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# Homeless in Maine:

## *Who Is? Who Might Be Tomorrow? What Do We Do About It?*

by Suzanne Guild

*The December 1998 denial by the U.S. Department of Housing and Urban Development to fund Maine's applications for homeless assistance catapulted the needs of this vulnerable population to top priority status. As Suzanne Guild notes, Maine's homeless population is comprised of two groups: those who are homeless for the first time and who, after a brief stay at a shelter, will regain stable housing, and those who cycle in and out of the state's shelters on a more-or-less regular basis. Both groups tend to be young and undereducated; more than half are male and many others report problems with alcohol and/or drug dependence. Still another group comprises Maine's "near-homeless" population. More of these individuals are women, many with children; they are also young and undereducated. In this article, Suzanne Guild carefully describes the characteristics of these groups and then asks, "So what do we do?" She offers four prescriptions for assistance: commit more funds to the Shelter Operating Subsidy program, streamline the General Assistance process, recognize that homelessness is not simply a housing problem, and talk about homelessness in a kinder and gentler fashion.*

### WHAT DOES IT FEEL LIKE?

**D**id you have these thoughts during the ice storm of 1998? How can I keep warm? Clean? Fed? Should I go to a shelter? Can I stay with family or friends until the crisis passes? What if someone I know sees me eating for free at the church, or sees me asking for help at the town hall?

As power lines were crippled by Ice Storm '98 almost two-thirds of Maine's households experienced these feelings of homelessness. For many of us, this was our first experience of living in substandard housing conditions; no running water, no heat, no telephone, no electricity, and no way to maintain perishable food items. We were in survival mode. The number of Maine households affected by this natural disaster was staggering. The effects were humbling. Imagine what it would be like to have these feelings every day, for months and months.

Ice Storm '98 was a disastrous event and is a good analogy to use to introduce persons and families in Maine who are homeless. Research shows that, for most people who experience homelessness, it is a catastrophic event—such as a lost job, an eviction notice, or a decision to leave an abusive partner—that tips them from being housed to homeless. For many, the homeless experience is a temporary circumstance, much like Ice Storm '98. For others, navigating the shelter and soup kitchen network becomes a more permanent way of life.

Since 1985 Maine has been studying homelessness among its residents<sup>1</sup> and, more recently, researchers have expanded these studies to focus on persons and families who are “near homeless”—those who are precariously housed at present but most at risk of becoming homeless in the future. This article addresses the questions: Who is homeless? Who might be tomorrow? What are the characteristics of these populations? And finally, how can state government—and housing and service providers—best help these individuals and families regain stable and affordable housing?

### NATIONAL ESTIMATES OF HOMELESSNESS

**O**n any given night in the United States it is estimated that 760,000 people are homeless and that 1,200,000 to 2,000,000 Americans experience homelessness during one year. These figures represent 0.74% of our nation's population. The research also suggests that homeless counts miss significant numbers of people who are literally homeless and unsheltered and

those who are living in doubled-up households (National Law Center, 1996).

Homeless people in rural areas are more likely to be white, female, currently working, homeless for the first time, and homeless for a shorter period of time. While housing costs are lower in rural areas, so are rural incomes. Poor housing quality and the lack of transportation to close the gap between decent paying jobs and affordable housing are also precipitating causes of rural homelessness (USDA, 1996).

### HOW MANY IN MAINE'S SHELTERS?

**T**he number of different persons served by Maine's emergency shelters has increased slightly, from 8,456 in 1994 to 8,506 in 1997. That number represents approximately 0.68% of Maine's population, a rate that is similar to the national rate described above. While the number of different persons has increased only slightly, admissions to emergency shelters have increased 11%, from 12,351 in 1994 to 13,720 in 1997. Repeat visits also are up.<sup>2</sup>

Maine's shelter population is not much different than sheltered populations throughout rural America. The demographic profile of persons in a shelter for the first time mirrors the demographic profile presented by the 1996 national study cited above. In Maine, shelter stays tend to be shorter than those reported in urban areas. Each shelter bed in Maine serves an average of twelve different persons throughout the year. In New York City a shelter bed serves four different persons over the course of the year. In Philadelphia a shelter bed accommodates six different persons each year (Culhane, et al., 1994). The data that are regularly collected about homelessness in Maine provide an accurate assessment of the characteristics of the persons and families who are homeless and go to emergency shelters.

Much like the Ice Storm '98 analogy, where shelters were available but households affected by the crisis chose other alternatives for meeting their needs, so it is with a segment of Maine's population that experiences homelessness. They choose to “double-up” with family or friends, or seek refuge in their vehicles or abandoned buildings. National research suggests that homeless counts significantly underestimate those who are literally homeless due to this phenomenon of human behavior. Regardless of the time period studied, many people who meet the definition of being homeless will not be counted. They are simply not being housed in Maine's emergency shelter network, the point-of-contact for the research.

### THE FIRST TIME

Maine's homeless shelter population is comprised of those who are affected by a temporary circumstance and those who use the shelters as their housing on a more regular basis. During July 1998, 61% of the respondents in Maine's shelters reported it was their first stay. For half of these visitors, it will be their only stay in a shelter. Of the roughly six hundred first-timers:

- 28% are under age eighteen, though more than half are with at least one parent;
- 55% are under age thirty;
- 43% are female and half have children with them;
- 90% are unmarried;
- 40% of those older than eighteen have an eleventh grade education or less;
- 36% are employed; 18% full-time;
- 53% rely on Social Security Disability Income (SSDI) (typically around \$500/month) or Temporary Assistance for Needy Families (TANF) for their income (typically around \$400/month);
- 30% came to the shelter from their own home or apartment;
- 31% came to the shelter from the homes of family or friends. They had been homeless for a time before they visited a shelter.

In addition to being young and under-educated, those who enter emergency shelter for the first time mention alcohol/drug dependence, conflict with their families, relocation to the area, and high housing costs as the primary reasons for their homelessness.

### THE CHRONICALLY HOMELESS

Nearly four of ten shelter visitors (39%) stayed at a shelter more than once during the prior year. A full 27% were in and out of a shelter more than five times during the year past. Repeat visitors—the chronically homeless—are slightly older than the first-timers and are also under-educated. Of the roughly four hundred chronic homeless shelter users:

- 50% are between the ages of thirty and thirty-nine;
- 16% are under the age of eighteen (with some portion entering the shelter with at least one parent);
- 75% are male;
- 95% are unmarried;
- 43% of those older than eighteen have an eleventh grade education or less;
- 13% work full-time;
- 12% work part-time;
- 60% rely on SSDI or TANF;
- Only 12% came to the shelter from their own home or apartment;
- 25% came from the homes of family or friends;
- 33% came to the shelter from another shelter.

Those in Maine who are chronically homeless and in shelters are male, young, and under-educated. They mention alcohol/drug dependence, mental illness, and no job as the primary reasons for their homelessness.

### MAINE'S NEAR-HOMELESS POPULATION

A 1996 research project found that the demographic profile of Maine's near-homeless population is very much like the profile of persons being sheltered: young (under age thirty), under-educated (high school degree or less), and earning very low incomes (less than \$6,000 annually).<sup>3</sup> These characteristics hold steady across Maine's urban and rural areas and throughout its high- and low-housing cost areas.

Like those in shelters, housing affordability is a major problem. More than 90% of the survey respondents paid more than 30% of their monthly income for their housing costs, a standard definition of cost burden. In fact, 57% of the near-homeless population had housing costs that exceeded their monthly incomes. In most cases, the General Assistance Program fills this gap. From July 1, 1997 through June 30, 1998 state and local governments provided nearly \$12 million in General Assistance, serving nearly 33,900 households representing 61,400 persons. Housing and utilities costs accounted for approximately \$8 million of the total expenditure.<sup>4</sup>

The research results also legitimized the belief that those who are homeless or near-homeless are in a constant state of transition. Forty-three percent of the near-homeless had lived in their current housing for less than six months. These results are not surprising considering that more than half are expected to pay for housing that costs more than their monthly income. The July 1998 emergency shelter data indicate that 80% of the shelter occupants had lived somewhere other than their own home or apartment for the prior six months. Many stay with family or friends until overcrowding becomes a problem and then they move on.

There are an estimated 27,000 households in Maine that have an annual income of \$6,000 or less headed by a person under the age of thirty with a twelfth grade or less education.<sup>9</sup> These are the next people who are at risk of becoming homeless—the near-homeless.

#### ARE THE NEAR HOMELESS DIFFERENT FROM THOSE IN SHELTERS?

One of the most obvious differences between the demographic profile of Maine's shelter population and near-homeless adults is their gender. The emergency shelter population is largely comprised of males (64%), whereas the near-homeless population appears to be mostly comprised of females (63%). Is this because society is more willing to accommodate a woman in crisis, especially those with children? Are families and friends more willing to extend a stay for a female? Is it because women are more willing to ask for help, again, because of their children?

Other than gender, there are few differences between those in Maine's shelters and those asking for emergency assistance:

- 40% are under the age of thirty;
- 84% of the near-homeless population have a twelfth grade education or less compared to 58% for Maine as a whole;
- 74% earn less than \$500 per month for a family of just under three persons (\$6,000 annually);
- 90% earn less than \$750 per month for a family of just under three persons (\$9,000 annually). Comparative data for the time period suggest that 14% of Maine's households earned less than \$10,000 annually;
- 43% had lived in their current housing for less than six months.

#### SO WHAT DO WE DO?

##### *Commit state resources to provide safe shelter for people in crisis and increase support for the Shelter Operating Subsidy (SOS) program*

In Maine, about half of the people in emergency homeless shelters stay only one time and for less than a week. At present, Maine has 720 emergency beds in thirty-six shelters. This emergency shelter infrastructure has taken fifteen years to develop and appears to be solid. Shelter operators estimate that it costs approximately \$37 per person, per bed (also known as a bed-night) to provide emergency assistance (Maine Interagency Task Force, 1997). This enables the shelter to provide a bed; clean linens, towels, and clothing; access to showers and bathroom facilities; a meal or two; supervision and security; and some support service referrals. Until 1998 the state's Shelter Operating Subsidy program, funded through the state's General Fund, provided just under \$3 a bed-night in subsidy. The federal Emergency Shelter Grant program provided an additional \$6 a bed-night subsidy. When combined these government programs provided less than 25% of the revenue needed to provide a basic level of service to Maine's shelter population.

The Interagency Task Force on Homelessness and Housing Opportunities, a group of commissioner-level government officials and private citizens (which serves as the coordination body for homeless assistance between state agencies and which helps to identify gaps in the delivery of services to homeless people), worked with the 118th Legislature to secure an additional \$600,000 for emergency shelters in Maine, bringing the total state appropriation to the Shelter Operating Subsidy Program to \$1.1 million. This level of support, while more than doubling past levels, only provides 18% of the cost to operate Maine's shelter network. The federal Emergency Shelter Grant Program provides another 20%. The remaining 62% of funds are raised through a multitude of sources including private contributions, United Way, municipal contributions, and shelter fund raisers such as auctions and awareness walks.

The proposed state budget for July 1, 1999 through June 30, 2000 reduces the appropriation for the Shelter Operating Subsidy program to prior funding levels of \$500,000—a 60% reduction from the current level, providing only 8% of the cost to provide emergency shelter for Maine. The apparent rationale for this reduction is that the \$600,000 increase was a one-time windfall

With no guarantee of success, shelter administrators spend too much time chasing state and municipal officials for cost reimbursement, compiling reports for five or six sources of government funds, and begging for financial assistance.

from the tobacco settlement. This one-time money is not available for the next state budget.

The City of Portland has a policy that no one should spend a night on the streets. Maine needs to embrace this philosophy and support emergency shelters. This session, the 119th Legislature has a number of options being proposed to provide additional funding for emergency shelters.

As of this writing, a bill request has been received by the Office of the Revisor of Statutes entitled, “An Act to Implement the Recommendations of the Interagency Task Force on Homelessness and Housing Opportunities in the November 1997 Task Force Report.”<sup>6</sup> Sponsors of the bill seek to secure funding of \$3.1 million that essentially covers half the cost of providing emergency shelter assistance (at 1997 occupancy levels). The Maine State Housing Authority would administer these funds under the current allocation system that distributes funds to shelters based on shelter capacity (30%), shelter occupancy (55%), and an even distribution (15%).

*Streamline the process of getting General Assistance to the people in shelters to cover the costs of their shelter stays*

Another bill request, “An Act to Simplify the Process of Determining the Eligibility of Homeless Persons for General Assistance,”<sup>7</sup> would require that the Maine Department of Human Services, through the General Assistance program, reimburse municipalities where shelters are located for 100% of the costs of persons in emergency shelter. In turn, this would be used to cover the costs of running the emergency shelter. The General Assistance program during the last fiscal year spent nearly \$8 million (approximately 60% state funds, 40% municipal funds) on rent to private landlords in order to prevent homelessness among those unable to pay the rent’s full cost. Under current law, homeless shelters can attempt to recover costs through the General Assistance program from the municipality where the homeless person used to live. Some shelter operators report that proving prior residency is difficult.

Shelters are located in twenty-two of Maine’s nearly five hundred communities. In July 1998 people in shelters came from 156 different Maine towns. A 100% state reimbursement for homeless persons in emergency shelters would provide centralized distribution of the very reimbursement program designed for emergency assistance. The General Assistance program language includes a number of “mays” (versus shall or will), which allow for differing interpretations of the program rules. Currently, shelter operators attempt to recover costs from many different municipalities with many different interpretations of the General Assistance program.

Either of these two options is a step in the right direction and should be supported. A core function of government is to provide assistance to those in crisis. Governor King and the 119th Legislature should find the resources it takes to adequately support the emergency shelter network. Emergency shelters should do what they do best, provide a “hot and a cot” and referrals to community supports. With no guarantee of success, shelter administrators spend too much time chasing state and municipal officials for cost reimbursement, compiling reports for five or six sources of government funds, and begging for financial assistance. We have entrusted the shelters to house people in crisis—isn’t that enough?

*Recognize that homelessness is not simply a housing problem*

The other half of Maine’s emergency shelter population, those who have been in and out of shelters a number of times, presents a more complex problem. Much like cars, where you can purchase a standard model and then add on features, to most people who are homeless, extreme poverty is the standard model and the add on “features” may include substance abuse, mental illness, family violence, or children. The first challenge is to provide safe emergency shelter for a group of people in crisis who each have their own set of special features.

The companion challenge to a healthy safety net is to ensure that affordable housing and support services are available

throughout Maine's communities for stable, long-term options for individuals and families. When asked the reason for their homelessness, persons in emergency shelter see their homelessness as something more than a housing affordability problem. Table 1 illustrates their thinking.

Table 1

Rank (1 is most often mentioned response)	Emergency shelter first- timers	Percentage of responses	Emergency shelter repeat visitors (2 or more times)	Percentage of responses
1	Alcohol/drug dependent	14%	Alcohol/drug dependent	24%
2	Family conflict	13%	Chronic mental illness	14%
3	Housing costs are too high	11%	No job	13%
4	Relocation to the area	11%	Housing costs are too high	11%
5	Battered spouse	10%	Family conflict	9%
6	No job	10%	Relocation to the area	6%
7	Chronic mental illness	9%	Transient	5%
8	Transient	5%	Battered spouse	5%
9	Runaway youth	3%	Runaway youth	2%
10	Seasonal job	2%	Seasonal job	2%

The December 1998 denial by the U.S. Department of Housing and Urban Development (HUD) to fund the State of Maine application and the City of Portland application under the Continuum of Care program has catapulted the needs of this vulnerable population to top priority status. After much political pressure in January, HUD provided \$950,000—about two-thirds of the resources needed—to continue funding existing programs for the coming year. The Interagency Task Force on Homelessness must work to recommend a reallocation of existing resources to ensure continuing assistance (at a cost of approximately \$400,000) to households receiving housing and services under the federal Shelter Plus Care program. New households to be served will have to wait until Maine and Portland can apply for next year's round of

federal funding. The 119th Legislature has the opportunity to make this \$400,000 challenge a bit easier by supporting the current proposed state budget line item for the Housing Opportunities for Maine (HOME) Fund which, as of this writing, includes an increased allocation (to 45%—back to its historical level) of the real estate transfer tax to the HOME Fund administered by the Maine State Housing Authority.

The notion that the widespread availability of adequate, affordable housing is the answer to the problem of homelessness is shortsighted. For the chronically homeless, adequate, affordable housing is only half the equation. The availability and use of social services are necessary for persons to successfully live independently. The 1996 research study of the near-homeless population evaluated the availability of support services throughout Maine. The most often mentioned services that near-homeless people “couldn't get” were medical care, education, and dental care. The majority (75%) of the time that persons reported not using a service they identified as needing for themselves, it was for a reason other than they “couldn't get” the service. In other words, the service was available and they chose not to “consume” it.

For some chronically homeless persons the answer may be transitional housing. This “housing plus services” provides an opportunity for shelter visitors to stabilize their lives, learn life-skills, and transition back into independent living. Consuming services is part of the housing contract. To address the unique needs of those who stay in emergency shelters, the Maine State Housing Authority has identified a need for 320 additional units of transitional housing. In the coming year, the Maine State Housing Authority anticipates forty new units (twenty family, twenty youth) to become operational, largely through federal funding. These projects were developed using the last funds available under the federal SuperNOFA Program. However, more of this needs to be done. Eight years is too long to wait to meet the need. Let's agree that emergency shelters are not the most appropriate places for persons with chronic mental illness and substance abuse, and direct resources to meet the transitional housing needs of this population. Legislative Document 35, “An Act to Authorize a General Fund Bond Issue to Create Affordable Housing,” would provide \$10 million to address the housing needs of homeless persons, persons with mental illness, and persons with mental retardation. This bill deserves a thorough deliberation as a possible housing option for these special needs populations. This bill addresses the housing, but what about the supportive services piece?

Since 1994 the education levels of shelter residents  
have increased. On the surface this seems like improvement.  
But is it really?

Since 1994 the education levels of shelter residents have increased. On the surface this seems like improvement. But is it really? The shelter statistics reflect a growing trend and may indicate that, even though shelter consumers are better educated, they are still not equipped with the education and skills they need to secure gainful employment. While some segment of the shelter population have other special needs that get in the way of maintaining their employment, the fact remains that there is a segment of Maine's population that is ill-prepared for the workforce. One challenge is to train this segment of Maine's population for jobs that pay a living wage. Another challenge is to raise and sustain the aspiration levels of Maine's young children and create exciting and non-traditional educational opportunities so that they will stay in school and see the long-term value of a good education.

According to the U.S. Census, Maine ranks eighth in the nation for public and secondary school enrollment for persons aged five through seventeen. However, Maine ranks thirty-fifth in the nation for full-time college enrollment and has the lowest rate in New England for adults with college degrees. The Finance Authority of Maine (FAME) recently quoted Census and Department of Labor statistics stating that a two-year college degree is worth \$500,000-\$700,000 more than a high school diploma over a person's lifetime. A four-year college degree is worth \$1-\$1.5 million more than a high school diploma over a person's lifetime. The message is that education pays. It is a good investment.

And what about substance abuse? While most that are chemically dependent in Maine never become homeless, being homeless and chemically dependent with no source of income makes it next to impossible to secure housing on the open market. (The federal law was changed in March 1996 so that SSI and SSDI eligibility rules deny disability benefits and Medicaid to people whose addictions are considered to be a contributing factor material to the determination of their disability status.) The data from Maine's shelter providers scream for attention. Should Maine attack substance abuse treatment with the same vigor as its smoking pandemic?

The goal is to provide a seamless system that takes people in during their state of crisis, provides them with some stability, and

then transitions them to affordable housing with supportive services in the community that are appropriate to their particular needs. With its current mix of housing resources, the Maine State Housing Authority's 1999 strategic plan calls for 430 new "deep" rental subsidies (which allow residents to pay no more than 30% of their income toward housing costs), the rehabilitation of 850 units of owner-occupied housing, the rehabilitation of 100 units of investor-owned structures (apartments), the creation of 2,000 new first-time homebuyers, and 175 units of special-needs housing. The 175 units of special needs housing should be targeted to those with chronic mental illness and/or substance abuse in an effort to relieve the pressure on emergency shelters that are serving a large segment of this population.

The Maine Coalition for the Homeless, whose primary membership is emergency shelter providers, supports the proposed housing mix. It is sound public policy to create opportunities to move households through the housing continuum to home ownership, freeing up affordable apartment units. It is also sound public policy to provide resources for the rehabilitation of Maine's aging housing stock when inadequate housing jeopardizes one's health and safety.

*Talk about homeless shelters in a kinder and gentler fashion*

In 1995 the U.S. Department of Agriculture's Rural Economic and Community Development division held a series of regional conferences around the country to discuss rural homelessness. One of the findings from the deliberations was the need to maintain public awareness of the plight of homeless people but to do so in a kinder and gentler fashion (USDA, 1996).

Homelessness is rarely discussed in Maine's research and press coverage without mention of the high numbers of people with mental illness or substance abuse problems that occupy shelter beds. It is important to highlight these problems to lawmakers in an effort to secure funding for additional services and appropriate shelter staff training. However, in an effort to gain political support for service funding, the release of certain data may enhance the negative stereotypes and stigma associated with

homeless shelters. Shelters must be perceived by the general public as a safe alternative for people with emergency housing needs, safer than the living situation from which they are coming. Shelter operators must focus their “marketing” to the general public on the basic services they provide, mainly safe and decent shelter, not the characteristics of the persons served.

Finally, shelters must talk about their successes. For half of the visitors they serve, emergency shelters respond to their immediate and one-time housing needs. The shelters successfully accomplish what they were designed to do—provide short-term, emergency housing. Emergency shelters can also claim success for the other half of the visitors they serve, those with chronic mental illness and/or substance abuse problems who use the emergency shelter system as their permanent housing. Shelters have provided a basic level of care that “the system” has failed to provide and, hopefully, everyone sleeps in a safe place.

*Unless otherwise noted, the data cited in this article about people in emergency homeless shelters were compiled by the Maine State Housing Authority, and all statistics concerning near-homeless adults are from Living on the Edge of Homelessness, a research study and report sponsored by the Maine Housing Technical Assistance Consortium. For additional information or copies of research reports, please contact the Maine State Housing Authority, Research and Planning Division: 800-452-466; or Coastal Enterprises, Inc., Maine Housing Technical Assistance Consortium: 207-882-7552. 🐟*



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## ENDNOTES:

1. Research Reports include: *To Have A Home*, 1986; *Affordable Housing for the Emerging Maine*, 1988; *Homelessness in Maine: A Status Report and a Strategy for Prevention*, 1988; *Maine Department of Human Services Response to Homelessness in Maine*, 1990; *Consolidating Services for People Who are Homeless*, 1995; *Living on the Edge of Homelessness*, 1996; *More and More Needy: A Study of Maine's Homeless Population*, 1997; and, annual editions of the *State of Maine Consolidated Housing and Community Development Plan* (program years 1996, 1997, 1998, and 1999).
2. Since 1989 the Maine State Housing Authority has collected demographic data about persons and families who stay in emergency homeless shelters in Maine. Twice each year, in March and July, emergency shelter providers submit data for each person they serve during the month. On a monthly basis, shelters submit occupancy totals.
3. In 1996 the Maine Housing Technical Assistance Consortium (MHTAC) sponsored a research project designed to develop a clearer picture of the characteristics of adults in Maine who are homeless and not in shelters and those adults who are most near-homelessness. For a two-week period in March of 1996 surveys were provided to people who inquired about or applied for emergency housing or financial assistance through their local government, their local housing authority, or the area community action agency.
4. Department of Human Service program records, 1998.5. Claritas, Inc., 1996. (This is an on-line data service that provides annual estimated updates of the U.S. Census.)
6. When a bill request is received by the Office of the Revisor of Statutes, it is entered into a computerized tracking system with a Legislative Reference (L.R.) number, including its title and the name of the sponsor. When it is introduced into the House or Senate, it is given a Legislative Document (L.D.) number. At present, this bill request is referenced as L.R. 2290.
7. Currently this bill request is referenced as L.R. 1758.