# EMPLOYMENT AMONG BALTIMORE'S HOMELESS POPULATION:

Hit Hard by a Struggling Economy

JULY 2011



# **Executive Summary**

The purpose of this study was to obtain more information related to the current and past employment histories of those experiencing homelessness in Baltimore, their current living situation, the level of involvement in training and education activities, and those industries where employment is most often secured/sought. From June to August 2011, results from a survey of 478 adults with histories of homelessness found 17% were currently employed. Of those employed, 51% have held their current job for less than one year, 56% work more than 20 hours per week, 41% earn less than \$200 in an average week, and 74% would like to work more hours. Of those unemployed, 62% have been unemployed for less than three years, 48% report a lack of housing is a key challenge to obtaining work, and 60% are receiving some type of disability assistance. Of all those surveyed, 37% are not engaged in training/education activities, but 35% are actively engaged in employment search, 19% are engaged in computer training, and 17% are learning interview skills. Of those industries of present, past and sought employment, janitorial, food service, warehouse, construction and landscaping consistently ranked very high. Policy recommendations based on these results focus on the need for more education and training programs that can re-train workers in new industries and help supplement educational attainment; employment opportunities that can remove legal and regulatory barriers to obtaining work as well as pay a living wage; a wide range of additional affordable housing; and health care services that can address both physical and behavioral health conditions that can create barriers to finding/holding employment.

#### **ACKNOWLEDGEMENTS**

Our sincere thanks to the many people who assisted us with this survey, to include Patrick McQuestion, Julia Schrieber, and Michael Jefferson, our team of dedicated interns. We also thank Dr. Michael McQuestion, Ph.D., MPH. for his consultation, Donna Bradley, Mark Schumann, Tony Hughes, James Crawford, Paulette & Wendell Muldrow, and the rest of "B-More Housing for All" (a consumer-lead advocacy group seeking an end to homelessness in Baltimore) for their work to help design and administer this survey. We express gratitude to the many service providers listed in Appendix B who allowed us access to their facilities and have partnered with us on this project.

Lastly, we offer our humble appreciation to the 478 individuals who agreed to answer our questions while waiting for meals, health care services, shelter, and otherwise trying to meet their daily needs.

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Since 2007, declines in the nation's financial and economic system coupled with a worsening housing market lead to a recession that brought record unemployment and an historic loss of housing (both rental units and home ownership). While many Americans are currently having a harder time finding (or keeping) work while meeting the cost of basic daily living expenses, the hardships have disproportionately impacted those at the bottom of the income scale. People who were living paycheck-to-paycheck prior to the recession are especially at risk of losing housing as a result of lost or reduced employment. Many more people are now "doubled up" with friends and family due to these economic changes, or have had to seek public support for the first time. Those who were homeless before the recession are now more likely to have a difficult time finding employment and/or adequate and affordable housing due to the increased competition for these jobs and housing units.

This report presents the results of an employment survey administered during the Summer of 2010 to individuals experiencing homelessness, highlights the employment and housing needs of those at the lowest end of the income scale, challenges stereotypes often made about the work histories and ambitions of those experiencing homelessness, and offers public policy recommendations that can help inform the types of initiatives needed to reduce unemployment and prevent and end homelessness.

#### INTRODUCTION

In Maryland, unemployment as a whole rose from 5.5% in 2007 to 8.0% in 2009.<sup>1</sup> By September 2010, the unemployment rate in Maryland fell slightly to 7.5%.<sup>2</sup> That amounts to 220,600 people who want to work and are looking for a job, but are unable to find one.<sup>3</sup> At the same time, the unemployment rate for people living below the poverty line in Maryland was 21.4%.<sup>4</sup> Historically, Baltimore City—which saw its unemployment rate reach 12.8% in 2009—has had a higher unemployment rate than the state as a whole.<sup>5</sup> Similar to the state, this number fell slightly in August 2010, to 11.7%.<sup>6</sup> For those living in poverty, however, the unemployment rate in the City for 2009 was over three times higher, at 38.1%.<sup>7</sup>

Not surprisingly, increases in unemployment are coupled with increases in poverty. In 2009, there were 129,796 people living below the poverty line in Baltimore (21% of the City's population)<sup>8</sup> compared with 9.1% of the total population in Maryland.<sup>9</sup> Overall, the poverty rate is twice as high in the City when compared to the rest of the State, which explains why additional resources are needed in this area.

People living in poverty are disproportionately affected by underemployment and low wages. The U.S. Census reported that over half of those living at or below poverty do not work (58.5%), about one-third work part-time (32.3%) and a small number (1.5%) worked full time. These numbers confirm the increase in unemployment cited above for those at or below poverty, with 34.5% not working, 22.3% working part-time and 2.3% working full-time in 2008. Part-time employment increased in 2009, which may indicate that those previously working full-time have had their hours reduced (or it may imply an increase in part-time employment opportunities in general).

Finally, with the increase in poverty comes an increase in homelessness (the result of extreme poverty combined with a lack of housing). The number of people experiencing homelessness in Maryland increased 21.5% between 2007 and 2009 according to the U.S. Department of Housing and Urban Development (HUD), which likely undercounts the rate of homelessness since HUD does not include those who are living with friends and family (i.e., "doubled up"). Baltimore has also seen a 12% increase in homelessness as

<sup>&</sup>lt;sup>a</sup> Note that unemployment rates are typically calculated based on those receiving unemployment benefits and those who report actively looking for work activity. These rates do not include those individuals who have given up looking for work due to discouragement or a variety of other factors (illness, family responsibilities, etc.). Hence actual rates may be different than the official unemployment rates cited above.

documented by the bi-annual point-in-time homeless census, which documented 3,002 in 2007 and 3,419 in 2009. While these one-night counts are imperfect measures, they serve as a proxy measure for year-to-year increases.

Because the income resulting from employment is a key factor in rising out of poverty and meeting basic needs—such as housing, food, health care, etc.—we are focused on learning more about employment. The National Coalition for the Homeless (NCH) conducted a study in 2009 surveying 182 homeless men and women attending the Sacramento Homeless Connect project in California. The results of this survey showed that while 92% of those surveyed were currently not working, the vast majority (87%) reported a desire to work. Also, 40% of those surveyed had a license or certificate for their job skill. This study was inspired by a 2007 study in Austin, Texas, which surveyed 526 people experiencing homelessness and found that 38% were employed part-time at the time of the survey and 91% desired full time employment if that job would pay them enough to cover basic expenses. These surveys in Sacramento and Austin provide a background for how Baltimore City might compare in terms of employment and the desire to work among homeless populations.

# **Survey Background**

Anecdotally, service providers and advocates report encountering wide-ranging mis-understandings about those experiencing homelessness and their work activities (or desire to work). Public policies and the employment programs that are created overlook this segment of the population as a potential workforce, believing either they do not want to work or do not have work or educational skills sufficient to compete in the workplace. But a dearth of data inhibits the ability to go beyond anecdote and better to inform the public and policymakers about the current or past employment histories of homeless populations. For example, answers to the following questions could better influence public policy decisions:

- How many people experiencing homelessness are currently employed?
- Are they able to live on the street and work at the same time?
- How many people were working but aren't now due to the economy?
- How many have a hard time working (or finding work) because of their health, lack of stable housing, or other factors?
- How many are actively engaged in trying to find work?
- For those working, how much are they getting paid?
- For those not working, how many want to work?
- Do they have a history of working, but perhaps are not currently employed?
- In what types of industries are people working now, or have worked in the past? Where are they seeking work opportunities?

These questions—and a desire to better educate and inform the general public and policy makers—lead to a commitment to find answers.

#### **SURVEY METHODOLOGY**

Staff and interns at Health Care for the Homeless (HCH) in Baltimore City developed the survey tool [Appendix A] in close consultation with members of *B-more Housing for All* – an advocacy group comprised of individuals who are currently or formerly homeless who work toward better living conditions for Baltimore's lowest income residents. From June 23 to August 11, 2010, HCH interns and *B-more Housing for All* members, as well as other service provider staff, surveyed 478 adults age 18 and over who are currently or recently homeless at food, shelter or other service sites in Baltimore City. This number represents approximately 14% of the 3,419 homeless people counted during the 2009 Baltimore City Point-

In-Time survey. <sup>16</sup> For the purposes of this survey, homelessness is defined as anyone lacking a stable living location (which includes shelter, street, transitional housing or recovery houses, doubled-up, abandoned buildings, vehicles, and other related unstable housing conditions). Those defined as stably housed are those who reported having been homeless within the last 5 years but now no longer consider their housing to be temporary or unstable.

The survey team conducted each interview confidentially and each interviewer received training on administering the survey and recording accurate data. At six separate sites, participants were allowed to write in their own answers under the guidance of a trained interviewer (accounting for a total of 70 surveys, or 15%). Survey sites were selected by HCH staff and *B-more Housing for All* in consultation with SHARP, a coalition of Baltimore-area service providers working to *Stop Homelessness And Reduce Poverty*. A deliberate attempt was made to survey at sites in different parts of the city so as to better represent the homeless in Baltimore. Given that many homeless live in extreme poverty and have disabilities severe enough to prevent work, all selected sites were places where poor and unemployed individuals live and/or receive services. By reaching out to various neighborhoods' service providers and community action centers, we utilized random sample methods while getting geographical identifiers of the homeless. Survey sites included service centers and emergency shelters, job training and employment facilities, and food pantries. At half of the survey sites, interviewers were able to generate more than 10 surveys. Appendix B lists all survey sites by name and percent of surveys generated at that site.

There are both limitations and benefits to this survey methodology. The survey format did not ask for identifying information (hence there is a chance of a duplicate survey), but efforts were made to ask respondents if they had participated in this survey previously. Additionally, the survey results are based solely on the self-reported information provided in these interviews, and it was not possible to confirm these assertions. (Note: many national population surveys are based on unconfirmed individual self-reported data and these are used extensively to inform public policy.) The benefits to this approach include getting personal perspectives directly from those most impacted by unstable housing and a poor employment market. The barriers they report should help better inform public efforts to increase employment among very low income workers because these are the areas where people feel they need the most assistance.

The recommendations included in this report are intended to educate public policy makers, other service providers, and the general public so that sufficient resources can best target the needs of people at the lowest income levels. Too often, these consumer voices are missing from decisions being made at the local, state and national levels. Including this input increases the likelihood that programs are designed more effectively, with the goal of increasing employment, income and stability among individuals experiencing homelessness.

#### **RESULTS**

Of 478 individuals surveyed, 80 reported they are currently working for legal wages (17%). This report describes the results in five sections:

- 1. Demographics of the survey population
- 2. Description of those currently employed
- 3. Description of those currently unemployed
- 4. Current employment-related training and education activities
- 5. Most common industries of employment.

After the results sections, excerpts of personal experiences shared with interviewers are included to help illustrate the challenges the survey population described. A discussion containing policy recommendations along several key themes (education and training, employment, income, housing, health care and support services) concludes this report.

#### Section 1. Demographics of the Survey Population

The survey asked participants to share their gender, age, educational level, experience with foster care, duration of current homelessness, and their current living situation (see also Table 1 and related figures).

- Gender: Of the 478 total participants, 469 recorded gender information (98%). Overall, the vast majority of those surveyed were male (73%), with women making up just over one-quarter (27%). Of those employed (n = 76), 78% are male and 22% are female.
- Age: Of the 478 survey participants, 455 (95%) shared their age. Two-thirds of the respondents are between the ages of 26 and 45, with very little difference in age when comparing those currently employed and those unemployed. There were very few young adults age 18-25 (7%) and very few seniors (1%), and nearly 15% were age 26-35 and age 56-65 (see figure 1). Hence, the majority of respondents (78%) are aged 26 to 55, which are normally considered prime employment years. The average age of all participants was 45 and the median was 46.

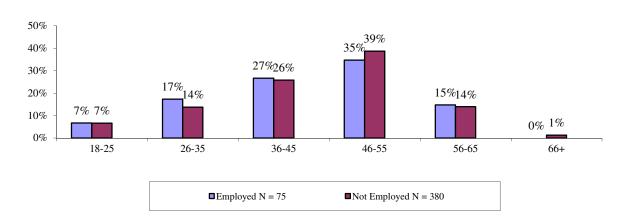
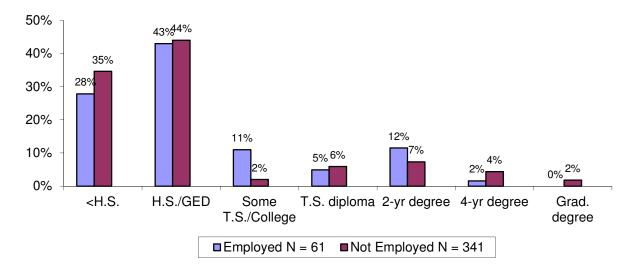


Figure 1. Age of Respondents

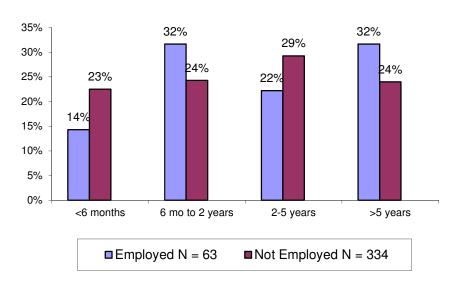
• Education: Nearly all (85%) survey participants shared their level of education, revealing that nearly half (44%) have a high school diploma or GED, but one-third (34%) have less than a high school diploma. However, 17% had either some technical school (T.S.), college, or a 2-year degree, and 6% had a 4-year degree or beyond (graduate school) (see figure 2). Levels of education did not always correlate with employment; the rate of employment was higher among those with a GED, some technical school or college, and those with a 2-year degree. Those who did not complete high school, those with the H.S. diploma, those with a 4-year degree and those with graduate school were less likely to be employed than those who are unemployed but with the same education level. A further breakdown of educational attainment is shown in Table 1.

Figure 2. Education of Survey Respondents



- Experience in Foster Care: Of the 467 respondents who answered this question, 18% (n = 82) had been in the foster care system at some point prior to turning 18. Of these, the vast majority (93%) are currently unemployed, which is higher than the total survey population (83%).
- Duration of Current Homelessness: Of the 478 survey participants, most are currently homeless (n = 397, or 83%) and the length of time spent without stable housing is fairly evenly distributed. About 21% have been homeless less than 6 months, 25% between 6 months and 2 years, 28% between 2 and 5 years, and 25% over 5 years (see figure 3). Again, employment did not seem to correlate with length of homelessness, with those employed more likely to be homeless between 6 months to 2 years (32%) or longer than 5 years (also 32%) and those unemployed being fairly evenly distributed over all four categories (23%, 24%, 29%, and 24%, respectively).

Figure 3. Duration of Current Homelessness



• Current Living Situation: Nearly all those interviewed shared their current living situation (98%). There is a wide breadth of housing status among those who are currently working but the stability of housing is only loosely correlated with employment. Of those employed, nearly one-quarter (23%) were living in emergency shelters, 4 percent were living on the street, 27% were in transitional/recovery houses, 28 percent were doubled-up, 5 percent were living in abandoned buildings, and 13% have been housed for 5 years or less (see figure 4). Living on the street and in abandoned buildings are the least stable categories of housing and reflect a smaller number of employed people. Those living in transitional and recovery houses and those in shelters actually report higher employment than those who have been stably housed for less than 5 years (though this could be a limitation of the survey methodology since those stably housed are less likely to have been at survey sites).

40% 33% 29% 279 30% 20% 15% 13% 11% 5% 5% 10% 4% 0% 1% 0% Shelter Trans/Recovery Doubled Up A bandoned Building Housed <5 years Other Street ■ Employed N = 79 ■Not Employed N = 394

Figure 4. Current Living Situation

Longest Period of Consistent Employment Held in Lifetime: Nearly all respondents (93%) reported the longest period of employment they've consistently held during their lifetime (this is not necessarily the same job, but a period of time when there were no breaks in employment). The majority of those currently employed and unemployed have long-term employment histories in excess of 5 years at a time (61% and 56%, respectively), with the minority of those having less than 1 year (7% and 14%, respectively, see figure 5). About one-third of each category has worked a consistent period ranging 1 to 5 years (33% and 30% respectively). Hence, current employment is not directly correlated to previous periods of consistent work since those most likely to be currently employed are not those with the longest, most stable work histories.

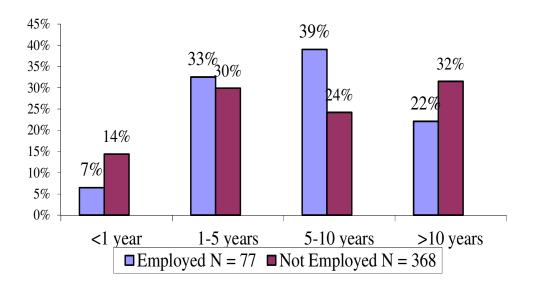


Figure 5. Longest Period of Consistent Employment in Lifetime

## Section 2. Description of Those Currently Employed

The survey asked participants to share the details of their current employment, which includes the duration of the current job, the average number of hours per week, whether the job is considered day labor or seasonal, their average weekly wages, whether their hours or pay have been reduced in the past 2 years, and whether they'd be interested in more work hours (see table 2).

- Length of employment at current job: Of the 79 respondents who cited their duration of current employment, there is nearly an equal distribution between those who have held it less than three months (27%), those who have been in this position for three months to 1 year (24%), those who have been in this job for 1 to 3 years (24%) and those who have had this job for a period longer than three years (25%).
- Average number of hours worked per week: The majority (56%) of those currently employed report working an average of at least 21 hours or more per week. A smaller portion work only 1-10 hours per week (15%) but many also work 11-20 hours per week (28%). It is worth noting that over one-third (39%) of the survey population have near-full-time employment (of 31 or more hours per week).
- *Day labor/seasonal:* About 60% of those currently working describe their current job as day labor, and 32% describe their job as seasonal. Employment can be considered both day labor and seasonal work.
- Average wages per week: Half (50%) of those employed report an average weekly income between \$100 and \$300. Nearly one-fifth (19%) report weekly earnings between \$300 and \$399 per week, and 14% earn more than \$400 per week. At the lowest end of the scale, 17% report earning less than \$100 per week.
- Reduced hours or pay in the last 2 years & more work desired: About two-thirds (61%) reported they have had their hours or pay reduced in the past 2 years, and the majority (74%) reported they would like to work more hours currently.

Table 1. Demographics of Survey Population, By Employment Status

	Employed	%	Unemployed	%	Total	%
Survey Total	n = 80	16.7%	n = 398	83.3%	N = 478	100%
Gender						
Male	59	77.6%	285	72.5%	344	73.3%
Female	17	22.4%	108	27.5%	125	26.7%
Total	76	100%	393	100%	469	100%
Age						
18-25	5	6.7%	25	6.6%	30	6.6%
26-35	13	17.3%	52	13.7%	65	14.3%
36-45	20	26.7%	98	25.8%	118	25.9%
46-55	26	34.7%	147	38.7%	173	38.0%
56-65	11	14.7%	53	13.9%	64	14.1%
66+	0	0%	5	1.3%	5	1.1%
Total	75	100%	380	100%	455	100%
Education						
Less than high school	17	27.8%	118	34.6%	135	33.6%
High school diploma	16	26.2%	107	31.4%	123	30.6%
GED certificate	10	16.4%	44	12.9%	54	13.4%
Technical school (incomplete)	2	3.3%	6	1.8%	8	2.0%
Technical school (complete)	3	4.9%	20	5.9%	23	5.7%
Some college	5	8.2%	0	0%	5	1.2%
Community college—degree	7	11.5%	25	7.3%	32	8.0%
4-year college—degree	1	1.6%	15	4.4%	16	4.0%
Graduate school—degree	0	0	6	1.8%	6	1.5%
Total	61	100%	341	100%	402	100%
<b>Duration of Homelessness</b>						
6 months or less	9	14.3%	75	22.5%	84	21.2%
more than 6 months but less	20	24.50	0.4	24.20	404	27.40
than 2 years	20	31.7%	81	24.3%	101	25.4%
2-5 years	14	22.2%	98	29.3%	112	28.2%
more than 5 years <b>Total</b>	20 <b>63</b>	31.7% <b>100%</b>	80 <b>334</b>	24.0% <b>100</b> %	100 <b>397</b>	25.2% 100%
Total	03	100%	334	100%	391	100%
<b>Current Living Situation</b>						
Shelter	18	22.8%	108	27.4%	126	26.6%
Street	3	3.8%	57	14.5%	60	12.7%
Transitional/Recovery house	21	26.6%	129	32.7%	150	31.7%
Doubled up	23	29.1%	34	8.6%	57	12.1%
Abandoned building	4	5.1%	19	4.8%	23	4.9%
Stably housed (<5 years)	10	12.7%	44	11.2%	54	11.4%
Other	0	0.0%	3	0.8%	3	0.6%
Total	79	100%	394	100%	473	100%

Table 1. Demographics of Survey Population, By Employment Status (continued)

	Employed	%	Unemployed	%	Total	%
Survey Total	n = 80	16.7%	n = 398	83.3%	n = 478	100%
<b>Longest Period of Consiste</b>	ent Employment					
Less than 1 year	5	6.5%	53	14.4%	58	13.0%
1-5 years	25	32.5%	110	29.9%	135	30.3%
5-10 years	30	39.0%	89	24.2%	119	26.7%
More than 10 years	17	22.1%	116	31.5%	133	29.9%
Total	77	100%	368	100%	445	100%

# Section 3. Description of Those Currently Unemployed

The survey asked participants who are currently unemployed to share the details behind the duration of their unemployment, whether they are eligible for or receiving unemployment/disability assistance, whether they wanted to work, and the challenges they perceive to gaining employment (see table 3).

- Duration of unemployment: A small portion (10%) have been out of work for less than 3 months, and 17% have been without work between 3 months and 1 year. Over two-thirds (68%) have been out of work for more than one year, with over one-third (38%) unemployed for longer than three years. A very small percentage (5%) reported they have never worked. Note 57% of those unemployed have been experiencing homelessness for less than 2 years. While this survey is not able to determine whether recent unemployment caused individual cases of homelessness, these factors may be related.
- *Unemployment insurance:* Most of those surveyed are not receiving unemployment benefits (97%), either because benefits ran out, they are eligible but not receiving, or they do not qualify for this type of assistance (or were unsure). A very small portion (3%, n = 12) report receiving benefits.
- *Disability Assistance:* More than half (60%) report receiving either permanent or temporary disability benefits. Federal benefits would provide a greater amount of monthly income (approximately \$680) but state benefits awarded to those temporarily disabled and/or awaiting federal benefits to be determined provide a much more modest amount (\$185).
- Desire for work: The great majority of those unemployed report wanting to work (86%). Of this group, over half are receiving some type of disability assistance. Of the 14% indicating they do not want to work, most (83%, n = 44) are receiving disability benefits. Receipt of disability would indicate that recipients have a documented physical or mental limitation (either permanent or temporary) that prevents them from working.
- Challenges to working: Survey participants were asked to indicate which barriers they perceived as limiting their ability to work. Of the 19 barriers provided as choices, the top five were lack of stable housing, physical health issues, inability to find work, disabled, and lack of transportation. Together these challenges represent nearly half (47%) of all those barriers documented. Of those who said that age was a barrier to working, 88% were age 46 and above. Of those who said that their physical health was a barrier to working, 80% are receiving disability assistance. Of those that said that their mental health was a barrier to working, 79% of this group was receiving disability assistance. Of those that cited their disability as a challenge to working, 84% are receiving disability assistance. Table 3 shows the challenges ranked by prevalence. Note survey participants could check as many challenges as they felt applied to their situation.

Table 2. Characteristics of Those Individuals Employed

3 months - 1 year 19 24.  1-3 years 19 24.  >3 years 20 25  Total 79 100  Hours Worked Per Week  1-10 hours 12 15.  11-20 hours 22 28.  21-30 hours 14 17.  31-40 hours 29 37.  41+ hours 1 1.3  Total 78 100  Day Labor?  Yes 44 59.  No 30 40.  Total 74 100  Seasonal?  Yes 23 31.  No 50 68.  Total 73 100  Average Wages per Week  \$1-\$99 12 17.  \$100-\$199 17 24.  \$200-\$299 18 25.  \$300-\$399 13 18.  \$4400-\$499 5 7.1  \$500+ 5 7.1  Total 70 100  Hours and/or Pay Reduced in Past 2 years?  Yes 31 60.  No 48 39.  Total 79 100  Like More Hours?  Yes 58 74.  No 20 25.		N	%
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41+ hours       1       1.3         Total       78       10         Day Labor?         Yes       44       59.         No       30       40.         Total       74       10         Seasonal?         Yes       23       31.         No       50       68.         Total       73       10         Average Wages per Week         \$1-\$99       12       17.         \$100-\$199       17       24.         \$200-\$299       18       25.         \$300-\$399       13       18.         \$400-\$499       5       7.1         \$500+       5       7.1         Total       70       10         Hours and/or Pay Reduced in Past 2 years?         Yes       31       60.         No       48       39.         Total       79       10         Like More Hours?         Yes       58       74.         No       20       25.			17.9%
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Yes       44       59.         No       30       40.         Total       74       100         Seasonal?         Yes       23       31.         No       50       68.         Total       73       100         Average Wages per Week         \$1-\$99       12       17.         \$100-\$199       17       24.         \$200-\$299       18       25.         \$300-\$399       13       18.         \$400-\$499       5       7.1         \$500+       5       7.1         Total       70       100         Hours and/or Pay Reduced in Past 2 years?         Yes       31       60.         No       48       39.         Total       79       100         Like More Hours?         Yes       58       74.         No       20       25.	Total	78	100%
No       30       40.         Total       74       100         Seasonal?       23       31.         Yes       23       31.         No       50       68.         Total       73       100         Average Wages per Week       12       17.         \$100-\$199       17       24.         \$200-\$299       18       25.         \$300-\$399       13       18.         \$400-\$499       5       7.1         \$500+       5       7.1         Total       70       100         Hours and/or Pay Reduced in Past 2 years?       Yes         Yes       31       60.         No       48       39.         Total       79       100         Like More Hours?       58       74.         No       20       25.	Day Labor?		
Seasonal?         Yes       23       31.         No       50       68.         Total       73       100         Average Wages per Week         \$1-\$99       12       17.         \$100-\$199       17       24.         \$200-\$299       18       25.         \$300-\$399       13       18.         \$400-\$499       5       7.1         Total       70       100         Hours and/or Pay Reduced in Past 2 years?       Yes         Yes       31       60.         No       48       39.         Total       79       100         Like More Hours?       58       74.         No       20       25.	Yes	44	59.5%
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Yes       23       31.         No       50       68.         Total       73       100         Average Wages per Week <ul> <li>\$1-\$99</li> <li>12</li> <li>17.</li> <li>\$24.</li> <li>\$200-\$299</li> <li>18</li> <li>\$300-\$399</li> <li>13</li> <li>18.</li> <li>\$400-\$499</li> <li>5             <li>7.1</li> </li></ul> \$500+       5         Total       70             10         Hours and/or Pay Reduced in Past 2 years?       Yes         No       48             39.         Total       79             10         Like More Hours?       Yes             58             74.         No       20             25.	Total	74	100%
No       50       68.         Total       73       10         Average Wages per Week       \$1-\$99       12       17.         \$100-\$199       17       24.       \$200-\$299       18       25.         \$300-\$399       13       18.       \$400-\$499       5       7.3         \$500+       5       7.3       70       10         Hours and/or Pay Reduced in Past 2 years?       Yes       31       60.         No       48       39.       Total       79       10         Like More Hours?       Yes       58       74.         No       20       25.	Seasonal?		
Total       73       100         Average Wages per Week       \$1-\$99       12       17.         \$100-\$199       17       24.         \$200-\$299       18       25.         \$300-\$399       13       18.         \$400-\$499       5       7.1         \$500+       5       7.3         Total       70       100         Hours and/or Pay Reduced in Past 2 years?       Yes         Yes       31       60.         No       48       39.         Total       79       100         Like More Hours?       Yes       58       74.         No       20       25.			31.5%
\$1-\$99			68.5%
\$1-\$99	Total	73	100%
\$100-\$199	Average Wages per Week		
\$200-\$299	\$1-\$99	12	17.1%
\$300-\$399	\$100-\$199	17	24.3%
\$400-\$499	\$200-\$299	18	25.7%
\$500+ 5 7.1  Total 70 100  Hours and/or Pay Reduced in Past 2 years?  Yes 31 60.  No 48 39.  Total 79 100  Like More Hours?  Yes 58 74.  No 20 25.	\$300-\$399	13	18.6%
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Hours and/or Pay Reduced in Past 2 years?         Yes       31       60.         No       48       39.         Total       79       100         Like More Hours?         Yes       58       74.         No       20       25.	\$500+	5	7.1%
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No       48       39.         Total       79       100         Like More Hours?       S8       74.         No       20       25.	-	•	60.8%
Like More Hours?         Yes       58       74.         No       20       25.			39.2%
Yes 58 74. No 20 25.	Total	79	100%
No 20 25.	Like More Hours?		
	Yes	58	74.4%
Total 70 100		20	25.6%
10tai /8 10ta	Total	78	100%

<sup>\*</sup> Note: Not all totals add to survey population total due to limited missing values.

Table 3. Characteristics of Those Individuals Unemployed

	N	%				N	%
Duration of U	nemployr	nent			Challenges to Wo	orking	
Never worked	21	5.4%		1	Lack of stable housing	190	47.7%
<3 months	40	10.3%		2	Physical health issues	176	44.2%
3 months - 1 year	67	17.2%		3	Can't find work	163	41.0%
1-3 years	114	29.3%		4	Disabled	153	38.4%
>3 years	147	37.8%		5	Lack transportation	147	36.9%
Total	389	100%		6	Mental health issues	134	33.7%
				7	Criminal record	123	30.9%
Eligible for Unemp	•	Insurance		8	Lack training/education	91	22.9%
Benefits ran out	10	2.6%	П	9	Drug/alcohol issues	90	22.6%
No	314	80.1%		10	Lack phone	89	22.4%
Unsure	36	9.2%		11	Bad credit	79	19.8%
Yes	32	8.2%		12	Lack mailing address	67	16.8%
Total	392	100%		13	Lack work experience	65	16.3%
				14	Age (too young/old)	59	14.8%
Receiving Unempl		nsurance		14	Lack documentation	59	14.8%
No	382	97.0%		16	Appearance (clothes/hygiene, etc.)	43	10.8%
Yes	12	3.0%		17	Lack tools/equipment	41	10.3%
Total	394	100%		18	Immigration status	13	3.3%
D 11 D11	•1•.	. 9		19	Lack child care	6	1.5%
Receiving Disab	•			Tota	al	1,788	
Yes	234	59.4%					
No	160	40.6%					
Total	394	100%					
Do you war	nt to work	<b>:</b> ?	п				
Yes (Total)	331	86.2%					
Yes (receiving disability)	183	47.7%	Е				
Yes (not receiving disability)	147	38.3%					
No (Total)	53	13.8%					
No (receiving disability)	44	11.5%					
No (not receiving disability)	9	2.3%					
Total	384	100%					

<sup>\*</sup> Note: Not all totals add to survey population total due to limited missing values.

#### Section 4. Current Employment-related Training and Education Activities

The survey asked participants about their involvement in training and education activities offered at employment centers, "one-stop shops" and other locations where skills training and education programs are offered. Both the employed and unemployed respondents reported using the same top three programs: employment search (34% and 35%, respectively), resume writing (24% and 22%, respectively), and job training (26% and 22%, respectively). In fourth place, 20% of those employed used learning interview skills programs and those unemployed cited computer training (19%). Similar numbers of people in both employment categories were not engaged in any of these types of activities (36% and 38%, respectively). See table 4 for further details about programs of engagement.

**Table 4. Program Involvement by Employment Status** 

	Employed		Unemployed		Total	
	[N = 80]	%	[N = 398]	%	[N = 478]	%
Employment Search	27	34	139	35	166	35
Learning Interview Skills	16	20	66	17	82	17
Legal Support	4	5	15	4	19	4
Not Engaged	29	36	150	38	179	37
Job Training	21	26	87	22	108	23
On the job support	6	8	19	5	25	5
Vocational Rehab	7	9	24	6	31	6
Enrolling in school	12	15	44	11	56	12
Computer training	12	15	77	19	89	19
Resume writing	19	24	89	22	108	23
Transportation	7	9	26	7	33	7
Access to mailing						
address/email/phone	10	13	30	8	40	8

Note: Respondents could check all that applied. Percentages based on N for group.

#### **Section 5. Most Common Industries of Employment**

Using census field codes for industries of employment, respondents were asked to indicate those fields where they were currently working (for those employed), those industries where they had previously worked, and those areas where they were currently seeking employment (if looking). Across all three categories, there are common areas where survey participants have current or past skills, and these tend to be reflected in those areas where people are seeking employment (see table 5). Janitorial, food service, warehouse, construction, and landscaping consistently ranked within the top five areas of present, past and sought employment. It is logical that people would continue to seek work in familiar areas where they have acquired job skills and made personal contacts. Note that manufacturing, construction, landscaping, and warehouse work are largely dependent on a stronger economy (when private sector and housing markets constitute a larger percentage of direct and indirect employment opportunities). It is also interesting that while most do not have experience in the healthcare/support services industry, this is an area where people report looking for work, and may reflect a growing awareness of industries offering growing employment opportunities.

**Table 5. Industries of Employment** 

By Prevalence	Current Employment	N	Past Employment	N	Seeking Employment	N
1	Janitorial	15	Warehouse	190	Warehouse	71
2	Landscaping	10	Food Service	181	Food service	65
3	Construction	8	Janitorial	146	Janitorial	60
4	Food Service	5	Construction	138	Construction	59
5	Warehouse	5	Manufacturing	81	Landscaping	28
6	Administrative/clerical	5	Landscaping	77	Healthcare/support services	24
7	Installation/repair	3	Installation/repair	65	Manufacturing	22
8	Transportation	3	Retail	56	Installation/repair	22
9	Education and training	2	Transportation	56	Human services	21
10	Retail	2	Management	47	Transportation	16
11	Human services	2	Military	45	Retail	14
12	Manufacturing	2	Human services	44	Administrative/clerical	14
13	Healthcare/support services	1	Administrative/ Clerical	41	Management	13
14	Tourism	1	Healthcare/support services	26	Education and training	10
15	Healthcare technician	0	Child care	22	Information technology	8
16	Child care	0	Education and training	20	Healthcare technician	8
17	Legal	0	Information technology	17	Tourism	7
18	Police	0	Healthcare technician	16	Child care	6
19	Military	0	Legal	13	Legal	6
20	Beautician/cosmetology	0	Police	13	Police	6
21	Information technology	0	Beautician/cosmetology	11	Beautician/cosmetology	5
22	Management	0	Tourism	10	Military	3

Note: Multiple responses allowed.

**Personal Experiences:** Below are four personal stories told during the survey that reflect a range of personal experiences that combine many of the employment, housing and education elements from the above results:

- "Scott" is a 44-year-old community college graduate and currently living in a shelter. He's been without housing for 14 months. He works for the City of Baltimore, but his hours have been reduced by a third within the past couple of years "due to cutbacks." He's very satisfied with his job, but he'd like more hours.
- "Derrick" is a 28-year-old man currently living in emergency shelters. He reports having experienced homelessness for 7 years. He spent his early life from 9 months to 8 years in foster care before being reunited with his parents. He reports completing only up to the 5<sup>th</sup> grade. "I have no job and not much education. I only have training from the street."
- "Pat" is 60 years old and is living in a family member's basement. Pat receives SSI (federal disability assistance), which is supplemented with part-time work 15 hours a week as a janitor making \$9.25 an hour. Pat reports completing the 7<sup>th</sup> grade and notes lack of education as a major barrier to work. Four months ago, Pat was living on the streets.
- "Stacey" is 43 years old and for the past 18 months, she's held regular "temp" employment as an office manager. She has experienced homelessness for over 2 years and reports currently living in shelters. She says that lack of stable housing, health issues, lack of transportation, and lack of education and training make it so that she "can't find a decent paying job." She didn't graduate from high school, but is interested in pursuing her GED and other adult education and on-the job training, but she reports not being well-aware of organizations that can help her with these goals.

# **Discussion & Policy Recommendations**

The results of this survey describe a diverse population—but one that has common characteristics that can guide policymakers. While the large majority is unemployed, nearly everyone wants to work (for those unemployed) or to work more (for those employed). Most (62%) report working consistently for 5 or more years across a range of industries, but many point to similar barriers to gaining current employment. As the State of Maryland (and Baltimore City) attempts to create or bolster targeted initiatives and resources to increase employment opportunities, the following recommendations might help make those efforts more successful. Doing so will help increase income and employment among those living at or below the poverty level, who are disproportionately impacted by the current economy, and are living in unstable situations. These recommendations are divided across six areas: education and training, employment, income, housing, health care and support services.

#### **Education and Training**

The Maryland Department of Labor, Licensing and Regulation reports that 77% of new jobs in Maryland will require at least some training beyond the high school level. <sup>17</sup> Nearly three-quarters of this survey group has a high school diploma, GED or less, but at the same time, a quarter has gone further (with 8% having attended or completed technical school and nearly 14% has a community college degree or higher). Nearly a quarter of unemployed survey respondents cite a lack of training and education as a barrier to employment and 16% cite a lack of work experience, but many are engaged in current activities to overcome this barrier (job training programs, vocational rehabilitation, computer training, enrolling in school, etc.). Policy makers at the state and local level might consider the following recommendations related to education and training:

- Target greater supports to ensure teens get the supports they need to graduate high school on track with their peers so they do not fall behind as adults in the workplace.
- Increase adult education/GED opportunities, but understand that attending classes taking place in the evening may be difficult for those staying in shelters, which typically close at 5pm.
- Strengthen Vocational Rehabilitation [like the Division of Rehabilitative Services (DORS) and apprenticeships] and make the transition from school enrollment to employment more consistent with greater assistance from job placement counselors.
- Increase financial aid for technical school, community college and training programs.
- Advertise these education and training opportunities at places where very low income people receive services, such as shelters and homeless service providers. Do not rely on one-stop centers as the sole source of information.
- Target "green jobs" skills development to those with the lowest incomes, especially to help transition from more limited warehouse jobs to newer industries that are growing (such as health care and information technology).
- Maryland's "Skills2Compete" initiative, which is the Governor's effort to gain the skills and credentials Marylanders need to get good jobs with family-supporting wages. This effort envisions every working Marylander should have access to the equivalent of at least 2 years of education or training past high school—leading to a career or technical credential, industry certification, or one's first two years of college—to be pursued at whatever point and pace makes sense for individual workers and industries. Combining both educational opportunities and skill development would help match the challenges identified by this survey population, and opportunities for very low-income workers should be maximized through this endeavor.

#### **Employment**

Of the 80 people surveyed who are currently employed, about half have been in their current position for a year or more, nearly 40% work more than 30 hours per week, about 60% are working as day laborers, and most have had their hours/pay reduced in the past 2 years and would like more work. Of those unemployed, the vast majority want to work (86%) and most of those not wanting to work are disabled (only 2% of respondents were not receiving disability and reported not wanting to work). Two-thirds have been unemployed for over a year, but the vast majority receives no unemployment assistance (97%). Industries most common among these respondents include warehouse work, food service, janitorial services, landscaping and construction, all of which tend to be unsteady and low-paying positions. Over half (57%) have held employment for five years or more in their lifetime (30% for over ten years), suggesting a stable work history. There are numerous barriers to employment cited that correspond to recent legislative proposals, to include criminal record (31%), bad credit (20%) and lack of documentation (15%).

Policy makers at the state and local level should consider the following recommendations related to employment:

- Eliminate questions about prior convictions from initial job applications (allowing qualified applicants to explain any criminal record during an interview).
- Eliminate credit screening tests from most (if not all) applications where poor credit is not relevant to the job function.
- Increase supported employment opportunities for those with disabilities or other limitations

<sup>&</sup>lt;sup>b</sup> More information on the Skills2Compete initiative is available at: <a href="http://www.skills.maryland.gov/">http://www.skills.maryland.gov/</a>.

- For those needing help with immigration or documentation, connect to Casa de Maryland or other service providers who can help with legal status.
- Target these populations for additional assistance when creating employment programs.

#### **Income**

Homelessness is an extreme form of poverty—and results when a household lacks sufficient income to afford housing and utilities (as well as food and other basic necessities). Maryland's \$7.25-an-hour minimum wage fails to provide enough to cover rent, even if working full time (note: full-time at minimum wage equals \$290 per week). A worker at minimum wage would have to work 2.5 full-time jobs in order to afford an efficiency unit at fair market rent in MD—currently \$957 a month (in Baltimore City, it is slightly less, at \$887 per month). For those who are currently employed, over two-thirds (67%) earn less than \$300 per week on average. Almost 20% earn between \$300 and \$399 per week, with the remaining earning more than \$400 per week on average (15%). While this study is not able to know how these self-reported weekly incomes may accumulate over the course of a year (especially for those reporting higher average pay), most have seen their pay or hours reduced in the past two years (61%).

Maryland's Temporary Disability Assistance Program (TDAP) provides a modest cash support (\$185 per month) to people with disabilities and no other source of income as they recuperate or apply for federal disability benefits (a process that often takes more than 2 years in Maryland). Unfortunately, even when federal disability benefits are approved, the \$674 monthly benefit from the Supplemental Security Income (SSI) program is still insufficient to afford housing. For those with work histories who qualify for the Social Security Disability Insurance (SSDI) Program, the \$1,064 monthly benefit still makes it difficult to find stable and affordable housing. <sup>19</sup> Of the respondents who are currently unemployed, only 5% report having never worked, and 60% are receiving some type of disability assistance.

Policy makers at the state and local level should consider the following recommendations related to income:

- For those able to work: Raise the minimum wage to match a "living wage" or "housing wage," which would set incomes at a point that makes fair market housing affordable, even if working in lower wage industries (e.g., janitorial, warehouse, food service, etc.).
- For those unable to work due to disability: Raise state disability benefits levels to ensure that they enable recipients to meet basic needs such as housing.
- The State should ensure all those who qualify to receive the Earned Income Tax Credit are able to realize these cash savings.

#### **Housing**

In Maryland, the minimum wage is \$7.25 an hour. In order to afford the fair market rent for a two-bedroom apartment, a minimum wage earner must work 135 hours per week, 52 weeks per year. Or, a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two bedroom FMR affordable. Many policy recommendations have been made as part of the State and City 10-Year Plans to End Homelessness, however, there has been modest progress toward these goals. This report supports a continued effort to implement those goals and objectives, and the findings of this report focus on the following:

- The State should incorporate inclusionary zoning requirements into all new housing projects over 40 units to ensure that a portion is affordable to households earning an SSI-level income (\$674 per month).
- The State should prohibit rental housing owners from discriminating against potential tenants based on their legal source of income (e.g., if tenant receive disability assistance, housing assistance, etc.).

- The State should diversify its "affordable housing" measures to build and subsidize units aimed at households earning less than \$20,000 per year (especially those at the SSI-level).
- The State should capitalize the Maryland Housing Trust Fund, which aims to create affordable housing.
- The City's "Vacants to Value" initiative that seeks to convert vacant rowhouses into investment
  properties should help employ individuals experiencing homelessness who have construction and related
  skills (and perhaps previously were licensed contractors) to help with the remodeling and other work
  needed to restore these units.
- The City should consider allowing individuals to help use their own labor to offset the final cost of purchasing (or renting) the unit (often called "sweat equity" projects).
- The City and State should invest further resources into Housing First models that combine housing units with health and other supportive services.

#### **Health Care**

Good health is vital in order to maintain steady employment, and access to affordable, high-quality health care services is a needed component to addressing acute illness and managing chronic conditions before they become debilitating. Nearly 60% of survey respondents who are currently unemployed report receiving either state or federal disability assistance (meaning they have been certified by a medical provider to have a temporary and permanent disability). Many of these individuals report wanting to work if they were able. Health conditions are among the top 10 challenges respondents cite as preventing them from working, with physical health issues being the #2 challenge (44%), being disabled the #4 challenge (28%), mental health issues as the #6 issue (34%), and drug/alcohol issues being the #9 challenge (23%). Many of the industries of employment (either past or present) reported as most common among survey participants (warehouse, construction, manufacturing, installation/repair, landscaping, and janitorial) require a level of physical labor that over time can be debilitating. High-stress jobs can take a toll on one's mental health. Many factors can create or exacerbate health issues; without adequate health care, these issues can worsen to the point of disability and/or unemployment.

A sudden illness followed by steep and unexpected medical bills is an extremely common cause of homelessness. According to a recent study of home foreclosures, 49% of foreclosures were reported to have been caused in part by a medical problem.<sup>22</sup> Other studies have demonstrated that 62% of all personal bankruptcies nationally are caused by medical debt.<sup>23</sup> The Patient Protection and Affordable Care Act of 2010 (commonly known as the national health reform law) includes an expansion of Medicaid to most low-income people at or below 133% of the federal poverty level (approximately \$14,400 per year in 2010) and subsidies and tax credits for those earning between 100% and 400% of FPL. These measures will be a tremendous help for low-income people to afford health care, but unfortunately, these provisions do not go into effect until 2014.

Policy makers at the state and local level should consider the following recommendations related to health:

- Maryland should expand Medicaid (even incrementally at 50% of FPL) ahead of 2014. The State legislature authorized this expansion in 2007, pending available resources, which now can be matched at 50% by the federal government until 2014, when the federal share increases to 100%.
- Implement measures to expand health services for very low income people, to include behavioral health and primary care services that reduce or eliminate out of pocket costs.
- Maryland should adopt permanent supportive housing models (known as "Housing First"), which combine affordable housing with support services, to enable those with work challenges to find stability while they are engaging in work/training/educational activities.

#### **Support Services**

Respondents report a variety of challenges in obtaining work absent support services. For example, applicants and prospective employers cannot communicate without regular telephone access and a mailing address. These types of services tend to be those that enable work activity, but the costs of obtaining them when earning very low income can be prohibitive. Absent supports, maintaining regular work is sometimes not possible. Policy makers at the state and local level should consider the following recommendations related to support services:

- Increase transportation options and assistance. Lack of transportation was the 5<sup>th</sup> barrier to employment cited (37%), but only 7% are using that service. How can the transportation services currently available be made more accessible or useful to this population, and how can gaps in the locations where transportation is not available be filled with new services?
- Increase access to phone services. A lack of phone cited as barrier #10 to employment (22%), but only 8% are using that service. How can existing services be better promoted and utilized, and how can access to a phone be broadened to enable employment and other service opportunities to be maximized?

## **Conclusion**

This survey, which asked individuals experiencing homelessness about their current, past and future employment activities, yielded a number of key strengths that policymakers should use to inform decisions on state and local initiatives to both reduce unemployment as well as prevent and end homelessness. While only 17% of those interviewed report being currently employed, the vast majority have significant, long-term employment histories. Nearly 60% had worked consistently for five or more years (30% for ten or more years). In addition, the vast majority of respondents want to work, and those that do not are mostly disabled and not able to work or have passed working age. Two-thirds have at least a high school diploma, and nearly 14% have completed a community college degree or higher education. These strengths should be acknowledged and contribute to more informed perspectives regarding homelessness and employment, especially as larger employment initiatives are being crafted to target skill development and educational opportunities.

There remain challenges to overcoming high unemployment among homeless populations. Chief among these is the lack of stable housing, listed as the #1 challenge to working by those surveyed. Whether simply being able to afford independent housing on the private market, or whether some support services are needed to help stabilize those with health care needs, the availability and affordability of housing is a key issue that should be coupled with the problem of unemployment in the policy discussions.

Other recommendations noted in this report as they relate to education and training, employment, income, housing, health care and support services should all serve as a base for the public policies needed to maximize health and stability with the goal of increasing employment and independent living for Maryland households.

#### **Notes:**

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<sup>&</sup>lt;sup>1</sup> United States Census Bureau. (2008-2009). *Employment Status*. [Data file]. Retrieved from http://factfinder.census.gov/servlet/STTable.

<sup>&</sup>lt;sup>2</sup> United States Bureau of Labor Statistics. (2010). *Local Area Unemployment Statistics* [Data file]. Retrieved from http://data.bls.gov/.

<sup>&</sup>lt;sup>3</sup> United States Bureau of Labor Statistics. (2010). Table 3. *Civilian labor force and unemployment by state and selected area, seasonally adjusted* [Data file]. Retrieved from <a href="http://www.bls.gov/news.release/laus.t03.htm">http://www.bls.gov/news.release/laus.t03.htm</a>.

<sup>&</sup>lt;sup>4</sup> United States Census Bureau. (2008-2009). *Poverty Status in the Past 12 Months*. [Data file]. Retrieved from <a href="http://factfinder.census.gov/servlet/STTable">http://factfinder.census.gov/servlet/STTable</a>.

http://www.hudhre.info/documents/5thHomelessAssessmentReport.pdf

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<sup>14</sup> Acuna, J. and Erlenbusch, B. (August 2009.) *Homeless Employment Report: Findings and Recommendations*. National Coalition for the Homeless. Available at:

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<sup>&</sup>lt;sup>5</sup> US Census Bureau. (2008-2009). Employment Status.

<sup>&</sup>lt;sup>6</sup> Maryland Department of Labor, Licensing, and Regulation. (2010). *Civilian Labor Force, Employment & Unemployment by Place of Residence (LAUS) - Baltimore City*. [Datafile]. Retrieved from <a href="http://www.dllr.maryland.gov/lmi/laus/baltimorecity.shtml#2010">http://www.dllr.maryland.gov/lmi/laus/baltimorecity.shtml#2010</a>

<sup>&</sup>lt;sup>7</sup> US Census Bureau. (2008-2009). Employment Status.

<sup>&</sup>lt;sup>8</sup> US Census Bureau. (2008-2009). Poverty Status in the Past 12 Months.

<sup>&</sup>lt;sup>9</sup> Bishaw, A. and Macartney, S. (September 2010). *Poverty: 2008 and 2009: American Community Survey Briefs.* U.S. Department of Commerce, U.S. Census Bureau ACSBR/09-01. Available at: https://www.census.gov/prod/2010pubs/acsbr09-1.pdf.

<sup>&</sup>lt;sup>10</sup> US Census Bureau. (2008-2009). Poverty Status in the Past 12 Months.

<sup>&</sup>lt;sup>11</sup> Ibid.

<sup>&</sup>lt;sup>12</sup> U.S. Department of Housing and Urban Development. (2009). *The 2009 Annual Homeless Assessment Report to Congress*. (Electronic Version): p. 151. Retrieved from

Akers, M. A. A. (2009). Counting Matters: Baltimore Homeless Point-in-time Census Report. Morgan State University. Available at:

House the Homeless. (November 2007.) A series of surveys on homelessness and employment are available at: <a href="http://letsgettowork.wordpress.com/2009/08/25/homeless-surveys-show-homeless-want-to-work/">http://letsgettowork.wordpress.com/2009/08/25/homeless-surveys-show-homeless-want-to-work/</a>.

Akers, 2009.

<sup>&</sup>lt;sup>17</sup> Maryland Department of Labor, Licensing and Regulation (DLLR). (2010) Maryland Skills 2 Compete. Information available at: http://testsp.dllr.state.md.us/sites/skills/pages/benefits.aspx.

<sup>&</sup>lt;sup>18</sup> National Low Income Housing Coalition (NLIHC). (2010.) *Out of Reach: 2010.* Available at: http://www.nlihc.org/oor/oor2010/?CFID=83077957&CFTOKEN=59769791

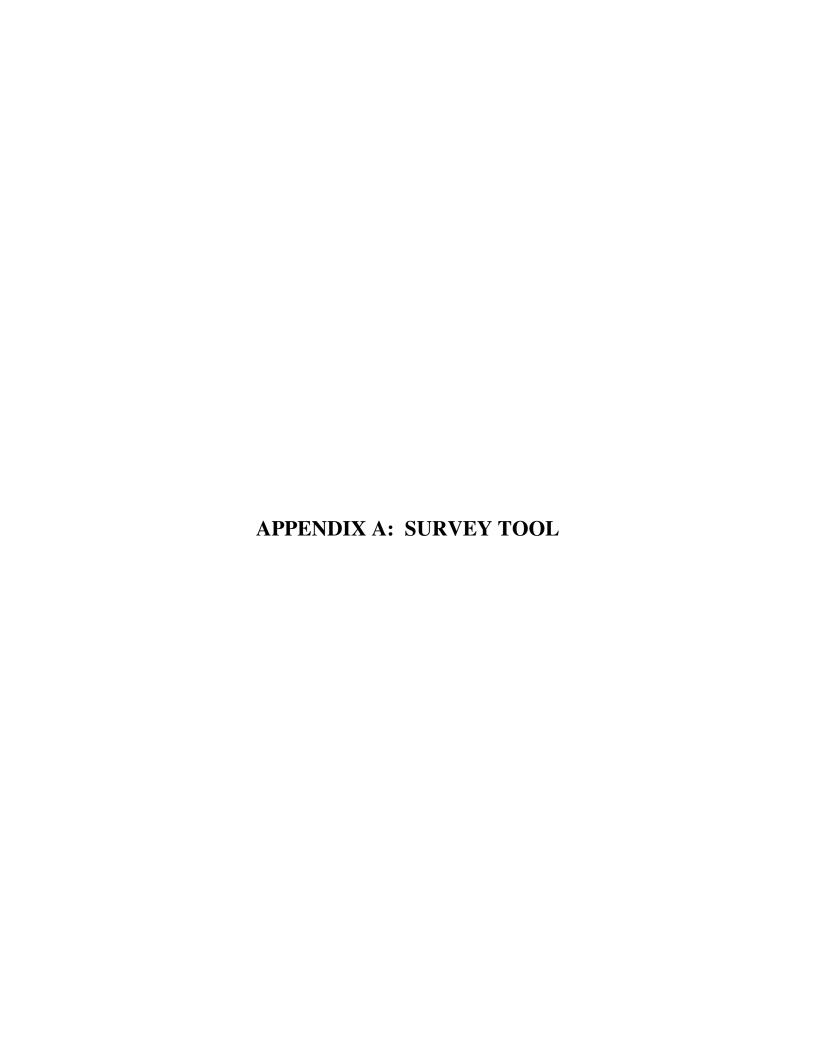
<sup>&</sup>lt;sup>19</sup> Social Security Administration (SSA). *Annual Statistical Report on the Social Security Disability Insurance Program, 2009.* Available at: <a href="http://www.ssa.gov/policy/docs/statcomps/di-asr/">http://www.ssa.gov/policy/docs/statcomps/di-asr/</a>.

<sup>20</sup> NLIHC, 2010.

<sup>&</sup>lt;sup>21</sup> Maryland's 10-Year Plan is available at: <a href="http://dhr.maryland.gov/transit/pdf/ich-plan.pdf">http://dhr.maryland.gov/transit/pdf/ich-plan.pdf</a>. Baltimore City's 10-Year Plan, entitled "The Journey Home," can be found at: <a href="http://www.journeyhomebaltimore.org/">http://www.journeyhomebaltimore.org/</a>.

<sup>&</sup>lt;sup>22</sup> Robertson, C., Egelhof, R., and Hoke, M. (August 18, 2008.) Get Sick, Get Out: The Medical Causes of Home Foreclosures. *Health Matrix: Journal of Law-Medicine* 18 (65). Available at: <a href="http://works.bepress.com/christopher-robertson/2/">http://works.bepress.com/christopher-robertson/2/</a>.

<sup>&</sup>lt;sup>23</sup> Himmelstein, D., Thorne, D., Warren, E., Woolhandler, S. (August 2009.) Medical Bankruptcy in the United States, 2007: Results of a National Study. *The American Journal of Medicine* 122 (8): 741-746.



4) Milest heat describes where you are assurantly livings	2 *Only about ana* Challer Chroat
1) What best describes where you are currently living	
•	bled-Up (living with friends/family for purely economic reasons)
Abandoned Building Other	Stably Housed
2a) For those that are homeless, for how long has you lacked a stable place of your own?  6 months or less More than 6 months but less than 2 years 2-5 years more than 5 years	2b) For those that are Stably housed, how long has it been since you were homeless?  6 months or less More than 6 months but less than 2 years 2-5 years more than 5 years *If more than 5 years go no further
3) Do you currently have a job that pays wages for leg	yal work activities? Yes (Employed) No (Unemployed)
If <b>Employed</b> ask the following	If <b>Unemployed</b> ask the following
4a) On average, approximately how many hours per week?	5a) How long have you been unemployed?  Never worked 3 months or less  More than 3 months but less than 1 year
4b) How long have you had this job? 3 months or less More than 3 months but less than 1 year	Between 1 and 3 years More than 3 years  5b) Are you eligible for unemployment insurance?
Between 1 and 3 years  More than 3 years	YesNoUnsureBenefits Ran Out  5c) Are you currently receiving unemployment insurance? YesNo
4c) Would you describe your job as day labor?YesNo	5d) Are you currently receiving or do you have a current application for disability assistance (TDAP, SSI, SSDI) because you have a condition that prevents you from working?  Yes  No
4d) Would you describe your job as seasonal? YesNo	5e) Do you want to work? If disabled, would you like to work if you could treat your health problem? YesNo
I apologize for asking personal questions, but we're trying to get as much information as possible to show the relationship between employment and homelessness. You can choose not to answer any	5f) Which of these problems are making it difficult for you to get work? (Check all that apply.)
question.	Lack of stable housingLack transportation
4e) Approximately what do you make in wages	Physical health issues Can't find work
per week? \$ per week	Mental health issues Lack tools/equipment
,—————————————————————————————————————	Drug/Alcohol use Lack training/education
4f) Have your work hours/pay been reduced in	Disabled Age (too old/young)
the past 2 years?  Yes No	Immigration status Lack child care
4g) By how much have these been reduced?	Lack documentation Lack work experience
Ty Dy now much have these been reduced?	Criminal record Lack mailing address
N/A	Lack phone Bad Credit
N/A	Appearance (clothes/hygiene, etc.)
4h) Would you like more work hours?	Othor
Yes No	Other:

very satisfied	Satisfied	Neutral _	Unsatisfied	Very Unsatisfied	
) <i>If working,</i> in what in	ndustry are you C	`urrently workin			
				in the Past? Write all appl	licable letters:
Human services	s	Tourism		Administrative/Clerical	Warehouse
Healthcare tech	nnician	Legal		Information technology	Construction
Healthcare/supp				Management	Food Service
Child Care Manufacturing		Military		Education and training	Landscaping Janitorial
Manufacturing Transportation		Beautician/co Retail Otl		Installation/repair	Jai iiiOnai
			HG1.		
) Did you receive any	special training/li	icensure/certific	ate for the type of w	ork you are doing/seeking	?YesNoN
a) What best describe	es the highest leve	el of education	you received?		
_ Grade 1-5	Middle !	School	High school	GED	_ Technical school
			•	Graduate school	
				oma/certificate?	
3) Diu you succ <del>e</del> ssia	Ily Complete the p	FOGIAIII, YIAGGA	ite, or receive a dipi	)Mia/Certinicate :	_1esivo
0a) Would you like to	o receive additiona	al job training/e	ducation?	Yes	_ No
0b) If yes, what kind:					
•		ical school	Vocatio	nal rehab (DORS)	Adult education
				• • •	
		•	•	/University	,
0c) What's the longes	at period of consis	stent employme	nt you've ever had?	Less that	an 1 year
Retween 1 and	15 vears	More than 5 ve	ears hut less than 10 ·	years 10 year	e or more
10d) At its highest, ap		•	•	•	3 Of HIGIC
Ou) At its inglises,	proximatory	Illudii <del>Irdia y</del>		•	
			•	eekly / monthly / yearly)	
l0e) What was this job					
	this period of em	ployment end?			
10f) How long ago did					
10f) How long ago did					
Of) How long ago dic					
Of) How long ago dic					
	u of agencies/pro	grams that assi	st with job training/s	searching?	
I1a) How aware are yo			,	•	
11a) How aware are yoVery aware	Somewhat aware	reHardly	aware of any	•	_ No
11a) How aware are yoVery aware 11b) Have you received	Somewhat award	reHardly	aware of any	_Not at all aware Yes	
11a) How aware are yoVery aware 11b) Have you received	Somewhat award as services at the lectively engaged in	TeHardly	aware of any areer centers? wing types of progra	_Not at all aware Yes *(ams, in the last 5 years? *(	Check all that apply*
I1a) How aware are yo  Very aware I1b) Have you received I1c) Have you been ac  Employment sear  Learning interview	Somewhat award ad services at the le ctively engaged in urch Job w skills	reHardly local one stop c any of the follo training On the job supp	aware of any areer centers?  wing types of progra Enrolling in so	_Not at all aware Yes	Check all that apply* ne writing Transportation
11a) How aware are yo  Very aware  11b) Have you received  11c) Have you been ac  Employment sead Learning interview  Legal support (e.e	Somewhat award ad services at the lead to the services at the services a	reHardly local one stop c any of the follo training On the job supp Vocationa	aware of any areer centers?  wing types of progra Enrolling in so oort Con al Rehab (DORS)	Not at all aware Yes  ams, in the last 5 years? *( chool Resun nputer training	Check all that apply* ne writing Transportation g address/ email/ phone
I1a) How aware are yo  Very aware  I1b) Have you received I1c) Have you been ac  Employment sear  Learning interviev  Legal support (e.g	Somewhat award ad services at the lead to services at the lead to service at the lead to	reHardly local one stop containing On the job supp Vocationa	aware of any career centers?  pwing types of progra Enrolling in so cort Con al Rehab (DORS)	Not at all aware Yes  ams, in the last 5 years? *( chool Resun nputer training Access to mailing	Check all that apply* ne writing Transportation g address/ email/ phone
I1a) How aware are yo  Very aware  I1b) Have you received I1c) Have you been ac Employment sear Learning interviev Legal support (e.g. Not engaged	Somewhat award ad services at the locatively engaged in archJob w skills g., expungement) Other: elpful were these i	reHardly local one stop containing On the job supp Vocationa in achieving you	aware of any career centers?  wing types of progra Enrolling in so cort Con al Rehab (DORS)  ur employment goals	Not at all aware Yes  ams, in the last 5 years? *( chool Resun nputer training Access to mailing	Check all that apply* ne writing Transportation g address/ email/ phone

2) In the past 2 years, have you been ublic urination, open alcoholic contain	issued a formal citation or been arrested for any nuisance crime (such as loner)? Yes No	oitering,
3) Were you ever in foster care?	YesNo	
4a) If you are comfortable, could you 4b) Gender: Male / Female	please state your age?	

# **APPENDIX B: LIST OF SURVEY SITES**

Location	Surveys	Percent of Surveys Completed
Health Care for the Homeless	96	20%
Our Daily Bread Employment Center (and Soup Kitchen)	98	21%
Beans and Bread	59	
St. Vincent's	47	12%
		10%
South Baltimore Station	31	6%
Our Daily Bread/Christopher's Place or Work 4 Success	24	5%
Other	21	4%
Jenkins House	17	4%
Code Blue	19	4%
St. Ambrose	12	3%
CASA	11	2%
Sarah's Hope	9	2%
East-Side Career Center	8	2%
Living Classrooms/ Project SERVE	5	1%
Safe Haven	4	1%
My Sister's Place	7	1%
Franciscan Center	5	1%
Caroline Center	3	1%
Bea Gaddy's	2	<1%
Total	478	$\boldsymbol{100\%}$