns that could have impacted their ability to understand the informed consent document they were asked to sign before participating in the study. The researcher reviewed this form in detail with each participant before working with them and ensured that they fully understood and agreed to the terms of the study. If informed consent was not signed and fully understood, that individual would not be able to participate in the study. This concern did not come up. Additionally, the informed consent document reviewed the process of each interview, how long they were expected to take, and information on the subject material.

The researcher followed mandated reporting requirements in California, Cal State San Bernardino’s policy for researchers, along with the organization’s policy around reporting critical incidents. Since the researcher interviewed the elderly population, there was the possibility the researcher would witness a
critical incident. For example, if the researcher saw a resident fall while they were observing the site, they would have reported it to the site team, along with emergency services if needed. Additionally, the researcher was a mandated reporter, and would have reported any situations of abuse or neglect to the proper authorities. Mandated reporting was covered during informed consent with each participant prior to them participating in the study. During the study there were no incidents requiring the researcher to make a mandated report or contact emergency services. Lastly, maintaining confidentiality was of the utmost importance to the researcher. The researcher ensured confidentiality in relation to storing personal information, by ensuring that all documents were stored in a safe, double-locked place. Additionally, all electronic files were password protected and all paper notes were shredded after completion of the study. Personal names or identifying information from interviews were removed, to ensure that participants remained anonymous.

Political Issues

The study aligned with the organization’s mission and values. The organization valued diversity, inclusion, and worked to empower the individuals they serve. Given the alignment of values, the researcher worked well with the research sites. In post-positivist research, political issues do not present as often as they do in other forms of research, but the relationship between the researcher and the participants can potentially present challenges (Morris, 2014).
In order to avoid any boundary or conflict of interest concerns, the researcher was clear with participants from the start of the study around the study goals, questions that will be asked, and the timeline of the study. Additionally, the organization received funding from different government, state, and county entities, along with funding from grants and different programs. The researcher clearly articulated the aims of the study throughout, and addressed any concerns or questions that the agency had about the study. In addition, the researcher maintained confidentiality of the participant’s and was professional throughout, to ensure that the organization continued to have a good relationships with the public, which could impact possible funding sources or future grants.

The Role of Technology

Overall, technology did not play a large role in this study. The researcher utilized Cal State San Bernardino’s online library to conduct the literature review. During the interviews, the researcher used a voice-recorder (Olympus VP-10 Digital Recorder). Additionally, the researcher used email, phone calls, and voicemail for scheduling interviews with participants and for maintaining contact with gatekeepers at the site. This study utilized telephone interviews instead of in-person interviews and observation, due to the COVID-19 pandemic. The researcher transcribed and analyzed the data by hand, no software was utilized.
Summary

This chapter reviewed the locations that were utilized for the study, which were affordable housing sites that house chronically homeless seniors, age 62 and older. The researcher also discussed engagement strategies, such as reaching out to the resident services department at a non-profit organization in the Bay Area. Diversity, ethical, and political concerns were brought up, along with ways the researcher addressed these concerns. Lastly, technology utilized, such as a voice-recording device and email communication, was discussed.
CHAPTER THREE:

IMPLEMENTATION

Introduction

This section discusses participant requirements, selection criteria, and how recruitment took place. Next, the process of data collection is reviewed, along with how each phase of the research study went. The methods for analysis of the data are discussed and each step of the bottom-up approach is described. Lastly, the researcher reviews the limited technology was that was utilized.

Study Participants

As discussed, the participants of this study were seniors, age 62 and older. All individuals were formerly homeless and met HUD’s criteria for chronically homeless (had at least one disabling condition and had been homeless for at least a year or had at least four episodes of homelessness in the past year). As previously noted, all participants were recruited from affordable housing complexes and were low-income. The exclusion criteria included individuals with Dementia related diagnosis and anyone who did not meet age requirements or HUD’s chronically homeless status. A total of six individuals participated in this study. As stated, outreach was conducted at multiple different housing sites and individuals who participated in the study resided in five different senior affordable housing complexes. Furthermore, study participants
lived in three different counties in the Bay Area, including: Alameda County, Contra Costa County, and Napa County. The Bay Area is an ethnically and racially diverse place and participants reflected this diversity.

Selection of Participants

As previously noted, participants were gathered from a nonprofit housing organization and were current residents who moved into the permanent housing site within the last three years. The researcher emailed outreach flyers to the service provider at each housing site with information about the study and the criteria of the study. Additionally, the researcher worked with the housing provider and gatekeepers for referrals to individuals that met the study requirements. Interested participants contacted the researcher by phone or email. The researcher reached out to potential participants by phone to confirm they met the study’s eligibility criteria. If they were eligible to participate, the researcher discussed informed consent and scheduled a date and time with each participant to conduct the interview.

All participants were at least 62 years old and met HUD’s definition of chronically homeless. Overall, this study used purposeful sampling. A purposeful sample is a non-random sample, where participants are specifically selected because they offer greater insight into the issue being studied (Morris, 2013). More specifically, this study used maximum variation sampling. This type of sampling “identifies the diversity of experiences with a social phenomenon and
gives in depth descriptions of unique cases as well as any important shared patterns that are common to diverse cases” (Morris, 2013, pg. 124).

Homelessness and adapting to permanent housing are complex social issues and being able to generalize and more accurately understand it requires addressing the complex intersectionality of individuals involved. This study included a diverse group of seniors from various ethnic, religious, and personal backgrounds and who are from different geographical areas. Due to the COVID-19 pandemic, it was not possible to conduct outreach in-person and finding participants who were interested in this study became difficult. Convenience sampling was also utilized. Convenience sampling involves finding participants that are easily available to participate and is a less desirable form of sampling (Morris, 2013). This was only used after maximum variation sampling had been unsuccessfully implemented.

**Data Gathering**

This study aimed to understand the impact and discover information and knowledge around formerly homeless individual’s experiences adapting to life in permanent housing. The researcher asked participants about their experience adapting to living in permanent housing, following lease rules, their mental and physical health, and aspects of social integration and community (see Appendix A). For data collection, this study used a combination of different methods,
including one-on-one interviews, discussion with gatekeepers, and reviewing current literature on the topic.

This study conducted six individual interviews. Due to the COVID-19 pandemic, all interviews were conducted over the phone. Each interview was approximately one hour long. Interviews had a structured set of questions that the interviewer asked (Appendix A), but the researcher was flexible and also asked follow-up questions around topics brought up during each interview. Additionally, a small number of interview questions were modified and – during a few interviews – the researcher asked additional questions, as the study progressed and new information was gathered. During the interviews, the researcher started with engaging the participant, then developed the focus of the participant, and worked to maintain that focus throughout the interview. Lastly, the researcher made sure to address any questions the participant had at the end of the interview and thank them for participating, to allow for a smooth termination process. The researcher used descriptive questions, structured questions, and contrast questions. Descriptive questions included questions such as, “What has your experience been following lease rules?” or “What type of challenges come up for you in a typical day?” Structured questions helped expand the researchers understanding of senior’s experiences adapting to permanent housing. For example, “Since moving into permanent housing, have you faced challenges following house rules?” Lastly, contrast questions were utilized. For example, “What has been helpful with adapting to living in this
apartment complex?” and “What has been difficult with adapting to living in this apartment complex?” In addition, the researcher included essential questions, extra questions, throw away questions, and probing questions.

Phases of Data Gathering

Data collection for this study involved reviewing literature on the subject, conducting six individual interviews, and talking with the research sites. The literature review was done first, and individual interviews were conducted over a period of four months. As information was gathered during the interview, the literature review was updated and interview questions were adjusted slightly to reflect new information learned or new areas of interest that came up during interviews. After the first interview was completed, the researcher reflected on any new information gathered and key points. The researcher engaged in this process after each interview. The researcher did not make any major changes to the research questions throughout the study.

Data Recording

All individual interviews were conducted via phone and voice-recorded. Additionally, detailed notes were taken during and after talking with gatekeepers at the organization. After completing each interview, recordings were transcribed to start identifying key themes, note any information that was missing, or create additional questions to ask in future interviews. The researcher kept a journal
throughout the research process to gather material for the literature review and to take notes during the interview and data gathering phases as a form of self-reflection.

Data Analysis

For this study, a bottom-up approach that utilized microanalysis, open coding, and axial coding was utilized. To start, the researcher used microanalysis to examine transcripts from interviews with formerly homeless seniors. First, impactful or meaningful paragraphs were selected from interviewees that pertain to challenges seniors had experienced while transitioning from homelessness to housing. These were things that stood out during the interview, or things that seemed to be particularly impactful, recurrent, or relevant for the senior that was interviewed. The information was then broken into short statements and loaded words to further analyze. Open coding revealed many themes among formerly homeless individuals and their past, as well as various challenges that coincided with reentering housing.

Next, the researcher used axial coding to link emergent categories and make statements about the connection between categories and their dimensions. This was used to integrate and refine categories and their dimensions in order to develop a theory. For example, when themes emerged among two or more categories, the researcher started to develop an idea or hypothesis to better understand their connection and adjust their interpretation or collection strategy.
For instance, this could be used for the category of social isolation or fear of being around others. Being able to investigate the potential connection between these ideas can lead to confirming or disconfirming their relationship, and allowed the investigator to adjust future interview questions.

Overall, the researcher refined theories by identifying the properties of core categories and filling in missing dimensions, flushing out poorly developed categories and eliminating irrelevant ones, validating emerging theories by comparing them with raw data, providing explanations when data does not fit theory, and building in variations to understand concepts broadly and in a more generalizable fashion. It is not only important to develop concepts, categories and linking statements, but also describe the process that occurred along the way. To better be able to identify the process, the researcher asked questions like, “what is going on here”, or “what conditions combine to create the context”, and “what actions/interactions aligned or misaligned” (Morris, 2013).

Summary

This chapter discusses the inclusion criteria for each participant: that they are chronically homeless, 62 and older, and moved into permanent housing in the last three years. Next, the data collection methods and phases, recording techniques, and data analysis method were discussed.
CHAPTER FOUR:
EVALUATION

Introduction
This chapter reviews the research findings. It starts off with an overview of the individuals that participated. Next, the findings are analyzed utilizing open coding. Furthermore, the researcher highlight’s themes that were developed through axial coding. This is followed by a discussion of the data interpretations. Lastly, the chapter ends with a discussion of how the study findings can impact social work practice on the micro and macro level.

Data Analysis

Participant Information
There was a total of six participants in this study. As noted, all participants were 62 and older, with individuals ranging from 64 years old to 77 years old. The average age of the participants was 68 years old. Additionally, approximately 67% of the participants self-identified as female (4 individuals), 1 individual as non-binary (approximately 16.5%), and one participant as male (approximately 16.5%). In total, 5 participants (approximately 83%) were not of Hispanic, Latino or Spanish Origin, while 1 participant (approximately 16.5%) was of Hispanic, Latino or Spanish Origin. Furthermore, 1 participant (approximately 16.5%) identified as Black or African American, 1 participant (approximately 16.5%)
identified as American Indian or Alaska Native, 1 participant as Asian (approximately 16.5%), and three as White (50%).

Table 1 Ages of the Study Participants

<table>
<thead>
<tr>
<th>Participant</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant 1</td>
<td>66 years old</td>
</tr>
<tr>
<td>Participant 2</td>
<td>71 years old</td>
</tr>
<tr>
<td>Participant 3</td>
<td>64 years old</td>
</tr>
<tr>
<td>Participant 4</td>
<td>65 years old</td>
</tr>
<tr>
<td>Participant 5</td>
<td>77 years old</td>
</tr>
<tr>
<td>Participant 6</td>
<td>67 years old</td>
</tr>
</tbody>
</table>

Table 2 Gender of Study Participants

- Male (1 Participant, 16.5%)
- Female (4 participants, 67%)
- Non Binary (1 participant, 16.5%)
In addition, the researcher asked participants to share the city they currently live in, the length of time they experienced homelessness, and how long they had been living at their current residency, in permanent housing. Two participants currently live in Oakland CA, two in Pittsburg CA, one in Berkeley CA, and one in American Canyon CA. In total, participants resided in 5 different affordable housing complexes in the greater Bay Area. Furthermore, individuals had experienced homelessness ranging from 1.5 years to approximately 15 years. On average, individuals had experienced homelessness for approximately 7.5 years before they moved into permanent housing. Participants’ living situations while they were experiencing homelessness ranged from: living on the street, living with a friend on their couch in an unstable environment, living in a homeless encampment, living in their car, and staying at a temporary shelter.
Lastly, individuals reported living at their current residency in permanent housing ranging from 10 months to 2.5 years, with the average being 1.4 years.

Table 4 Length of Time Experiencing Homelessness

<table>
<thead>
<tr>
<th>Participant</th>
<th>Length of Homelessness</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10 years</td>
</tr>
<tr>
<td>2</td>
<td>15 years</td>
</tr>
<tr>
<td>3</td>
<td>3 years</td>
</tr>
<tr>
<td>4</td>
<td>10 years</td>
</tr>
<tr>
<td>5</td>
<td>5 years</td>
</tr>
<tr>
<td>6</td>
<td>1.5 years</td>
</tr>
</tbody>
</table>

Table 5 Current City of Residency Table 6 Length of Time in Permanent Housing

<table>
<thead>
<tr>
<th>City</th>
<th>Participant 1</th>
<th>Participant 2</th>
<th>Participant 3</th>
<th>Participant 4</th>
<th>Participant 5</th>
<th>Participant 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oakland</td>
<td>1</td>
<td>15</td>
<td>3</td>
<td>10</td>
<td>5</td>
<td>1.5</td>
</tr>
<tr>
<td>Berkeley</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pittsburg</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>American Canyon</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Participant</th>
<th>Length of Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 year</td>
</tr>
<tr>
<td>2</td>
<td>10 months</td>
</tr>
<tr>
<td>3</td>
<td>3 years</td>
</tr>
<tr>
<td>4</td>
<td>11 months</td>
</tr>
<tr>
<td>5</td>
<td>2 years</td>
</tr>
<tr>
<td>6</td>
<td>1.5 months</td>
</tr>
</tbody>
</table>
Open Coding

The first stage of data collection involved reading through the transcribed interviews multiple times, with the goal of better understanding the material and overall experience individuals had transitioning from homelessness into permanent housing. Next, the researcher utilized open coding to identify emerging themes, categories, and concepts. Through this process, the following themes were identified: challenges while homeless, stigma, barriers to housing, and protective factors. Each are presented below.

Challenges while Homeless. Although none of the research questions specifically asked participants to describe their lives and past experiences with homelessness, a major theme throughout the interviews was individual experiences, struggles, and resiliency during this time. Participants recalled that they were victimized and that they feared for their own physical safety, had their possessions taken, and constantly had to be “alert”. Participant #4 described this by stating:

…you have to be on alert. You don’t get enough sleep. You have to be on alert because you feel like somebody may rob you, somebody may hurt you, and somebody may come by and you never know…or maybe a crazy person will may want to come by, take a knife and hurt you.

Further, participant #2 recalled “I was chased in my car a number of times. I had men banging on my car and I would have to move in the middle of the night”. Participant #3 stated, “the biggest problem with homelessness is not being able
to guard your things”. This participant further recalled “…even my insulin meter, they got ahold of that one day while I was asleep. I woke up and the backpack was open and it was gone”.

Participants also described how their past experiences affected them while moving into housing. All participants expressed appreciation for their new home, while some also described feeling worried they could lose it. For example, participant #3 positively expressed, “I don’t have to worry about who’s seeing what I have when I come home every day. I know it will be safe when I lock the door on my way out”. Further, participant #4 recalled, “I’m in the home now, I don’t have to worry about anybody trying to rob me or hurt me…and, then, you know, being indoors and having a warm meal”. On the other side, some participants also expressed anxiety and feeling like they had to be “very protective” and careful, so as not to lose their housing. For example, participant #1 recalled:

Well, when I first moved in I was very, very quiet because I was like, you know, I was afraid of losing what I had…and so I guess, yeah, when I got this apartment, I just felt like I needed to be very quiet and not make any noise because I didn’t want to upset anybody, you know, I just wanted to be sort of invisible.

Further, another participant recalled, “the property manager here, even though I particularly don’t care for [them], you know, I respect [them] ‘cause I don’t want problems from [them]”. Additionally, one participant noted, “I rode a roller coaster
for seven years...and every time something got really good, I'd really get worried. Because I knew that the roller coaster would go down the other side. And when things started going good here at first, it was really hard”. Overall, participants reflected that, “all the trauma that people go through” while being unhoused, impacts their mental and physical health, along with their sense of safety, even after they move into permanent housing.

Stigma. During the interviews, participants also highlighted the stigma that exists around homelessness. When discussing stigma, individuals in this study expressed that people made assumptions about them that were discriminatory and untrue about the reasons they were unhoused or who they were as a person. To demonstrate this, participant #4 recalled,

The cops, SFPD, I can tell you one thing, don’t like homeless people....’cause they make a big salary and they think that when you’re homeless that you’re just trash. You know, like you should, you know, take care of yourself. They don’t understand why you don’t take care of yourself...but yet again, they’re not helping.

Another participant stated that they felt judged or shamed by individuals in their community, “a lot of people have so many prejudices. And, you know, they assume a lot about you…must be on drugs or whatever….and with me, I had a total back injury”. Participant #2 described similar stigma that existed “and then, you know, all the insults you get and assumptions people make. And I, I would intentionally tell people who did that, that I have a Master’s degree and I’m
homeless”. A few participants also described not feeling comfortable telling providers that they were experiencing homelessness. One participant noted that her doctor put in her file that she was homeless at the time, stating, “and, that’s frustrating because of number of doctors who are more elitist and don’t understand homelessness make judgments”. Multiple participants expressed that the stigma and assumptions around homelessness and their experiences made it difficult for them to open up and talk about being unhoused. One participant demonstrated this by saying “because some of this stuff I was too, I guess I was embarrassed and ashamed to bring up in the support group that had known me before I was unhoused”.

**Barriers to Housing.** Another key theme that emerged were the barriers that exist for individuals finding and successfully adapting to permanent housing. For this study, barriers can be defined as things that hindered one’s ability to move into and adapt to permanent housing. Participants highlighted housing costs, long wait-lists, limited support, and challenges with inconsistent staff and paperwork as the biggest barriers. Related to housing costs, one participant expressed, “I haven’t been able to afford my own place, you know. It’s just so expensive in California”. Participant #3 further stated, “I’m on social security, which I started early, so I go penalized for that. Now I don’t get the full amount. But my current rent. I’m paying $124 a month. You can’t get a decent storage for that price”. All of the participants expressed the need for more affordable housing
and that without subsidized housing, moving into housing in the Bay Area likely would not have been possible.

Despite the positive statements regarding having received subsidized housing, study participants also described the many challenges surrounding the process. For example, participant #1 recalled, “I felt like my paperwork was getting lost a lot. And I was really, really afraid and stressed out that I wouldn’t get the apartment”. Participant #3 also remembered that she received a call from the property manager “oh, I lost your paperwork…so [they] made us come, ‘cause we were staying in San Francisco. Then [they] made us come back to do the paperwork again”.

On top of challenges with the paperwork, participants highlighted lack of communication and timely follow-up. Statements such as “I didn’t hear anything so I thought it wasn’t gonna happen” and “[property management] didn’t keep me informed. I had to, I always had to reach out, [they] never reached out to me”. Further, one participant stated, “I got put on the list. I filled out the paperwork, had an intake, and was on the list. Then, I never heard from them. So then I went to check. And then they said, oh, the city of Berkeley has changed the program. So you have to start over”. Participant #1 further stated, “It would have been nice to have received communication, had more clarification in the process…not knowing…that was the hardest”. Lastly, a few participants expressed that the process was challenging to navigate, especially as an older adult. To demonstrate, one participant recalled,
The paperwork process and the calls back and forth and everything was completely overwhelming…and getting all the paperwork for HUD ‘cause I have a HUD unit…and then there’s all these, you know requirements, three or six months of checking account, documentation…I’m tech savvy and I get that a lot of people are not. If they’re low income or older and don’t have access to computers.

In addition, related to barriers, many of the study participants recalled having limited support through the process. Statements such as “I felt like it was impossible for anybody else to really help me because it was something I had to do for myself”. A few participants also described having strained relationships with family or having lost connection with some of their family members. Further, one participant recalled that since his wife had passed away “the loneliness kills me sometimes” and “the depression is just from being alone”.

**Protective Factors.** During the open coding process, the researcher also identified protective factors as a key concept from the interviews. For the purpose of this study, the term protective factors included things that were helpful during the process of applying, moving, and adjusting to permanent housing. Overall, participants highlighted having supportive and helpful people throughout the process, concrete resources, and the quality of the housing and neighborhood as key factors. In relation to having supportive assistance, multiple participants recalled specific people that helped encourage them to apply for housing or navigate the complicated and bureaucratic application process. For example,
participant #4 recalled a specific police officer that provided emotional support, guidance, and assistance getting into housing, stating, “we got in thanks to that cop lady. She found us housing and pulled some strings and got us in”. Multiple other participants reported that specific individuals took the time to listen to their experiences and help them through the process. Participant #1 recalled, “And there were some really incredible people over there who were very, very helpful. One of which was [social services program director]…[they] helped assign us different people to help the process be more harmonious”.

Once housed, individuals also highlighted the importance of having concrete resources (such as furniture) and supportive staff to navigate the move-in process and settle into their new home. All six participants recalled the challenge of not having furniture and that receiving this tangible type of support was crucial. Participant #5 recalled “they provided me money for my furniture, otherwise I would still be living on the floor” and participant #6 stated “[my case manager] got me furniture. She got me pots and pans and sheets, the whole get-up. I basically only had blankets and stuff”. Regarding furniture, one participant noted that receiving it prior to move-in would have been more beneficial. Participant #2 recalled,

I think the furniture thing would’ve been more welcoming if that had been arranged before I moved in, somehow during the process…having lupus and some arthritis. Laying on the linoleum…or on indoor carpet was very
hard on my body. And I had to do that for two or three weeks before I had any furniture.

Concerning supportive staff, most participants discussed having a case manager or building staff person that were helpful in the process of settling into their home. Participant #3 recalled, “It was very helpful having the service coordinator at the building”, and another stated “I have a VA worker here…she had set up a lot of stuff like donations before we got here”. Additionally, multiple participants highlighted responsive property management and maintenance staff. On the other side, a few study participants noted that staff was not always available and expressed concerns around staff’s training or response to situations, consequently only contacting onsite staff when necessary.

During interviews, participants also highlighted the quality of their housing unit and surrounding community. When describing their apartment complex, one participant stated, “We started out as tenants, then we were neighbors, then we were friends, and now the whole place is family, it’s 70 units”. Further, participant #1 stated, “I love the community. I really do…It is totally comfortable and I’m so grateful. And it’s perfect. And the outside patio area and all the trees and everything, the garden area”. Participants also highlighted the community around their building and the importance of safety, transportation, and accessibility.

Axial Coding

After initially reviewing and analyzing the data into concepts, the researcher completed axial coding. During the axial coding process, the
researcher found connections between the four categories discussed in the section above. Notably, the two overarching themes stood out from the research: the participants' resiliency and the need for consistent and caring support.

Resiliency emerged throughout the interviews and related closely to the following themes identified: challenges while homeless, stigma, and barriers to housing. The research also highlighted how essential consistent and caring support was for individuals who had experienced homelessness. This theme related to all four categories identified in the section above.

As noted, participants recalled the victimization that occurred while they were experiencing homelessness. Participants described abuse, threats, and the constant need to be vigilant and alert to protect themselves. Further, participants highlighted the stigma that exists around homelessness, which hindered participants' trust in service providers, comfortability seeking help, and adjustment in their new home. Participants also described challenges navigating the complex system of applying for subsidized housing. This involved long waitlists and difficult application processes, often with limited follow-up, communication, or support from staff. Through these themes, participants demonstrated resiliency and strength to navigate their everyday lives and continue to grow and heal. One study participant recalled having a traumatic childhood and chronic instability throughout her adult life. This participant also reflected the personal work she did to process her experiences, recalling:
You never finished working on things. But, I feel like I did the work I needed to in order to move forward as a fully-fledged grown, healthy adult. I really saw how that upbringing influenced my choices as an adult. And what I thought I deserved.

This highlights the resiliency and growth that participants demonstrated, despite their experiences and systemic obstacles, in order to transition into housing.

Further, the need for consistent and caring support was identified as an important theme. Participants described the complex process of applying for and moving into subsidized housing. All six participants described an individual or organization who provided support in this process. Participants also recalled some staff who did not follow through or were unattuned to their concerns or needs. Given participants’ trauma history, the challenges transitioning into housing, and the lack of services available, the need for staff that listen, follow through, and provide empathetic and respectful support was essential. One participant recalled the challenges stating “it would have been helpful to have an advocate by my side” throughout the process.

Data Interpretation

The goal of this research study was to provide an understanding of the unique experiences of seniors and gain insight into formerly homeless individuals’ experiences adapting to life in permanent housing. Overall, this study found four key categories, which included challenges while homeless, stigma,
barriers to housing, and protective factors. The research further identified resiliency and the importance of consistent and supportive staff as overarching themes to assist individuals in their transition from homelessness into permanent housing. These concepts were identified based on data analysis of seniors who had recently experienced homelessness and were currently living in permanent housing.

The first category identified, challenges while homeless, reflected individuals’ experiences before moving into housing. Notably, participants described the victimization that occurred while they were unhoused and the impact that it had on their overall wellness and comfortability seeking support. Additionally, participants recalled that their experiences continued to impact them after they moved into housing. This aligns with previous data around homelessness and the impacts that it can have on one’s self-esteem, health, and opportunities.

The researcher also identified stigma as a key theme. Individuals expressed the stigma that exists around homelessness and the impact that it had on their health and ability to transition into housing. A few individuals also noted feeling isolated at their new apartment complex and not feeling comfortable socializing with neighbors. This aligns with previous research on the topic. One article by Mejia-Lancheros et al (2021) found that stigma associated with homelessness and mental health can impact individuals’ overall wellness, recovery and community functioning. Further, this study found that stigma and
discrimination were connected with housing stability for individuals who had experienced homelessness and had a mental health-related diagnosis (Mejia-Lancheros, 2021).

Another theme in the research was barriers that impacted individual’s ability to adapt to living in permanent housing. Previous research showed similar findings. As discussed in the literature review, Cusack et al (2019) found that Veterans moving into permanent housing after experiencing homelessness struggled with inconsistent or limited case management services, which made their transition into housing more difficult. This was also documented as a barrier in the current study. It is important to note that the current study participants did not express the same challenges with adapting to program rules. At the time of the study, none of the participants had received a lease violation from property management. Due to the limited sample size of this study, it would be important to examine this in future research. A few participants did express challenges with paying rent or bills when they first moved into housing, which aligns with previous research by Cusack et al (2019).

Lastly, this study examined protective factors that helped seniors transitioning from homelessness into housing. This study found that having a support network or person to assist with the process and provide encouragement was crucial. Previous research by Henwood et al (2015) also noted social support as a protective factor and more specifically noted that help from individual’s family of origin was particularly beneficial. Individuals in this study
also noted the importance of concrete resources, such as furniture, as many individuals who have experienced homelessness have limited supplies or furniture when they move-in. Overall, this study provided additional insight into seniors’ experiences and resilience and highlighted the need for additional resources and support to aid individuals transitioning from homelessness into housing. As limited information is available on this topic, it would be beneficial for additional research to be done in the future to further examine the themes that were found in this study.

Implication of Findings for Micro Practice

The research findings highlight the importance of empathetic, consistent, and trauma-informed case management, housing navigation, and support for seniors who have experienced homelessness and are adapting to living in permanent housing. As individuals have experienced trauma, stigma, and discrimination when they were unhoused, it is critical that staff are trained and understanding of this and provide consistent support. Case managers need to take the time to listen to each individual’s needs and experiences and include them in the process. Additionally, it is important that case managers work to establish trust by taking time to develop rapport, actively listening to each individual’s needs, and providing clear and consistent follow-up.

This study emphasized the importance of supporting individuals during the application process and also while they move-into the building. As this process
can be overwhelming, participants expressed the need for additional support during this time. When possible, it would be beneficial for case managers to stay in contact with their clients throughout this process. Furthermore, participants noted the need for concrete resources when they move-in. This research found that it would be better if someone could assist them with applying for furniture before they sign the lease. This would ensure that the senior moving in would have a bed and needed supplies on their first night in their new home.

**Implications of Findings for Macro Practice**

From a macro perspective, this research highlights the need for additional resources and funding to support affordable housing. Participants discussed challenges with finding permanent housing in the Bay Area and noted the increasing housing costs and long wait-lists. Furthermore, the research points to the need for additional training and education for staff related to trauma-informed care and other evidence-based approaches and practices for individuals who have experienced homelessness. Participants noted challenges related to communication and follow-up. In order to address this, it is important that additional resources are provided. Providers need to be given more time to follow-up with each client, which would require smaller caseloads. On the macro level, this could involve advocacy for additional resources to hire more staff and provide further training. Lastly, social workers should help combat the stigma that exists around homelessness and work towards increased understanding and
sensitively. Along with working to change public opinion, it is important that social workers continue to advocate for increased funding, resources, and policy changes to better support seniors who have experienced homelessness.

Summary

This chapter covered the evaluation process of research. This qualitative study involved analyzing the data utilizing open and axial coding. Overall, this study found four key categories from the interviews, including: experiences while homeless, stigma, barriers to housing, and protective factors. These key categories were further examined and resiliency and consistent and supportive staff were also identified as important factors that aid individuals in adapting to permanent housing. This chapter concluded by discussing the research findings and the potential impact they could have on micro and macro social work practice.
CHAPTER FIVE:
TERMINATION AND FOLLOW UP

Introduction

Within research and social work practice, it is important to be mindful of termination and discuss and plan for it early to ensure a smooth process. This chapter discusses termination, by reviewing how results will be communicated to participants and gatekeepers, and how the research findings will be distributed. Furthermore, the researcher noted that they will not have an ongoing relationship with study participants. Lastly, this section highlights the steps taken to safeguard a smooth termination process for participants and the study site.

Termination of the Study

Throughout the data collection phase, the researcher informed participants of the end date of the study and that the researcher's involvement with the site is time-limited. For individuals that participated in the interviews, detailed information around the timeline and termination was discussed. At the end of each interview, the researcher summarized what was discussed in the interview, asked for feedback, and provided a space for the participant to bring up any concerns. The research asked fewer personal or challenging questions toward the end of the interview and added in some throw-away questions to make the termination process slightly easier. Additionally, the researcher
reviewed how the research will be used and provided the participant a contact phone number and email to ask any follow-up questions. Further, since the study was conducted by phone, the researcher mailed the debriefing statement and a twenty-five dollar gift card to each participant after their interview was complete. Lastly, the site location directors and staff knew the duration and goals of the study and the researcher discussed a termination and follow-up plan with them.

Communication of Findings and Dissemination Plan

A full report, including the research study, findings, and literature review was submitted as a final project to the California State University, San Bernardino. When compiling this information, the researcher ensured that they fully described the chosen paradigm, the reasons it was chosen, each stage of their research, and the overall findings and implications of the study (Morris, 2013). A separate report that provides a brief overview of the methods and key findings will be provided to the organization, along with any participants that are interested in reading the results. Additionally, a final research poster was created to display the findings. At the end of each interview, the researcher informed participants how they could gain access to the research findings and this information was included again in the debriefing statement that was mailed to each participant.
Ongoing Relationship with Study Participants

Although the researcher is currently employed with the gatekeeping organization, there has not been any ongoing relationship with study participants. The researcher provided participants a contact email if questions came up after the interview and information on accessing the results. The interviewer does not anticipate having any contact with research participants directly, due to the size of the organization and the small number of individuals who participated in the study.

Summary

This chapter highlighted the final stage of research, which involves termination and communicating the results. The researcher was mindful of termination from the beginning and expressed appreciation to each participant, validated their strengths, and clearly explained the goals of the study and each step. Each participant and the gatekeeping organization was provided information on how to access the results. The primary method of communicating the results was a full report that was submitted to California State University, San Bernardino.
APPENDIX A:

INTERVIEW QUESTIONS
Interview Questions

Basic Demographic Information:

Gender Identity
- □ Female
- □ Male
- □ Genderqueer/non-binary
- □ Transgender MtF
- □ Transgender FtM
- □ Decline to say
- □ Other _______________________

Are you of Hispanic, Latino, or of Spanish Origin?
- □ Yes
- □ No
- □ Decline to say

Which best describes your racial identity?
- □ American Indian or Alaska Native
- □ Asian
- □ Black or African American
- □ Native Hawaiian or other Pacific Islander
- □ White
- □ Decline to say
- □ Other _______________________

What city do you currently live in? __________________________

Length of prior homelessness _____________________________

Length of time at current residence: _________________________

Individual Interview Questions:

1. What has been helpful with adapting to living in this apartment complex?
   
   1a. What has been difficult with adapting to living in this apartment complex?

2. What type of challenges come up for you in a typical day?

3. What is it like to live in this apartment complex?
4. How has it been paying rent or bills since moving into this apartment?

5. Since moving into permanent housing, have you faced challenges following house rules?
   5a. Have you ever received a warning notice from your property manager or a lease violation?

6. How would you describe your social support?
   6a. Do you talk with friends, family or neighbors on a regular basis?
   6b. Do you feel like you have someone you can confide in?

7. Tell me about your experience with alcohol or drug-use?
   7a. Have you ever received or are you currently receiving treatment for substance abuse?
   7b. Has it made it easier or more challenging to maintain housing?

8. Have you ever experienced mental health issues?
   8a. Have you ever received any mental health diagnosis that you are aware of?
   8b. Have you ever received or are you currently receiving treatment for your mental health?
   8c. Has it made it easier or more challenging to maintain housing?

9. Do you have any chronic medical conditions?
   9a. Has this ever impacted your ability to maintain housing?

10. How would you describe the quality of your housing or apartment unit?
    10a. How would you describe the quality of your housing staff?

11. Do you feel safe in your community?

12. Tell me about the process of moving into this apartment?

13. Is there anything additional you would like to share or something I missed?
Created by Elizabeth Collins
APPENDIX B:

RESEARCH FLYER
PARTICIPANTS WANTED for a research project

Participate for multiple chances to win $25 Safeway gift cards!

This study is examining formerly homeless seniors’ and their experiences adapting to life in permanent housing. After conducting a brief phone screening, eligible participants will be asked to participate in an interview about your experiences. All information collected will be kept anonymous. This research will provide insight which can be used to improve services and support for individuals who have experienced homelessness and are moving into permanent housing.

Everyone who participates will have a chance to enter in a raffle to win Safeway gift cards!

You may qualify if you are:

- At least 62 years old
- Have moved into this apartment complex within the last three years
- And have experienced homelessness prior to moving into the building

This study is part of a research project for Elizabeth Collins, a social work student at the California State University, San Bernardino. The research supervisor is Dr. Gretchen Heidemann. If you have any questions or concerns, please contact her at Gretchen.Heidemann@csusb.edu

This study has been approved by the California State University, San Bernardino Institutional Review Board.
APPENDIX C:

OUTREACH LETTER
Hello (insert staff members name or position title),

My name is Ellie Collins and I am a graduate student at the University of California San Bernardino, working towards my Masters in Social Work. I am conducting interviews as part of a research study to increase our understanding of formerly homeless seniors’, age 62 and older, and their experience adapting to life in permanent housing. Research has shown that the process of acclimating to living in permanent housing can be challenging, and this study will investigate potential protective factors and barriers during this process. The studied has been approved by your organization and the California State University, San Bernardino Institutional Review Board.

In order to qualify for this study, participant’s need to be at least 62 years old, have experienced chronic homelessness, and have moved in permanent housing in the last three years. Please see attached flyer with information. I am asking for your help with recruitment. Please refer any eligible participants at your site and provide them with the attached flyer.

If you have any questions, thoughts, or concerns please feel free to contact me at 006706473@coyote.csusb.edu or my research supervisor, Dr. Gretchen Heidemann at Gretchen.Heidemann@csusb.edu.

I sincerely thank you for your time!

Ellie Collins
APPENDIX D:

INFORMED CONSENT
INFORMED CONSENT

The study in which you are asked to participate is designed to examine formerly homeless seniors’, age 62 and older, and their experiences adapting to life in permanent housing. The study is being conducted by Ellie Collins, a graduate student, under the supervision of Dr. Gretchen Heidemann, a professor in the School of Social Work at California State University, San Bernardino (CSUSB). The study has been approved by the Institutional Review Board at CSUSB.

PURPOSE: The purpose of the study is to examine formerly homeless seniors’ experiences adapting to life in permanent housing.

DESCRIPTION: Participation in this study will involve completing an interview, which will be approximately forty-five minutes long. Participants will be asked some basic demographic questions, and then a set of questions relating to their experience adapting to life in permanent housing and their health and social support.

PARTICIPATION: My participation in this study is voluntary and has been gained without coercion. My refusal to participate would involve no penalty or loss of benefits and I may discontinue participation at any time without penalty or loss of benefits to which I am otherwise entitled.

CONFIDENTIALITY: My confidentiality will be protected to the full extent of the law. No names or identifying information will be used. All data including recordings and written information about this project will be kept in a double locked, secure location and will be destroyed when the research project is complete. The researcher will only be required to break confidentiality if the following takes place: if the participant communicates to the researcher that they are a serious danger to themselves or others, or report any form of elder, child or dependent adult abuse.

DURATION: The initial outreach and scheduling conversation will be no more than 10 minutes. The individual interview will be between 35 to 50 minutes long.

RISKS: My participation will involve minimal risk to me beyond the possibility of some mild anxiety in considering and responding to the interview questions.

BENEFITS: There will not be any direct benefits for participating in this study. However, participants might benefit indirectly from the experience through reflecting on their experiences during the interview and contributing to a better understanding of the topic.
CONTACT: If you have any questions about this study, please feel free to contact Ellie Collins by email at 006706473@coyote.csusb.edu or Dr. Gretchen Heidemann by email at Gretchen.Heidemann@csusb.edu

RESULTS: Results of the study can be obtained from the Pfau Library ScholarWorks database (http://scholarworks.lib.csusb.edu/) at California State University, San Bernardino after July 2021.

I agree to have my interview be audio recorded: _____ YES _____ NO

I understand that I must be 18 years of age or older to participate in this study, have read and understand the consent document and agree to participate in your study.

SIGNATURE: ________________________________
DATE:________________________
APPENDIX E:  
DEBRIEFING STATEMENT
DEBRIEFING STATEMENT

The study you have just completed was designed to investigate formerly homeless seniors’ experiences adapting to life in permanent housing. During the interview, you most likely discussed your experiences adapting to life in permanent housing, challenges faced, and information about your health, social support, and community. This study aims to inform health providers, housing organizations, and anyone working with formerly homeless populations of the process and overall experience individuals have adjusting to life in permanent housing.

Thank you for your participation and for taking the time to contribute to this research project. If you have any questions about this study, please feel free to contact Dr. Gretchen Heidemann at Gretchen.Heidemann@csusb.edu. If you would like to obtain a copy of the results of this study, please contact Pfau Library at California State University, San Bernardino at the end of July 2021.
APPENDIX F:

IRB APPROVAL LETTER
June 1, 2020

CSUSB INSTITUTIONAL REVIEW BOARD
Administrative/Exempt Review Determination
Status: Determined Exempt
IRB-FY2020-271

Elizabeth Collins Gretchen Heidemann
CSBS - Social Work, Users loaded with unmatched Organization affiliation.
California State University, San Bernardino
5500 University Parkway
San Bernardino, California 92407

Dear Elizabeth Collins Gretchen Heidemann

Your application to use human subjects, titled “Older Adults Experiences Adapting to Permanent Housing” has been reviewed and approved by the Chair of the Institutional Review Board (IRB) of CSU, San Bernardino has determined your application meets the federal requirements for exempt status under 45 CFR 46.104. The CSUSB IRB has not evaluated your proposal for scientific merit, except to weigh the risk and benefits of the study to ensure the protection of human participants. The exempt determination does not replace any departmental or additional approvals which may be required.

You are required to notify the IRB of the following as mandated by the Office of Human Research Protections (OHRP) federal regulations 45 CFR 46 and CSUSB IRB policy. The forms (modification, renewal, unanticipated/adverse event, study closure) are located in the Cayuse IRB System with instructions provided on the IRB Applications, Forms, and Submission webpage. Failure to notify the IRB of the following requirements may result in disciplinary action.

- Ensure your CITI Human Subjects Training is kept up-to-date and current throughout the study.
- Submit a protocol modification (change) if any changes (no matter how minor) are proposed in your study for review and approval by the IRB before being implemented in your study.
- Notify the IRB within 5 days of any unanticipated or adverse events are experienced by subjects during your research.
- Submit a study closure through the Cayuse IRB submission system once your study has ended.

If you have any questions regarding the IRB decision, please contact Michael Gillespie, the Research Compliance Officer. Mr. Michael Gillespie can be reached by phone at (909) 537-7588, by fax at (909) 537-7028, or by email at mgillesp@csusb.edu. Please include your application approval number IRB-FY2020-271 in all
correspondence. Any complaints you receive from participants and/or others related to your research may be directed to Mr. Gillespie.

Best of luck with your research.

Sincerely,

Donna Garcia

Donna Garcia, Ph.D., IRB Chair
CSUSB Institutional Review Board

DG/MG
REFERENCES


https://doi.org.libproxy.lib.csusb.edu/10.2105/AJPH.2009.180109


https://doi.org.libproxy.libcsusb.edu/10.1007/s11606-011-1848-9


