2013

**Women and homelessness in San Bernardino County: Causes, demographics, services, and hope**

Queenesther Marie Anderson

Follow this and additional works at: [https://scholarworks.lib.csusb.edu/etd-project](https://scholarworks.lib.csusb.edu/etd-project)

Part of the Social Work Commons

**Recommended Citation**

Anderson, Queenesther Marie, "Women and homelessness in San Bernardino County: Causes, demographics, services, and hope" (2013). Theses Digitization Project. 3108. [https://scholarworks.lib.csusb.edu/etd-project/3108](https://scholarworks.lib.csusb.edu/etd-project/3108)

This Project is brought to you for free and open access by the John M. Pfau Library at CSUSB ScholarWorks. It has been accepted for inclusion in Theses Digitization Project by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
WOMEN AND HOMELESSNESS IN SAN BERNARDINO COUNTY:
CAUSES, DEMOGRAPHICS, SERVICES, AND HOPE

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
Queenesther Marie Anderson
June 2013
WOMEN AND HOMELESSNESS IN SAN BERNARDINO COUNTY:
CAUSES, DEMOGRAPHICS, SERVICES, AND HOPE

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

by
Queenesther Marie Anderson
June 2013

Approved by:

[Signatures and dates]

Dr. Stanley Taylor, Faculty Supervisor
Social Work

Joseph Mack, Pastor, New Beginnings
Outreach Christian Church

Dr. Rosemary McCaslin,
M.S.W. Research Coordinator
ABSTRACT

This study examines the condition of homelessness in the City of San Bernardino. The context of the County of San Bernardino's efforts to count and provide services for people who are homeless is documented, and the participation of people experiencing homelessness actually accessing these services is noted. This study employs a survey administered at an event given specifically for the homeless population in San Bernardino, and the differences between men and women and their access to support is documented. Gender differences in access to support is not confirmed by this sample; however, access to support is significantly affected by the presence of children living with the respondent. Because the presence of children indicated a greater likelihood of family support, but not a greater likelihood of government support, future research should focus on the impact that various welfare reform legislation and policy changes have had on children. Also, research could focus on the ways in which families are attempting to step in and fill the gap for the children, including children who are experiencing homelessness. Homeless families with children, regardless of the gender of the parent, are in need of resources to ameliorate their situations.
ACKNOWLEDGMENTS

I would like to thank and acknowledge Patricia Little, Mary Texeira, and Cherie Bogel for their encouragement, guidance, and their believing in me, which helped me succeed in my journey in reaching my higher education. They would often express to me "you can do this, Queenie; don’t give up you’re almost there". Those were the words that allowed me to not give up and to push forward in achieving my Master’s degree.

I would also like to thank and acknowledge Stanley Taylor, my research advisor, and Rosemary McCaslin my academic advisor for all of their support, guidance, expertise and their continual encouragement throughout my research process.

I would also like to thank my three adult children Vincent, William, and Sharonda Manning for believing in me and their encouragement as well. I would like to thank my sister Sharon Ratliff for caring for me and becoming my legal guardian and surrogate parent when Sharon was twenty years old, and I was a ten year old child after the tragic loss of our parents Willie and Isadore. Sharon, you have been a great inspiration in my life and I love you very much, my big sister.
I would like to thank my nieces and nephews Dante (rest in peace), Larry, Tambi, Alcolm, and Danny Ratliff for their words of encouragement during my journey. Great nieces and nephews Taleeb, Skyla, Tyland Kye, Dooie, and Daneyan (rest in peace).

I would like to acknowledge and thank Zoha Khan, Jacqueline Orozo, and Laura Chaidiez, who are all Cal State University undergraduate students for assisting me with my surveys with the homeless participants and for being Spanish translators for me. Thank you, Pastor Joseph Mack from New Beginnings Outreach Church, for allowing me to complete my survey at your celebration for homeless people.

I would like to thank my God for guiding me, protecting me, and keeping me in his favor. God provided me with the strength and the tools in order to complete my journey and succeed in reaching my educational goal; without my God I could not have succeeded. God is good and he is an awesome God. God designed me to be who I am today in life. I am a high achiever and an individual who refuses to give up on things in life.
DEDICATION

This research is dedicated to the homeless people without shelter and who live in the streets of San Bernardino, California. I would like to thank you for sharing your life experiences with me and for providing me with a theme: I Am Here (without resources), I am now (homeless) and I never expected to be (in a recession this devastating) homeless. Homelessness is a devastating problem in today's society.
# TABLE OF CONTENTS

ABSTRACT .................................................................................. iii

ACKNOWLEDGMENTS .................................................................. iv

LIST OF TABLES ......................................................................... viii

CHAPTER ONE: INTRODUCTION

Problem Statement ................................................................. 1

Policy Context ................................................................. 6

Practice Context ............................................................... 7

Purpose of the Study .............................................................. 10

Significance of the Project for Social Work ................................ 11

CHAPTER TWO: LITERATURE REVIEW

Introduction .................................................................................. 13

Causes ......................................................................................... 13

Demographics ............................................................................. 17

Needs and Utilization of Services .................................................. 19

Women and Homelessness ........................................................ 21

Theory Guiding Conceptualization .............................................. 23

Summary ....................................................................................... 26

CHAPTER THREE: METHODS

Introduction .................................................................................. 28

Study Design ................................................................................ 28

Sampling ....................................................................................... 30

Data Collection and Instruments .................................................. 31

Procedures .................................................................................... 32
**LIST OF TABLES**

<table>
<thead>
<tr>
<th>Table</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table 1</td>
<td>Gender and Children Living with Respondent</td>
<td>38</td>
</tr>
<tr>
<td>Table 2</td>
<td>Gender and Respondents’ Access to Government Assistance</td>
<td>39</td>
</tr>
<tr>
<td>Table 3</td>
<td>Gender and Respondents’ Access to Family Help</td>
<td>40</td>
</tr>
<tr>
<td>Table 4</td>
<td>Gender and Respondents’ Greatest Source of Help</td>
<td>41</td>
</tr>
<tr>
<td>Table 5</td>
<td>Gender and Respondents’ Greatest Challenge</td>
<td>42</td>
</tr>
<tr>
<td>Table 6</td>
<td>Children Living with Respondent and Respondents’ Access to Government</td>
<td>44</td>
</tr>
<tr>
<td>Table 7</td>
<td>Children Living with Respondent and Respondents’ Access to Family Assistance</td>
<td>45</td>
</tr>
</tbody>
</table>
CHAPTER ONE

INTRODUCTION

In this chapter, the problem of homelessness will be discussed, with special emphasis on the issues that women face when experiencing this hardship. The overall problem of homelessness will be explored, and the ways in which men and women differ in their experience of homelessness will be examined. The purpose of the study and a broad overview of the research methods employed in the study will be presented. The significance of the project for social work will be highlighted, as well.

Problem Statement

The tragedy of homelessness continues to be pervasive and worsening in American communities. Many of the people who are homeless are lacking financial resources such as adequate and stable employment, affordable housing and community resources, as well as a lack of mutual support from their families. Many homeless individuals suffer from mental illness, substance abuse, and a lack of educational resources. The magnitude of this social problem cannot be overstated.
In 2010, the Annual Homeless Assessment Report to Congress (AHAR) reported that more than 1.59 million people spent at least one night in an emergency shelter or transitional housing program. This represented a 2.2 percent increase from 2009. Most users of homeless shelters used only emergency shelter (78.7 percent), while 17 percent used only transitional housing, and less than five percent used both emergency shelter and transitional housing during the reporting period (HUD, 2010). In January 2011, the National Alliance to End Homelessness concurred with the Housing and Urban Development findings that the problem of homelessness is increasing across the country in its State of the Homeless Report (NAEH, 2011).

The worsening problem of homelessness has not occurred only recently; Mizrahi and Davis (2008) stated that in the 1960’s there were not as many homeless people as in the 1970’s. Homelessness was already becoming more visible in society’s view at that time, and it is still a persistent social problem. Increasing numbers of people in the homeless population is a consistent finding across the country over the last fifty years, and this is true in San Bernardino, California, as well. “The 2007 San
Bernardino County Homeless Census identified 7,331 persons either living on the streets or in facilities that serve homeless persons. This count represents a significant increase (39%) of homeless persons since the 2003 Homeless Census” (Community Action Partnership in San Bernardino County [CAPSBC], 2008).

In the first piece of federal legislation on homelessness, the McKinney-Vento Act of 1987, a definition of homelessness was presented. This definition includes a person or a family who does not have a fixed, regular, and adequate nighttime residence; or who sleeps in a place not designed as a sleeping accommodation or in motels paid for by government assistance or charities; or who is exiting an institution of temporary residence; or who is about to be evicted within fourteen days and has no place to go, lacking the resources to be able to obtain new permanent housing; or who has not been able to stay in one place very long, having to move frequently; or who has continued barriers to permanent housing such as disabilities, poor mental or physical health, addictions, domestic violence, having a child with disabilities, or having other obstacles to employment (McKinney-Vento Act, 1987). This definition is
comprehensive, listing the many situations that contribute to the causes and persistence of homelessness. It offers a standardized way of looking at the problem, and is inclusive of the many factors related to it.

The above definition has recently been amended by the HEARTH Act (2010) to include four specific categories of people who are classified as homeless by Housing and Urban Development (HUD). These include:

(1) Individuals and families who lack a fixed, regular, and adequate nighttime residence....

(2) Individuals and families who will imminently lose their primary nighttime residence;

(3) Unaccompanied youth and families with children and youth who are defined as homeless....

(4) Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, etc.... (Federal Register, 2011).

President Bush challenged the one hundred largest American cities to end the problem of homelessness in their communities in 2001. This was further extended to more communities when the U.S. Conference of Mayors in 2003 encouraged their cities to develop and implement
plans to end homelessness as well. In 2005, the National Governors' Association added their encouragement to their states to coordinate and implement plans developed at both the local and federal levels to end this problem.

In 2007 in San Bernardino County, Josie Gonzalez, the 5th District Supervisor, began to lead the effort to develop a ten-year plan for ending homelessness. She brought together community leaders to form the Homeless Partnership 10-Year Planning Committee, which developed a comprehensive plan. The strategy involves not managing and maintaining homelessness through meals and temporary shelters, but to actively present opportunities for people who are homeless to access permanent housing (CAPSBC, 2008). This means that while services such as temporary shelters, meals, mental health services, substance abuse clinics, etc., will still be offered, the agencies that provide these services will work in a more coordinated manner, in order to achieve a more permanent solution for people in need.

One of the issues presenting obstacles to resolving problems of homelessness is the underutilization of resources. People who are living on the street experience pressures that do not support a trusting relationship
with any government entity, however well-intentioned. Also, this underutilization of services may be influenced by a person's gender, as are other aspects of the problem. Homelessness affects the most vulnerable members of the population in terms of mental and physical health, addictions, poverty, violence, and lack of social support from families. These conditions affect both men and women, but in a gender-stratified society where women experience less access to resources, more vulnerability to domestic and sexual violence, and the majority of the responsibility for minor children, homelessness affects women in ways that differ from the ways in which it affects men. This study will document this phenomenon.

**Policy Context**

The original piece of legislation that set the stage for other, more locally focused policies was the McKinney-Vento Homeless Assistance Act of 1987. Following up on this original, federal act was the Stewart B. McKinney Homeless Assistance Act of 1990, which initiated the Project for Assistance in Transitioning from Homelessness Program (PATH Program). This program helps people who are at risk for becoming homeless, who are
homeless, or who have serious mental illnesses (Substance Abuse and Mental Health Services Administration, 2009).

In California specifically, the state passed Assembly Bill 34 in 1999. This bill distributed ten million dollars throughout the state’s mental health departments to support homeless people experiencing mental illness, as well as others with mental illnesses. This program was so successful that the state further distributed even more money to create additional services. In 2001, AB 334 built upon AB 34’s mandate for mental health treatment to include an expansion to outreach for early intervention for homeless people experiencing mental illness (The Interagency Task Force On Homelessness, 2006). Californians also voted for Proposition 63 (Mental Health Services Act) in 2004, which led to the infusion of hundreds of millions of dollars into the state’s mental health delivery system (Corporation for Supportive Housing, 2009).

Practice Context

In 1998 the United States Departments of Health and Human Services (HHS) and Housing and Urban Development (HUD) sponsored the first National Symposium on Homelessness Research. HUD used the Competitive Continuum
of Care (CoC) as an approach to determine who would be eligible to receive SHP (Support Housing Program, provided by the McKinney-Vento Act) for transitional and permanent housing (Burt & Spellman, 2007). The CoC is a local system for coordinating funding and services for helping people who do not have a place of residence or who may be on the verge of losing their home (NAEH, 2012a). The CoC provides a broad range of services for the community such as housing and emergency shelter (Burt & Spellman, 2007).

The field of social work provides empathy and displays professional etiquette when working with clients. Social work's main focus is to improve the quality of life for the client (Mizrahi & Davis, 2008). This sounds good in theory, but in practice with people who are experiencing homelessness, there is often a barrier of distrust between them and the professionals who seek to provide support (Hoffman & Coffey, 2008). Kryda and Compton (2008) confirmed this finding when they conducted a qualitative study that explored how homeless individuals felt about seeking outreach practices and services. They talked with people they defined as "chronically street homeless" for over a year on the
streets of Manhattan, New York. Their distrust of professional social workers was apparent.

Additionally, the workforce that is in place to support people experiencing homelessness is fragmented and largely untrained in the multitude of needs that homeless people must face (Mullen & Leginski, 2010). Some of the problems faced by the workforce include responding to a population with special needs (such as illnesses, disabilities, and mental health issues), difficulties engaging clients in services, working in non-traditional settings, managing multiple systems, confronting negative public attitudes, working in a low wage environment, and dealing with burnout and compassion fatigue (Mullen & Leginski, 2010).

With this array of challenges facing workers in service delivery positions to homeless clients, it is not surprising that many people experiencing homelessness are not receiving the services to which they are entitled. Because the services that are offered are not officially linked within an overarching service umbrella, even if people receive one service, it does not mean they are automatically able to access other services to which they are entitled (Mullen & Leginski, 2010). These researchers
recommend that the Federal Interagency Council on Homelessness (ICH), (established by the McKinney-Vento Homeless Assistance Act of 1987), oversee the creation of a national agenda for workforce development in homeless services (Mullen & Leginski, 2010).

In spite of a context of Continuum of Care in practice, there remain complications in the practice context, including disconnection from clients to services, and problems experienced by service providers. Additionally, the specific circumstances of clients may affect their willingness or motivation to seek services to ameliorate their homeless condition. Women and men experience differences in their circumstances, and these differences directly affect their motivation to change their situation of homelessness.

Purpose of the Study

The purpose of this study was to examine the ways in which women and men’s accessing of services for homelessness differ. This study was conducted using quantitative methods so that a larger number of people could be surveyed. While this limits the depth and sensitivity to the individual respondent that the use of
qualitative methods such as interviews might offer, the survey included open-ended questions in an attempt to compensate for these limitations.

By choosing an event that is held specifically for people experiencing homelessness in San Bernardino, this study used a convenience sampling technique, where all who attend the event in order to receive services were potential participants in the study. Because the researcher had served as a volunteer at past events, the appropriateness of the population had been verified.

This study reported a context for the issue by discussing the causes of homelessness, the demographics and characteristics of people experiencing this problem, the services available, and the differences between men and women in their responsiveness to these services. Focusing on Psychological Sense of Community (PSOC) (Sarason, 1976), this study offered an approach to understanding how the problem of homelessness becomes resolved more readily for women than for men.

Significance of the Project for Social Work

This project will be of significance to the discipline of social work by contributing to a scholarly
understanding of how gender interacts with a Psychological Sense of Community as the problem of homelessness is addressed in individual’s lives. The findings of this study may demonstrate a significant relationship to individual’s connections to others and the likelihood that they would seek services to end their homelessness. Understanding this relationship will help social workers more accurately assess, plan and provide treatment, and provide services and treatment to end chronic homelessness for both women and men.

Additionally, services offered could be tailored to focus on the strength that connection to community gives to individuals’ motivations to ameliorate their homeless situations. Many times the services focus on meeting an individual’s immediate needs rather than seeing and addressing the problem as a community problem. A community-focused approach may help to solve the problem in a way that benefits everyone.
CHAPTER TWO
LITERATURE REVIEW

Introduction

This chapter will present a context for the issue of homelessness by discussing its causes, the demographics of people experiencing this problem, the services available, and the differences between men and women in their experiences of homelessness. Focusing on Psychological Sense of Community (PSOC) (Sarason, 1976), this chapter will use this theoretical concept, as well as the concept of empowerment, as an approach to understanding how the problem of homelessness, particularly for women, can become resolved.

Causes

Homelessness continues to be the experience of too many people across this country and in our own county. There is an increasing continual rise throughout the San Bernardino County. There need to be relevant policies and practices established in order to deter this soaring rate of homelessness in the San Bernardino County because it is only getting worse due to the current economic
recession. There are several major causes of homelessness, including:

- Lack of affordable housing due to the current economic recession. This includes the increasing numbers of foreclosures and escalating rents that have resulted in homelessness (National Coalition for the Homeless, 2009).

- Loss of jobs due the many drastic layoffs from companies going out of business and due to the decrease of hours an individual can work (National Coalition for the Homeless, 2009).

- Substance abuse is a major factor because people are turning to substance misuse as a way out of their depression and anxiety due to their economic stressors (National Coalition for the Homeless, 2009).

- Mental illness is a huge problem because individuals are not getting the proper health care that is needed in order for them to remain stable and live healthy lives (National Coalition for the Homeless, 2009).
• Domestic violence is a major factor because of the anxiety and stress that one endures because they are not able to cope with everyday life stressors. The McKinney-Vento Act (1987) includes in the definition of homelessness any individual who is fleeing a situation of domestic violence who has no other home (National Coalition for the Homeless, 2009).

These causes can be sorted into two categories: structural and individual (Main, 1998). Structural factors have to do with the economic downturn, lack of affordable housing, rising unemployment and poverty, and large scale social policies. Individual factors refer to substance abuse, mental illness, lack of work ethic, and domestic violence. Over the years, researchers have focused on either one category or the other, minimizing the importance of the one they do not study. According to Main (1998), however, both factors interact with each other and it is important to find a balanced way of seeing them as causes of homelessness (Main, 1998).

Based on research findings in the United Kingdom (UK), both types of causes are operative in their sample,
and men and women are differently affected by these types (Anderson & Christian, 2003). Men are homeless because of breaking off a relationship with their mates, substance use and when they are released from institutions such as from a prison or from a hospital. Women are usually homeless in the UK because they are in an abusive relationship that they are trying to escape. Structural causes of homelessness in United Kingdom consist of not being able to financially maintain their housing, living in poverty, unemployment, and large-scale social policies like benefits and housing (Anderson & Christian, 2003).

Earlier researchers, such as Schutt and Garrett (1992), looked at homelessness as a lifestyle to which people have become accustomed. This perspective focused on the “old” homeless who were perceived as hobos and tramps, men and women who were involved in theft and panhandling (Hoch & Slayton, 1999). While this category of homeless individuals still exists, the other causes of homelessness have received much more research attention, and can offer social workers more fruitful lines of inquiry and support in research and practice (Hoch & Slayton, 1999).
Demographics

If one were to take a snapshot of homelessness across the United States on any one night, the picture would include 643,067 people (NAEH 1, 2012b). The National Alliance to End Homelessness reports that of that number, 238,110 are people in families, and 404,957 are individuals. Seventeen percent of the homeless population is considered chronically homeless, and twelve percent (67,000) are veterans (NAEH 1, 2012a). The National Alliance to End Homelessness (NAEH) reports that a Point-in-Time approach is used in taking this count, and the communities are required to make the count at least every two years in order to receive federal funding to help deal with the problem (NAEH, 2012a).

In California, there are currently 133,129 people who are homeless, as of 2009 (NAEH, 2012b). This represents only a 3.4 percent change (increase) since 2008, whereas other states, most notably Louisiana at 111% increase, experienced much more extreme increases (NAEH, 2012b).

In San Bernardino County, the 2007 San Bernardino County Homeless Census identified 7,331 persons either living on the streets or in facilities that serve
homeless persons (CAPSBC, 2007, p. 2). This count represents a significant increase (39%) of homeless persons since the 2003 Homeless Census. The main problem is that low-income people do not have access to affordable housing. The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as when a household spends about 30% of their income on housing (rent and utilities). Therefore, a household with an income of $25,000 should spend, at the most, $625 a month on housing. The problem is that even a small apartment in the county, according to the Fair Market Rents set by HUD, rents for $867 a month (SBCHP, 2009).

In 2007, a street count was taken in San Bernardino County of homeless people who were unsheltered. A total of 6,111 people were counted. Of these, 1,860 were men and 598 were women. The rest, 3,282, were unable to have their gender ascertained, since they were in vehicles and encampments (CAPSBC, 2007). It is clear from the results of this count, that getting an accurate assessment of how many women and men are homeless in the county is difficult.
Needs and Utilization of Services

There are several kinds of services offered to homeless individuals. These are usually offered at the local level, but many communities receive federal funding from the McKinney-Vento Homeless Assistance Act (1987) in order to offer these services. These are the types of services offered: emergency shelter, domestic violence shelter, transitional housing, permanent housing, case management, rental assistance, utility assistance, food bank, supportive services (SBCHP, 2011).

The City of San Bernardino lists twenty-seven different agencies that offer services to people who are homeless. In spite of the San Bernardino County’s Homeless Partnership’s focus on helping people obtain permanent housing, only three of these agencies list permanent housing as a service. One of these is the Department of Behavioral Health, which will assist people with mental illnesses, the Foothill AIDS Project, which will assist people with AIDS, and the Housing Authority of the County of San Bernardino, which has a multiple years-long waiting list for permanent housing (SBCHP, 2011).
For people in need of emergency shelter within the City of San Bernardino, there are three agencies of the twenty-seven listed who can help with that: The Frazee Center, The Foothill AIDS Project, and The Salvation Army. The Central City Lutheran Mission offers emergency shelter in cold weather only (SBCHP, 2011).

Ten of the twenty-seven agencies do offer transitional housing, however, and this is helpful for people who are willing to stay in a shelter with others for a few weeks while they work on their future housing plans. Only three of the agencies offer rental assistance, however, to prevent homelessness of at-risk families and individuals (SBCHP, 2011).

As far as the issue that affects mostly women, domestic violence, not one of the agencies lists services supporting victims of domestic violence. Option House is one of the agencies on the list, and it is actually a domestic violence shelter, but a person looking on the website would not be informed of this (SBCHP, 2011).

Since veterans comprise twelve percent of the homeless population, the Veteran's Administration (VA) launched Project CHALENG (Community Homelessness Assessment, Local Education and Networking Groups) for
Veterans in 1994. This program was designed to coordinate the continuum of care for homeless veterans provided by the local VA and its surrounding community service agencies. According to the creators of Project CHALENG, the support that the VA offers must be coordinated with services from local agencies, since the VA is unable to provide all of the services needed to help homeless veterans rejoin a productive community. The legislation guiding this initiative is contained in Public Laws 102-405, 103-446, and 105-114 (U.S. Department of Veterans' Affairs, 2010).

Women and Homelessness

Older studies of homelessness document that women become homeless for different reasons than men do. "Women are more likely to become homeless because of domestic violence and eviction, whereas men are more likely to become homeless because of unemployment, alcohol abuse, and jail release" (Hagen, 1987, p. 1). So, from the beginning, women's journeys into homelessness are triggered by different kind of events than those that trigger men. Many times, childhood experiences of a lack of social support and reciprocity, coupled with the
presence of conflict, create a personal vulnerability in women that can lead to homelessness (Anderson & Rayens, 2010).

Because domestic violence is one of the leading causes of homelessness among women and children, housing policies and practice need to be aligned to support them through this traumatic period (Baker, Billhardt, Warren, Rollins, & Glass, 2010). However, the experience of shelter residents in a study by DeWard and Moe (2010) based on Goffman’s (1961) concept of the total institution indicates that even the experience of transitional housing in a shelter can be experienced as dehumanizing, affecting and complicating women’s efforts to survive homelessness (DeWard & Moe, 2010). In another study, Tischler, Rademeyer, and Vostanis (2007) found that mothers and their children who stayed in a hostel found the experience of the hostel itself to be stressful, even though for some it was a welcome respite from the violence they were fleeing (Tischler et al., 2007). In a study of the effect of a housing policy change on women and children who have become homeless because of domestic violence in Great Britain, Malos and Hague (1997) argue that the new restrictions on obtaining
permanent housing after the traumatic experience of violence and loss of their homes is disastrous for these fragile families (Malos & Hague, 1997).

Poverty is another strong predictor of risk of homelessness. Poverty is more prevalent in areas of high minority racial populations and with single-parent families (Rukmana, 2010). Rukmana’s (2010) study looked at the geographic origins of the homeless population in the homelessness survey of 2005 of Miami-Dade County in Florida, but these findings reflect the poverty patterns across the country.

Women and their children who become homeless experience the trauma of whatever violence they might be fleeing, the stress of poverty, and the loss of their homes. They also are vulnerable to future trauma of violence, lack of shelter, food, and basic needs, and the stigma and rejection that comes from having the status of homelessness (Tischler, Edwards, & Vostanis, 2009).

Theory Guiding Conceptualization

Social work has a theoretical approach that considers the person within their environment, or, what anthropologists call the sociocultural realm (Jones &
Graham, 2011). This realm is distinct from but related to political and economic factors, as well as sociopolitical factors such as social welfare, that operate within the social environment to make certain people vulnerable to discrimination, oppression, and isolation from resources. According to Jones and Graham (2011), this is particularly true of women who are experiencing homelessness (Jones & Graham, 2011). It is in this vulnerability that the theoretical approach to empowerment and resolution of the problem may be found.

In a longitudinal study conducted over two years by Nemiroff, Aubry, and Klodawsky (2011), women who recover from an experience of homelessness do so by attaining a psychological sense of community (PSOC) (Sarason, 1976) within the neighborhood that they move into. Living in higher quality housing, having dependent children, and having more positive contact with neighbors predicted higher levels of psychological integration among the 5101 participants in the study. Nemiroff and her colleagues recommend that services helping women into permanent housing support them making positive connections with neighbors in order to foster this psychological integration (PSOC) (Nemiroff et al., 2011).
The theory guiding conceptualization for this research project was the Empowerment Theory. Hepworth, Rooney, Rooney, Strom-Gottfried, and Larsen (2010) define empowerment as follows.

Groups or communities can act to gain or regain the capacity to interact with the environment, and expand the resources available to meet their needs...Thereby, as a process, empowerment actively engages people in decisions about their well-being, potential, life satisfaction, and the outcome of realizing to the extent possible, control over their lives. (Hepworth et al., 2010, p. 414)

According to Speer (2000), people are more willing to participate and use available services when they feel a sense of empowerment.

Furthermore, the National Association of Social Work states the primary mission of the social work profession is to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty. (NASW, 2008, p. 1)
A person who is empowered will also have the ability to connect with their community, to become psychologically integrated within their neighborhood, and to recover from the stigma and rejection of homelessness by attaining a psychological sense of community (PSOC) (Sarason, 1976). Using the Continuum of Care (CoC) as mandated by HUD supports this process, since help and support for people recovering from homelessness is coming from the local community. Funding and services for helping people who do not have a place of residence or who may be on the verge of losing their home are coordinated at the local level using the CoC (NAEH, 2012).

Summary

In summary, this chapter’s focus of literature was directed at causes of homelessness, demographics, needs and utilization of services, and a special focus on the issues affecting women and homelessness. Literature that provided the theoretical conceptualization for this project was discussed, focusing specifically upon the definition of empowerment, social workers’ relationship to empowering vulnerable people, and the goal of
psychological sense of community as an outcome of empowerment and recovery from homelessness.
CHAPTER THREE

METHODS

Introduction

This chapter will discuss the methods used to design, sample, and collect data in order to understand the experiences of people who are homeless in San Bernardino, California. The survey instrument that was used, its validity, reliability, and cultural sensitivity will be presented. The strengths and limitations of the data collection methods and instruments will be discussed, and the ways in which those limitations were addressed will be presented. The procedures used to collect the data, the protection of human subjects, and data analysis will also be discussed.

Study Design

The purpose of this study was to describe and explain the experiences of people who are homeless in San Bernardino, California, and how these experiences differ between women and men. The research method that was used was a survey instrument that concluded with open-ended questions. The survey instrument yielded quantitative data to be analyzed, while the open-ended questions
helped elicit narratives that help to give a voice to the people in the study.

The research design had an advantage. By using a survey instrument, data could be collected and analyzed for a larger number of people than individual interviews could produce. The limitation was that it is difficult to get detailed descriptions of people's experiences using a survey instrument. This limitation was addressed by including open-ended questions at the end of the survey. Those who wished to add more to their survey could do so.

The research question was as follows: how do the experiences of women who are homeless differ from those of men in the same circumstance? The hypotheses were:

(1) Women who are homeless will be more likely to seek government assistance for their needs.

(2) Women who are homeless will be more likely to have access to family support.

(3) Women with children under the age of eighteen will be more likely to have support from government assistance and from family.
Sampling

The sample used for this study was a convenience sample. It involved surveying people at a gathering staffed by volunteers in San Bernardino. About two hundred people in need participate in these gatherings. While there are often three hundred people in attendance, the others are volunteers. The selection criterion was whether or not the person received a donation of clothing or groceries from the tables outside the building where the hot food was served. The hot food was also served to volunteers, so receipt of this benefit would not qualify the person to be part of the sample.

The purpose of the gathering was to distribute a hot meal, bags of groceries, and donated clothing, shoes, toys, and sleeping bags to the people who needed them. The advantage to this method was that many (in fact, most) of the people who came to the gathering were experiencing homelessness. Another advantage was that both men and women attend this gathering, which is held three times a year in San Bernardino, hosted by Pastor Joseph James Mack of the New Beginnings Outreach Christian Church.
There were a few limitations. One of these was that the homeless status of the subjects cannot be independently verified; the status was self-reported. Another limitation was that, given the marginal lives of the people in the sample, they could not be available for follow-up questions.

Data Collection and Instruments

The survey instrument (Appendix A) addressed the independent and dependent variables important to the study. The independent variable was gender. The dependent variables were current access to government assistance and current access to family support. The independent variable was measured at the nominal level, with one question, "Please check the following: male or female." The two dependent variables were measured also at the nominal level, with indices relating to access to government services and to family support. These dependent variables were "access to government services" and "access to family support." The open-ended questions were as follows. "What is your greatest source of help and support?" and "What is the greatest challenge in your life right now?"
The instrument used for this study was specific to the hypotheses, and was created for that reason in consultation with faculty advisors. The strengths of this instrument were that it was short, so that participants could complete it quickly, and that it specifically measured the variables included in the hypotheses. The instrument also used straightforward language in order to be accessible to all respondents. The limitations of the instrument were that many variables of interest to future researchers could not be included and still keep the short length.

Procedures

The data were collected at a Thanksgiving Celebration hosted by Pastor Mack and the New Beginnings Outreach Christian Church. The celebration was held the Saturday before Thanksgiving, November 17, 2012. Participation was solicited by inviting the people attending the gathering to fill out the surveys, and those who completed the surveys were given a large candy bar as a token of appreciation. The gathering took place at 1073 Mt. Vernon Avenue in San Bernardino, CA 92411, the address of the Elks Lodge in a poor area. The data
collectors included the researcher, and five other student volunteers. The data collectors sat at a table along with the other outside tables offering groceries, clothes, shoes, and blankets, etc. The researcher and her volunteers were available to read the questions to the respondents, and actively offered assistance with this. The data collection took place from eight-thirty until noon.

Protection of Human Subjects

The anonymity of the subjects was protected by not asking the participants their names or any other identifying information. They all checked the space provided in the informed consent (Appendix B), and they were given a debriefing statement (Appendix C) with contact information for the primary researcher, Queenesther Anderson, and her thesis advisor, Stanley Taylor. Once collected, the information will be kept in a locked file.

Data Analysis

The numerical values of the data collected were entered into a statistical data analysis program, SPSS. Cross-tabs were used to describe the relationship between
gender and access to government assistance, as well as the relationship between gender and access to family support. The relationship between the presence of children and both types of support was described using cross-tabs, as well as the relationship between the presence of children and gender. Chi-square was used to determine the significance of these relationships.

The responses to the open-ended questions were typed into a Word document. These responses were read to determine the themes about which the subjects felt the most strongly. The themes emerging from this qualitative data were reported in the Results section of this study.

Summary

This chapter described the methods used to design the study, sample, and collect data in order to understand the experiences of people who are homeless in San Bernardino, California. The survey instrument that was used, and its validity, reliability, and cultural sensitivity was presented. The strengths and limitations of the data collection methods and instruments were discussed, and the ways in which those limitations were addressed were presented. The procedures used to collect
the data, the protection of human subjects, and data analysis were also discussed.
CHAPTER FOUR

RESULTS

Introduction

In this chapter, the findings from the data will be presented. First univariate statistics will be presented that describe the sample and their scores on the dependent and independent variables. This will be followed by a presentation of the bivariate statistics that were run as cross-tabulations. The cross-tabulations were examined for significance by using the Chi-square statistic, with a significance level of < .05.

Presentation of the Findings

Univariate Findings

In this sample, there were fifty-six cases. Of these cases, forty were women and sixteen were men. Eleven out of the fifty-six do not have stable housing, but forty-five do. Thirty-three of these subjects have children living with them. In this sample, ninety-one percent of the subjects received government assistance, but forty-one percent reported that they do not receive any help from family at all. When asked what their greatest source of help was, five and four tenths percent
cited income from employment, while thirty-one and one tenth percent named government assistance as their greatest source of help. Thirty and four tenths percent of the sample cited support from family and friends as their greatest source of help, and seventeen and nine tenths percent named help from non-profits in answer to this question. Fourteen and three tenths percent did not answer the question at all.

Bivariate Findings

Because the hypotheses were that:

(1) Women who are homeless will be more likely to seek government assistance for their needs.

(2) Women who are homeless will be more likely to have access to family support.

(3) Women with children under the age of eighteen will be more likely to have support from government assistance and from family, the variable “gender” was run in cross-tabulations with the dependent variables measuring the receiving of government assistance, help from family, and with the variable measuring whether or not they had children under eighteen living with them. The following five tables report the
results of the variable "gender" when run with important other dependent variables.

Table 1. Gender and Children Living with Respondent

<table>
<thead>
<tr>
<th>Gender</th>
<th>Kidslive</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>Male</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>12.5%</td>
<td>16.1%</td>
</tr>
<tr>
<td>Female</td>
<td>26</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>46.4%</td>
<td>25.0%</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>58.9%</td>
<td>41.1%</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>2.132a</td>
<td>1</td>
<td>.144</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Continuity Correction</td>
<td>1.345</td>
<td>1</td>
<td>.246</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>2.111</td>
<td>1</td>
<td>.146</td>
<td>.229</td>
<td>.123</td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear-by-Linear</td>
<td>2.094</td>
<td>1</td>
<td>.148</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>56</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.57.
b. Computed only for a 2x2 table

In this table, the variable "gender" was cross-tabulated with the variable "kidslive". "Kidslive" is a variable that asks respondents if they have children under the age of eighteen who live with them. The
Chi-square of .144 significance, indicated that women were no more likely than men in this sample to have children living with them.

Table 2. Gender and Respondents' Access to Government Assistance

<table>
<thead>
<tr>
<th></th>
<th>Govassist Crosstabulation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Help</td>
</tr>
<tr>
<td>Male Gender</td>
<td>Count</td>
</tr>
<tr>
<td>Male</td>
<td>2</td>
</tr>
<tr>
<td>Male</td>
<td>11</td>
</tr>
<tr>
<td>Male</td>
<td>2</td>
</tr>
<tr>
<td>Male</td>
<td>3</td>
</tr>
<tr>
<td>Female Gender</td>
<td>Count</td>
</tr>
<tr>
<td>Female</td>
<td>5</td>
</tr>
<tr>
<td>Female</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>2</td>
</tr>
<tr>
<td>Female</td>
<td>16</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>2.906a</td>
<td>3</td>
<td>.406</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>3.217</td>
<td>3</td>
<td>.359</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>1.411</td>
<td>1</td>
<td>.235</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>56</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .86.

In this table, the variable "gender" was cross-tabulated with the variable "govassist". "Govassist" is a variable that asks respondents if they
receive any kind of government assistance. The Chi-square of .406 significance indicated that women are no more likely than men in this sample to receive government assistance.

Table 3. Gender and Respondents' Access to Family Help

<table>
<thead>
<tr>
<th>Gender</th>
<th>FamHelp</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Help</td>
<td>One Way</td>
</tr>
<tr>
<td>Male</td>
<td>Count</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>14.3%</td>
</tr>
<tr>
<td>Female</td>
<td>Count</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>26.8%</td>
</tr>
<tr>
<td>Total</td>
<td>Count</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>41.1%</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>8.385a</td>
<td>5</td>
<td>.136</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>9.067</td>
<td>5</td>
<td>.106</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.091</td>
<td>1</td>
<td>.762</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>56</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .57.

In this table, the variable "gender" was cross-tabulated with the variable "famhelp". "Famhelp" is a variable that asks respondents if they receive any kind
of help from their families. The Chi-square of .136 significance indicated that women are no more likely than men in this sample to receive help from their families.

Table 4. Gender and Respondents’ Greatest Source of Help

<table>
<thead>
<tr>
<th>Gender * helpRec Crosstabulation</th>
<th>helpRec</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employment</td>
<td>Government Assistance</td>
</tr>
<tr>
<td>Male Count</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Male % of Total</td>
<td>2.1%</td>
<td>8.3%</td>
</tr>
<tr>
<td>Female Count</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>Female % of Total</td>
<td>4.2%</td>
<td>29.2%</td>
</tr>
<tr>
<td>Total Count</td>
<td>3</td>
<td>18</td>
</tr>
<tr>
<td>Total % of Total</td>
<td>6.2%</td>
<td>37.5%</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.228a</td>
<td>3</td>
<td>.746</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>1.173</td>
<td>3</td>
<td>.759</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.443</td>
<td>1</td>
<td>.506</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>48</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .81.

In this table, the variable “gender” was cross-tabulated with the variable “helpRec”. “HelpRec” is a variable that asks respondents where their major source of help is derived. The Chi-square of .746 indicated that
women and men are not different in this sample in the kinds of help or sources of help they have access to.

Table 5. Gender and Respondents' Greatest Challenge

<table>
<thead>
<tr>
<th>Gender</th>
<th>Self-actualization</th>
<th>Esteem</th>
<th>Love and belonging</th>
<th>Safety</th>
<th>Physiological</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Count</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>7.8%</td>
<td>0.0%</td>
<td>7.8%</td>
<td>11.8%</td>
<td>27.5%</td>
</tr>
<tr>
<td>Female</td>
<td>Count</td>
<td>2</td>
<td>6</td>
<td>1</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>3.9%</td>
<td>11.8%</td>
<td>2.0%</td>
<td>31.4%</td>
<td>72.5%</td>
</tr>
<tr>
<td>Total</td>
<td>Count</td>
<td>6</td>
<td>6</td>
<td>1</td>
<td>20</td>
<td>51</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>11.8%</td>
<td>11.8%</td>
<td>2.0%</td>
<td>39.2%</td>
<td>35.3%</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>8.152a</td>
<td>4</td>
<td>.086</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>9.376</td>
<td>4</td>
<td>.052</td>
</tr>
<tr>
<td>Linear-by-Linear Assoc.</td>
<td>.311</td>
<td>1</td>
<td>.577</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>51</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .27.

In this table, the variable “gender was cross-tabulated with the variable “challengeRec”.

“ChallengeRec” is an opened ending question on the survey that asks respondents what they greatest challenge was in their lives. This variable received a wide diversity of responses, which were then recoded into this variable.
The levels of this variable correspond to the ideas in Maslow's hierarchy of needs. Very few of the people reported that their greatest challenges were at these higher levels. Most reported physiological or safety needs as their greatest challenges. There was no difference between what men and women reported in this question. The Chi-square of this cross-tabulation was .086, which exceeds the .05 level of significance.

Because the hypotheses tested all were demonstrated as unconfirmed by this sample, a more indirect way of testing the hypotheses was employed. Women are more likely than men to have custody of their children. This is true of homeless women as well as women who have stable homes. Therefore, the sample was assumed to be unusual in that there was no difference between whether or not women or men had children living with them.
Table 6. Children Living with Respondent and Respondents’ Access to Government Assistance

<table>
<thead>
<tr>
<th>Kidslive</th>
<th>Govassist</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Help</td>
<td>One Source</td>
<td>Two Sources</td>
<td>Three Sources</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>2</td>
<td>17</td>
<td>12</td>
<td>2</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>% of Total</td>
<td>3.6%</td>
<td>30.4%</td>
<td>21.4%</td>
<td>3.6%</td>
<td>58.9%</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>3</td>
<td>15</td>
<td>4</td>
<td>1</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>% of Total</td>
<td>5.4%</td>
<td>26.8%</td>
<td>7.1%</td>
<td>1.8%</td>
<td>41.1%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>32</td>
<td>16</td>
<td>3</td>
<td>56</td>
<td></td>
</tr>
<tr>
<td>% of Total</td>
<td>8.9%</td>
<td>57.1%</td>
<td>28.6%</td>
<td>5.4%</td>
<td>100.0%</td>
<td></td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>2.967a</td>
<td>3</td>
<td>.397</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>3.057</td>
<td>3</td>
<td>.383</td>
</tr>
<tr>
<td>Linear-by-Linear Assoc</td>
<td>2.311</td>
<td>1</td>
<td>.128</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>56</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is 1.23.

In this table, the variable "kidslive" was cross-tabulated with the variable "famhelp" in order to see if the presence of children, apart from the issue of gender; would cause families to help. This was confirmed by the cross-tabulation, with a Chi-square of .035, at the .05 significance level. This is a significant finding.
Table 7. Children Living with Respondent and Respondents' Access to Family Assistance

<table>
<thead>
<tr>
<th></th>
<th>Kidslive</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>% of Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>9</td>
<td>16.1%</td>
<td>18</td>
<td>32.1%</td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3.6%</td>
<td>2</td>
<td>3.6%</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3.6%</td>
<td>0</td>
<td>0.0%</td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0.0%</td>
<td></td>
<td></td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>33</td>
<td>58.9%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>14</td>
<td>25.0%</td>
<td>6</td>
<td>10.7%</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>1.8%</td>
<td>1</td>
<td>1.8%</td>
<td>0</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3.6%</td>
<td></td>
<td></td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3.6%</td>
<td></td>
<td></td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>23</td>
<td>41.1%</td>
<td>24</td>
<td>42.9%</td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>5.4%</td>
<td>3</td>
<td>5.4%</td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3.6%</td>
<td></td>
<td></td>
<td>2</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>56</td>
<td>100.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>12.018a</td>
<td>5</td>
<td>.035</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>14.237</td>
<td>5</td>
<td>.014</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.601</td>
<td>1</td>
<td>.438</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>56</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .82.

In this table, the variable "kidslive" was cross-tabulated with the variable "govassist" in order to see if the presence of children, apart from the issue of gender, would cause families to help. There was not a significant relationship between these two variables, which is confirmed by the Chi-square significance level of .397.
Summary

In this chapter, the findings from the data were presented. First univariate statistics were presented that described the sample and their scores on the dependent and independent variables. This was followed by a presentation of the bivariate statistics that were run as cross-tabulations. The cross-tabulations were examined for significance by using the Chi-square statistic, with a significance level of < .05. All bivariate relationships were not significant, with the exception of the cross-tabulation between "kidslive" and "famhelp."
CHAPTER FIVE

DISCUSSION

Introduction

In this chapter, the results of the data analysis will be examined in light of the literature review. The hypotheses will be discussed in relationship to the data analysis as well. The lack of confirmation of the hypotheses will be explored, and reasons for this lack of confirmation will be discussed. Additionally, the limitations of this study will be examined. Finally, recommendations for social work practice, policy and research will be presented, drawing on the findings of this study.

Discussion

The purpose of this study originally was to examine the ways in which women and men’s accessing of services for homelessness differ. The sample was chosen based on the availability of a large number of people experiencing homelessness in the local community, a community event that has been a place for volunteer work for the researcher in the past. These on-going events help to
provide a context for a Psychological Sense of Community (PSOC) (Sarason, 1976) that helps to ameliorate the problem of homelessness.

Women and men become homeless for many of the same reasons, both individual and structural (Main, 1998), but gender can affect the likelihood of these causes (Anderson & Christian, 2003). Women are much more likely than men to become homeless as a result of eviction and domestic violence. The causes of homeless in men are more likely to be unemployment, alcohol abuse, and being released from jail (Hagen, 1987).

Since women with children are more likely than men with children to continue to care for their children during the crisis of homelessness, the trauma that they experience is exacerbated by the sense of responsibility for their children. The literature on homelessness and women stresses the need for psychological integration within communities where permanent housing may be obtained, (Nemiroff et al., 2011; Sarason, 1976) and the need for the empowerment of the vulnerable women who are seeking solutions to homelessness for themselves and their children (Jones & Graham, 2011). Having dependent children was one of the predictors of successful
psychological integration in a community after the experience of homelessness in Nemiroff’s (2011) more than five thousand participants who accessed services to resolve their homelessness.

The holiday celebrations at Thanksgiving, Christmas, and Easter for the homeless and needy families in San Bernardino, sponsored by Pastor Joseph Mack of the New Beginnings Outreach Christian Church, have become regular events for this population for the last fifteen years. At these events, participants receive hot meals, bags of groceries, gently used clothing sorted by sizes, blankets, sleeping bags, and other useful items. People come to these events because they need what the volunteers have to offer. This is not the only reason they attend, however.

At each event, volunteers organize activities for the children. Depending upon the season, children play games, sit with Santa Claus, receive gifts and toys, or hunt for Easter eggs. The children's delight and enjoyment of the activities is apparent, and this is rewarding for their parents. These experiences contribute to the Psychological Sense of Community that Sarason
(1976) refers to, even though many of the people are not yet in permanent housing.

Because the events are so much fun for children, parents in this vulnerable population are drawn to these celebrations. This helps to account for the finding that there is not a significant difference in the likelihood that women and men have their children live with them in this sample. Table 1 explains that even though there were more women (40) than men (16) in attendance, there was not a significant difference in the likelihood that their children lived with them (Chi-square = .144).

Because of this finding, the hypotheses presented in this study were immediately called into question.

These hypotheses were:

1. Women who are homeless will be more likely to seek government assistance for their needs.
2. Women who are homeless will be more likely to have access to family support.
3. Women with children under the age of eighteen will be more likely to have support from government assistance and from family.

The findings that directly measured gender in relation to access to government assistance and family
support all confirmed the null hypothesis: that, in this sample, gender did not make a difference in whether or not a respondent received family support or government assistance. There were no significant findings in these areas. Table Two (Gender and Respondents' Access to Government Assistance) reports no significant difference between the amount of government assistance that men and women receive. Table Three (Gender and Respondents' Access to Family Help) reports no significant difference between the amount of help men and women receive from their families. Table Four (Gender and Respondents' Greatest Source of Help) illustrates that there is no significant difference between the kinds of help women and men receive. Table Five (Gender and Respondents' Greatest Challenge) similarly reports no significant difference between the way that men and women perceive their most difficult challenges.

Limitations

None of the hypotheses that were proposed by this study were confirmed. The main reason that this may be the case is the nature of the event at which the data were collected. All of the events sponsored by this group
are family-oriented, with fun activities for children. Therefore, anyone with children, fathers, or mothers, would be motivated to attend for the sake of their children, and not just for the material support provided. The main assumption driving all three of the hypotheses was that women would be more likely to have children living with them than men do. Since this was not the case for this sample, this study was not an adequate test of the hypotheses.

Recommendations for Social Work Practice, Policy and Research

The fact that women and men were not significantly different in their likelihood to have children living with them in this sample helped to indicate where further data analysis might be more fruitful. Further data analysis, represented in Figures Six and Seven, revealed potential questions for future research. In Figure Six, (Children Living With Respondent and Respondents’ Access To Government Assistance), there was no significant relationship between these variables. This could mean either that all people in housing difficulties or financial crises have access to the government support that they need, whether or not they have children, or
that the presence of children is not more likely to trigger public assistance even if it is needed.

Figure Seven (Children Living with Respondents and Respondents' Access to Family Assistance) offered the only significant findings in all of the data analysis in this study. For respondents (male or female) who had children living with them, fifty-eight and nine-tenths percent did receive help from their families, while forty-one and one-tenth percent of respondents who did not have children living with them received help from their families. This cross-tabulation had a Chi-square of .035, which was significant at the < .05 level. This was interpreted to mean that the presence of children was significantly more likely to trigger the availability of family support for respondents in this study.

Because the presence of children indicated a greater likelihood of family support, but not a greater likelihood of government support, future research should focus on the impact that various welfare reform legislation and policy changes have had on children. It would appear, from this particular sample, that there is a certain level of government assistance that might be accessed by anyone in crisis, but that the most
vulnerable members of our community, children, are not afforded the extra support that they need during their critical years of socialization. Also, research could focus on the ways in which families are attempting to step in and fill the gap for the children, including children who are experiencing homelessness.

Social workers involved in working with homeless and needy families should be aware of the practice implications of these issues. Children are the ones most likely to be negatively affected by the lack of resources. Social workers can also advocate for policies that support the availability of resources for children.

Conclusions

Homelessness continues as one of the nation's most severe social problems. The implications for the people who experience it are traumatic for them. Social workers who work with individuals need to understand both the structural and individual causes of homelessness, and work at both the policy and practice implications of these causes. The majority of the research indicates that women and men experience these causes and impacts differently. This study has shown that that one of the
major factors in the way homelessness is experienced is whether or not the person has children living with them. These effects are not necessarily related to gender, but rather to care-giving responsibilities. Future research should focus on the ways in which homeless people with and without children access services from government and family sources.
QUESTIONNAIRE
How It Really Is

Developed by Queenesther Anderson

Thank you for filling this out! Please check the answers that apply to you.

1. What is your gender?
   a. Male
   b. Female

2. Do you currently have stable housing?
   a. Yes
   b. No

3. Do you have children under the age of 18?
   a. Yes
   b. No

4. Do the children live with you?
   a. Yes
   b. No

5. Do you receive any kind of government assistance?
   a. Social Security
   b. HUD housing
   c. Food stamps
   d. TANF
   e. General relief
   f. Unemployment
   g. Other

6. Does your family help you?
   a. Food
   b. Shelter
   c. Emotional support
   d. Money
   e. Medical expenses
   f. Transportation

7. What is your greatest source of help and support?

8. What is your greatest challenge right now?

Developed by Queenesther Anderson
APPENDIX B

INFORMED CONSENT
INFORMED CONSENT

The study in which you are being asked to participate is designed to investigate the way that gender affects access to help in times of financial or housing trouble. This study is being conducted by Queenesther Anderson under the supervision of Professor Stanley Taylor, Ph.D., Professor of Social Work, California State University, San Bernardino. This study has been approved by the Institutional Review Board, California State University, San Bernardino.

PURPOSE: To understand how gender affects people’s access to help and support in times of financial and housing trouble.

DESCRIPTION: We would like for you to complete a questionnaire.

PARTICIPATION: Participation in this study is voluntary. Refusal to participate will involve no penalty or loss of benefits to which you are otherwise entitled, and you may discontinue participation at any time without penalty or loss of benefits.

CONFIDENTIALITY OR ANONYMITY: This research is anonymous. No identifying information will be collected.

DURATION: The survey is expected to take 5 minutes of your time

RISKS: There are no foreseeable risks to your participation in the research.

BENEFITS: A benefit in taking part of this survey is to be part of helping to provide knowledge about the ways people access help in times of trouble. You will receive a list of helping agencies in the area, as well as a tasty candy bar.

CONTACT: If you have any questions about this study, you may contact my research advisor, Dr. Stanley Taylor in the Department of Social Work, California State University, San Bernardino, 5500 University Parkway, San Bernardino, CA 92407 or at (909) 537-5584 or at staylor@csusb.edu.

RESULTS: The results of this study will be available at the Pfau Library at California State University, San Bernardino, after September, 2013.

I agree to participate: _________ (please check here)

Date: __________
APPENDIX C

DEBRIEFING STATEMENT
This study you have just completed was designed to investigate the relationship between a person’s gender and their access to help in times of financial and housing trouble.

Thank you for your participation. If you have any questions about the study, please feel free to contact Queenesther Anderson or Professor Stanley Taylor at (909) 537-5584 or at staylor@csusb.edu. If you would like to see the final results of the study, it will be available at the Pfau Library at California State University, San Bernardino after September, 2013.
REFERENCES


