

# New England Journal of Public Policy

---

Volume 8  
Issue 1 *Special Issue on Homelessness: New  
England and Beyond*

---

Article 50

3-23-1992

## Let Them Have Housing

Wendy Quinones

Follow this and additional works at: <https://scholarworks.umb.edu/nejpp>



Part of the [Public Policy Commons](#), [Social Policy Commons](#), and the [Women's Studies Commons](#)

---

### Recommended Citation

Quinones, Wendy (1992) "Let Them Have Housing," *New England Journal of Public Policy*: Vol. 8: Iss. 1, Article 50.

Available at: <https://scholarworks.umb.edu/nejpp/vol8/iss1/50>

This Article is brought to you for free and open access by ScholarWorks at UMass Boston. It has been accepted for inclusion in New England Journal of Public Policy by an authorized editor of ScholarWorks at UMass Boston. For more information, please contact [scholarworks@umb.edu](mailto:scholarworks@umb.edu).

# Let Them Have Housing

Wendy Quinones

---

*Does eliminating homelessness primarily require social services or affordable housing? Research done among former guests of the family shelter operated by Wellspring House, Inc., suggests that, at least for one group of homeless mothers, the provision of secure and affordable housing enables them to function and even to flourish. This article explores both the research and its philosophical underpinnings.*

---

**H**ow can we eliminate homelessness? Do we need a wide array of social services for people so dysfunctional that they cannot by themselves either acquire or remain in housing? Or do we simply need an adequate supply of housing affordable to those of limited means?

These two approaches, grossly oversimplified in my descriptions, represent two sharply conflicting views of the causes of and solutions to homelessness and, indeed, poverty itself. On the one hand is the traditional American view of poverty and homelessness as the result of personal characteristics. This view usually holds that, as Katz describes it, "poor people think, feel, and act in ways unlike middle-class Americans. Their poverty is to some degree a matter of personal responsibility, and its alleviation requires personal transformation, such as the acquisition of skills, commitment to the work ethic, or the practice of chastity."<sup>1</sup>

On the other hand is the view that poverty is the result less of personal failings than of economic and social forces. This view holds that, again according to Katz,

poverty, after all, is about distribution; it results because some people receive a great deal less than others. Descriptions of the demography, behavior, or beliefs of subpopulations cannot explain the patterned inequalities evident in every era of American history. These result from styles of dominance, the way power is exercised, and the politics of distribution.

Poverty no longer is natural; it is a social product. As nations emerge from the tyranny of subsistence, gain control over the production of wealth, develop the ability to feed their citizens and generate surpluses, poverty becomes not the product of scarcity, but of political economy.<sup>2</sup>

*Wendy Quinones, a freelance writer, is a Wellspring House volunteer.*

In other words, poverty “is not an anomaly of the affluent society but the outcome of massive economic trends.”<sup>3</sup>

The policy implications of these analyses are profound, and again, sharply contrasting. If, after all, we see homelessness and poverty as matters of personal characteristics, it follows that we must try to change those characteristics if persons are not to be homeless or poor. If, on the other hand, we see homelessness and poverty as a result of political and economic forces, we must try to change forces rather than persons.

Obviously, reality is not so simple. Just as there is no single type of homeless person, there is no one analysis of homelessness that will provide a single solution to the problem. One thing that has been largely missing from the discussion, however, is data about results of programs that have solved the problem for some fortunate individuals: programs that have helped homeless people find permanent housing. What services were required for them to find housing? What happened to them once they found it? Were they able to stay in it, or did their personal problems so overwhelm them that they became homeless again? How successfully did they manage their lives once they had secure housing? What were their hopes, dreams, and plans?

To date, there has been no systematic research to answer these questions. However, one research project recently completed by Wellspring House, Inc., provides some provocative information about at least one group of homeless people. Wellspring’s survey (which will be described in greater detail later in this article) of seventy-nine of its former guests — once homeless women with children — showed that:<sup>4</sup>

- Lack of affordable housing at the time these women needed it was the universal cause of their inability to secure permanent homes for themselves and their children. Physical abuse by husbands, boyfriends, or family members was the most frequent factor causing them to leave their previous housing situations.
- The overwhelming majority (91%) of these families moved from Wellspring’s family shelter to subsidized housing.
- Virtually all (94%) remained stable in permanent housing once it was affordable.
- Median age of the guests was twenty-five, average age twenty-seven.
- Nearly three-quarters have graduated from high school or earned high school equivalencies.
- Eighty-two percent have preschoolers.
- Over three-quarters have two or fewer children.
- Over three-quarters received full or partial AFDC benefits.
- Half of all respondents, and three-quarters of those with children out of diapers, were either working or in school.

At a time when many individuals and institutions within the mainstream homeless service-provision industry are pushing for “transitional” or “service enriched” housing to cater to the assumed needs of “dysfunctional” homeless women and their children, this research and the accomplishments of Wellspring’s former guests themselves suggest a dramatically different picture of what homeless families truly need.

---

## Wellspring and Its History

Because both the idea for the study and the methodology grew directly out of the nature of Wellspring's philosophy, its shelter, its services, and its guests, it is necessary to describe them in considerable detail.

Wellspring House, Inc., one of 103 shelters in Massachusetts receiving state funds for serving the homeless, is a private, nonprofit organization dedicated to providing safe shelter and affordable housing to homeless people. Rather than merely providing services, however, Wellspring works both to empower its guests to achieve their own goals and to educate both the homeless themselves and the broader community about homelessness and its root causes.

Wellspring was founded in 1981 by six women and one man who bought a large house in Gloucester, Massachusetts, to serve both as their own home and as a place in which they could offer hospitality to people in crisis. Three of the founders continue to be active in the daily affairs of the house: Nancy Schwoyer and Rosemary Haughton still live there, and Mary Jane Veronese is a full-time staff member.

At first, Wellspring served any person in crisis (except active substance abusers and the severely mentally ill): teenagers alone, single parents, couples with or without children, and older individual men and women. By 1985, however, it became clear that the overwhelming need on Boston's North Shore was for a family shelter, and since then all of Wellspring's guests have been homeless families, virtually all headed by women alone.

Wellspring's population reflects the area in which it is located. Most of its guests come from the Cape Ann communities of Gloucester, Rockport, Essex, and Manchester-by-the-Sea, and from the town of Ipswich and the city of Beverly (smaller numbers come from other communities on Boston's North Shore, such as Lynn, Salem, and Peabody). Like the communities they come from, Wellspring's guests are overwhelmingly white: among the 152 guests named in its records (it has housed a good many more on a transient basis, for whom no records could be found), Wellspring has housed 6 African-Americans; of the 79 research respondents, the only 2 nonwhites were Hispanic. Likewise, the homeless families that have come to Wellspring are almost exclusively headed by women; only one of the respondents was a man.

The greatest number of Wellspring's guests have come from Gloucester, the largest Cape Ann community with a population of 28,000. While all the Cape Ann communities have suffered over the last decade, Gloucester has been especially hard hit by economic changes. Both its largest industries, fishing and tourism, are seasonal, and the fishing industry is declining; the city lacks large businesses and has a disproportionate number of low-paying service jobs. Unemployment rates are higher than the state average; the average Gloucester family earns 16 percent less than the average family in Greater Boston, and less than the national median income. A declining wage base and a dramatic appreciation of real estate values during the 1980s combined to create a large and growing population of those who cannot afford housing. The housing authorities of five communities (Gloucester, Rockport, Essex, Ipswich, and Manchester-by-the-Sea) own or manage 1,088 occupied units; they hold nearly double that number of households on waiting lists, but they can find neither affordable land for new housing nor funds for rehabilitating existing units.



Wellspring has responded to the problem not only by sheltering people in need, but also by creating affordable rental housing. It operates a six-unit apartment house (two apartments there are used as extra shelter space) and a ten-unit rooming house in Gloucester, both of which it bought and renovated. It also spearheaded formation of Wellspring Community Land Trust, a separate corporate entity devoted to creating affordable, limited-equity housing.

### ***Wellspring and Its Guests***

Wellspring is located on Route 133 in West Gloucester, in what was once an inn called the Stage Coach House. Built as a private home in the seventeenth century, the structure housing Wellspring's family shelter is now licensed as a lodging house. It has facilities for seventeen residents, including ten bedrooms. Usually five to six homeless families, who stay for periods lasting from several weeks to several months, and two staff members live in the house at any one time.

Inside and out, Wellspring House looks more like a private home than a shelter. Guests have a private bedroom (or more, if their family is large) to share with their children. There is a well-stocked playroom indoors and a very attractive play yard outside.

Much of the house retains a warm, seventeenth-century character, with wide plank floors and brick fireplaces. Lunches and dinners, prepared mostly by volunteers in the simple, homey kitchen, are eaten communally by guests, staff, and volunteers in a large, light sunroom. Guests are responsible for the cleanliness of their own rooms; general housekeeping chores are rotated among the staff and guests.

Within this homelike atmosphere, however, the shelter does provide a structured environment for its guests. They are required to abide by house rules: rising and breakfasting by 9:00 A.M., 11:00 P.M. curfew, mealtimes, and children's bedtimes are all specified. Parents' supervision of their children is required; any type of physical punishment is prohibited. Saving and budgeting, including repayment of any outstanding debts, are required, and guests work out strategies for this purpose with their caseworker; private consumption of alcohol is prohibited; any guest whose behavior gives rise to suspicion of drug or alcohol abuse may be asked to leave.

Guests trade adherence to these rules — although not always agreement with them — for a wide range of services. Because Wellspring's major focus is to help them find permanent housing as soon as possible, its guests' first staff interview is with the housing search specialist. This interview begins the process of determining the appropriate housing category for each guest, with special efforts to place them in priority categories of homelessness<sup>5</sup> so that they can get rental assistance quickly. Thereafter, guests meet individually with the housing specialist as needed, resolving questions of where they want to live and what kind of documentation is necessary for housing assistance, among others. Guests also meet weekly as a group with the housing specialist to discuss information and issues like the process of applying for and receiving rental assistance, looking for an apartment, recognizing legal and illegal questions from landlords, being a responsible tenant, sensing discrimination, and being aware of their rights as tenants.

But Wellspring recognizes that housing is often not the only issue in its guests' lives, and it provides services to help in these other areas as well. Upon arrival, guests are assigned to a caseworker who meets with them individually at least twice a week

to help establish or clarify personal goals and methods of reaching them. Guests may turn to their caseworker in any situation of need: for help with such matters as budgeting, parenting or other family issues, direct advocacy with social service agencies, educational placements for themselves or their children, referrals to medical, legal, mental health, child care, or day care services, and so forth.

At the time of the survey, summer and fall of 1990, guests were also required to meet weekly with Wellspring's family life advocate in a support group to discuss such areas as early childhood development, nutrition, mental health, sexuality, domestic violence, welfare, and so on. Since then, a weekly session of a more formal Life Skills Group has been added, in which experts from the community lead discussions in their individual areas of expertise.

### *Wellspring's Philosophy*

Wellspring has never been located within the mainstream of the movement to alleviate poverty. It is not an overtly or denominationally religious organization — its staff, volunteers, and board members express every variety of religious belief and disbelief — but Wellspring's founders were Catholics, and several locate their political beliefs within their interpretations of their religious tradition. Says Schwoyer, formerly a religious educator, "Our understanding of our religious tradition, being rooted in justice, allows us to find a framework." Haughton, a much-published feminist theologian, adds, "We were very influenced by liberation theology. There's a paradigm of the liberation of people from oppressive situations, starting with Exodus: the aim of God being the liberation of oppressed people."

To be sure, Wellspring provides many personal growth and development services of the sort a more social work-oriented, mainstream organization would. But within the mainstream, as Katz says, "discourse about poverty, whether liberal or conservative, largely stays silent about politics, power, and equality."<sup>6</sup> So Wellspring's founders and staff see themselves as part of a different system of values and, therefore, policies.

"Justice is the thing we work out of," explains Schwoyer. "We work for systemic change, not personal change . . . We have to provide help with personal development, because the women have been so damaged by an unjust system. Yes, they need appropriate therapy — but it's been a struggle to find the right kinds of doctors and therapists who won't injure them further." And in providing even these services, adds Veronese, "we look at why services are needed, what's happening in the world that makes the services necessary."

Wellspring also encourages its guests to examine that world themselves, and to challenge traditional assumptions: to begin seeing themselves less as personal failures and more as normal and equal people subject to destructive forces larger than themselves.

Life at Wellspring makes demands on guests based on the assumption that they are competent, equal adults. Former guests frequently complained during the research interviews that the house rules are too strict, and that the demand for full compliance comes too hard on the heels of the chaotic situations many have just escaped. But the staff see their high expectations as a way of changing how their guests see themselves. "We are calling the women to a certain level of performance in the house," says Schwoyer. "Even that's empowerment."

Current guests petitioned the staff to allow them use of the house phone, rather than

the pay phone, for long-distance calls. They also requested that staff, with an in-house copier available, do the seemingly endless copying necessary for their housing subsidy applications. Both requests were refused. "We're calling people to be equal," declares Veronese. "They have to learn to live their lives, to figure out how much money they'll need for a phone call, how much copies cost, where to have them made, and how to get there." "Institutionalizing these services is what keeps people down," adds Schwoyer. "It looks benevolent, but really it is to separate them from the general population."

### ***The Project and Its Participants***

The idea for its research project grew out of Wellspring's plans for a tenth-anniversary celebration. Along with a year-long series of events like talks, parties, plays, and concerts, Wellspring's staff and board of directors decided to evaluate its previous ten years and begin planning programs for its next decade.

"They were, however," Haughton relates, "well aware of programs, developed by both social service agencies and nonprofit organizations, that were well meant but produced little result beyond resentment and misunderstanding on the part of both those who offered and those who received — or did not receive — such services. They did not want to repeat those mistakes. But what did the former guests really need? The simple, normal, and respectful thing to do to ascertain a person's needs is to ask. This is what Wellspring, as a body, decided to do."<sup>7</sup>

With many former guests in close proximity, Wellspring chose face-to-face interviews as the best means of obtaining information and opinions from them. With the help of consultants, Wellspring developed a questionnaire, hired researcher Helen Hemminger, trained volunteer interviewers, and located seventy-nine former guests willing and able to participate in the study.

This group represented a good cross section of Wellspring's typical guests. Those who stayed in touch with Wellspring did so for a variety of reasons: some were stable enough to be at the same address they had when leaving, while others continued in need of the support services Wellspring provides. Those who stayed at Wellspring for any length of time were likely to form strong and mostly positive feelings about it. Even those who had negative feelings about Wellspring were eager to participate in the study to offer opinions about how the shelter could be improved. Local former guests who did not remain in contact with Wellspring could usually be located for the purposes of this study through other connections.

The only types of guests likely to be underrepresented in the research group are those who were either not local to begin with or who had moved away, those who had left Wellspring because of substance abuse, and those who had been sheltered on a transient basis. These former guests were less likely to have formed strong ties to either Wellspring or the community; whether they were less stable and more prone to bouts of homelessness is not known. There was, however, a group of people who were contacted and did not participate in the study. Four refused; seven were unable to arrange the interviews.

But volunteers were able to contact and interview 79 out of the 140 former guests for whom Wellspring had recent addresses. Also, three focus groups were held, with five to eight interviewees and a facilitator at each discussion. Responses to the questionnaire and comments in the discussions were compiled and subjected to both qualitative and quantitative analysis.



---

## The Research

Until they experienced it themselves, the respondents saw homelessness from the same distance as many in the general public, and held the same stereotypical beliefs about homeless people. Said one, "I never understood [homelessness] before it happened. I was one of those who thought it could never happen to me. I used to think homelessness was for drunks, for people who don't want to work."

This research, however, demonstrates that at least the homeless women who stayed at Wellspring confound the stereotypes in every way. As one woman declared, "We have brains. We are like you. The only difference is that our families fell apart. If your family fell apart, then you run the risk of becoming homeless, too."

## Demographics

A summary of the demographic characteristics of our research group has already been presented. More detailed information follows.

Total number of respondents: 79

Exit dates from Wellspring House: Two-thirds stayed at Wellspring in 1987, 1988, and 1989

Ethnicity and gender: 97 percent white, 99 percent female

Age: Median, 25; average, 27; 20 percent under 21, 50 percent under 25, 13 percent over 33

Marital status: almost half were single, one-third were separated or divorced, 12 percent have married since leaving Wellspring

Education: 72 percent graduated from high school or earned a GED.<sup>8</sup>

Highest Grade Completed	Number	Percent
8	1	1
9	2	3
10	7	9
11	12	15
12	22	28
GED	14	18
Some college	13	16
Two years college	7	9
Four years college	1	1

Number of children: Over 40 percent had one child; over three-quarters had no more than two children; no one had more than four; two never had children; one had grown children

Age of youngest child: Eighty-two percent had preschool children; nearly half had children two and younger

Residence: Fifty percent lived in Gloucester, 15 percent in Beverly, 13 percent in Salem, and all but three in the North Shore area; 80 percent of current Gloucester residents grew up there.



Welfare status: Of those responding to income questions, 61 of 78 (78%) were currently receiving AFDC. Ten of the 61 were receiving only partial AFDC (between \$40 and \$378 per month instead of the minimum for one child of \$446 per month) because they were living with a boyfriend or husband and collecting partial AFDC for a child not fathered by him, or because they were working part time in a taxable job. Ninety percent of the married people were off welfare. Three individuals had no children under eighteen and were receiving other types of welfare benefits.<sup>9</sup>

### *Reasons for Homelessness*

For all these women, the basic reason they became homeless was that at the time they were forced to leave one housing situation, they were unable to afford another. But homelessness was, for most of them, the culmination of a long, sad series of events; most had lived in several temporary situations before actually becoming homeless. As one respondent said, "Lots of things cause homelessness. Everyone has a story to tell."

Their perceptions varied about their own roles in their predicaments, mirroring the split among social theorists over whether the causes of homelessness are individual or societal. In a focus group, one laid the blame on economic shifts in the housing market: "Housing has to be more affordable. I mean tons more affordable. Normal everyday jobs should be enough to buy a house."

Another blamed herself: "I'd say we did bring it on ourselves, not intentionally, but by not finishing school, or by depending on a man."

But the first was quick to respond: "That's not right. I'm not a lost cause. I think the world has to change, not me personally."

In interviews, respondents were asked where they had lived before coming to Well-spring and to describe the circumstances that brought them there. Individually, the stories showed that for most respondents, lack of their own separate housing, which they couldn't afford, and lack of long-term family support caused them to seek out a shelter.

For example, "I was living with my mother, who was an alcoholic. She asked me to leave. Then I was living with my sister, but her place was unsafe and unsanitary; the board of health intervened. I couldn't stay with the father of my baby because he was abusive."

Or, "I was living with my son's father and he left. He wasn't paying the rent anyways. I came home because I needed help with my son, who was hospitalized. I lived at my brother's for about three weeks but it was too hard with the baby in that place. I moved in with my mother, but my stepfather was prejudiced against blacks [son's father is black], and the room they had me stay in had no heat."

Asked to choose the primary cause of their homelessness from a list of possibilities, respondents selected abuse by either family members or boyfriends more than any other reason. Eviction, either by formal proceedings or by request, was a close second choice. Their responses are tabulated below.<sup>10</sup>

Category	Percent
Abuse	27
Eviction	22
Separation	14
Pregnancy	11

Overcrowding	9
Fire	3
Lost job	3
Unit off market	2
Other	9

### *After Wellspring*

*Subsidized housing.* For the vast majority of respondents, the availability of housing subsidies is the most important factor in being able to afford permanent housing. (Indeed, the relative availability of subsidies also determines to some extent how long guests typically stay at Wellspring. From 1981 to 1986, stays were usually six months to a year, because subsidies were unavailable and apartments were out of reach for those without full-time jobs. From 1987 to 1989, subsidies enabled 90 families to move from Wellspring to permanent housing in periods ranging from three weeks to four months. In 1990, cutbacks in the state subsidy program again meant longer stays for guests.) Among respondents, 72 of the 79 (91%) had either a federal housing subsidy (Section 8), a state housing subsidy (Chapter 707), or an apartment in a building subsidized by either the state or federal government (public housing).<sup>11</sup> Most had obtained their subsidies while staying at Wellspring (five respondents had left Wellspring without subsidies, but four of the five now had them).

Having stable housing has made a critical difference in the lives of these women. Still, many worried about becoming homeless again. They valued their housing highly (when asked about goals at the time they were in the shelter, 95 percent said an apartment or a place to live), and were acutely aware of being at the mercy of the prevailing political winds. Said one, "The most important thing I learned at Wellspring House was to have a stable home. I got a nice apartment. I'm going back to school. I'm getting my life back together. Now with the budget cuts, what are we supposed to do, become homeless again?"

*Unsubsidized housing.* Seven of the 79 respondents (9%) lived in unsubsidized housing. Only one, however, a full-time nurse, had earned her way out of need for a subsidy. Of the others, one never had subsidized housing, one was evicted from subsidized housing, two left subsidized apartments to move in with their boyfriends, one moved out of state for a time, and one relinquished both her apartment and her housing subsidy so her daughter and granddaughter could have them.

*Second homeless experiences.* Overwhelmingly, these respondents have remained in permanent housing; only five (6%) had a second homeless experience after leaving Wellspring. Two of these continued to be homeless after leaving Wellspring, stayed in a variety of temporary situations, and were able to secure a housing subsidy after entering a second shelter. A third woman became homeless again when separating from her husband. For at least two of the five, alcoholism was the major cause of their second bout with homelessness. One young woman who has experienced much homelessness describes what happened:

Basically, I was homeless since I was thirteen. I haven't had a regular steady place to live. The root of homelessness throughout my life has been alcoholism or drug addiction. I lived at Wellspring when my mother and stepfather split because of abuse. The second time was after my brief marriage and a move out of state. I lived with my sister, with a lot of different people, wherever it was convenient.

*Variability in rents.* The amount of money tenants paid for apartments varied considerably. As a point of housing policy, subsidized tenants are expected to contribute 25 to 30 percent of their total income toward rent and utilities. In practice, the 50 respondents whose rent did not include heat, and who were on welfare and not working, paid between zero and \$117 a month rent (four of the 50 paid \$12 or less per month; two paid no rent). Those living in apartments in which the rent included utilities paid from \$56 to \$133 per month if they were on welfare and not working. The market rates for all the apartments ranged between \$475 and \$950 per month (excluding two out-of-state residents paying under \$300 and one living in a rooming house for \$220 per month). There is no set value for public housing units.

The average monthly tenant rents (and market rates, where appropriate) for those responding to this question (n = 77) are as follows:<sup>12</sup>

Apartment	Tenant Rent	Market Rate	
Subsidized with utilities	\$116	\$700	n = 20
Subsidized without utilities	\$ 74	\$651	n = 42
Public housing	\$107		n = 8
Unsubsidized without utilities	\$456		n = 4
Unsubsidized with utilities	\$507		n = 3

The frequency of monthly rents in specific dollar amounts is summarized below.

Tenant Rent	Unsubsidized (n = 7)	Subsidized (n = 64)	Public (n = 8)
\$0-\$24	0	5	0
\$25-\$49	0	16	0
\$50-\$74	0	16	3
\$75-\$99	0	11	1
\$100-\$149	0	9	3
\$150-\$299	1	6	1
\$300-600	4	1	0
\$600-800	1	0	0
\$800-999	1	0	0

### *School and Work status*

At the time of these interviews (summer and fall of 1990), half of all respondents were either working or in school. The percentage was even higher among mothers whose children were out of diapers; three-quarters of those with children aged three and over were at work or studying.

Age of Youngest	Working, in School, or Disabled
No children (n = 2)	100%
0-2.9 years (n = 52)	40%
3-5.9 years (n = 15)	80%
6-12.9 years (n = 6)	83%
13+ years (n = 4)	50%



Having more than one child also made it more likely that a mother stayed at home.

Number of Children	Working, in School, or Disabled
0 (n = 2)	100%
1 (n = 34)	65%
2 (n = 27)	37%
3 or more (n = 16)	50%

Not all work experiences were similar, however. Because reported earnings reduce welfare benefits, food stamps, and housing subsidies (as will be explained later), nearly half (42%) of those who worked did so “under the table.”

*Full-time work.* Seven women had full-time jobs and earned over \$9 an hour on average. The two with the highest incomes, both nurses, earned over \$30,000 yearly. Both were proud of their work and hoped to continue their educations. Of the other full-time workers, three were in business-related fields, one was a full-time nursing assistant, and one was a housing advocate at another shelter. Their gross hourly earnings were \$9.20 per hour. This is well above poverty wages, and well above the point at which a welfare recipient is financially better off working than not working.<sup>13</sup>

*Part-time work.* Of the nine engaged in part-time taxable work, most earned between \$250 and \$450 per month (with no benefits) in retail, piecework, waitressing, or as personal care attendants. One, who earned almost \$800 a month for working twenty-five hours a week, was collecting partial benefits. Most in this group also reported liking their work, but unlike those in full-time work, did not see themselves doing it for the long term.

A married mother with four children in elementary school talked about her work this way:

My husband and I both work. I work thirteen hours a week as a nurse's aide in a nursing home. Sometimes I feel taken advantage of by the clients. I might want to get into something like physical therapy. But our family's doing okay. We budget carefully. We got a car last month. We hope to get a washing machine next. We went on my first vacation in twelve years this past summer, the first ever for my children.

A twenty-one-year-old respondent had a different work history:

I've had a lot of jobs. I used to do data entry. I worked in a pizza place for a year. I was out of work a couple of months, then I got a job in a clam factory. I can make up to \$24 per hour doing piece work. So far the most I've earned is \$250 in a week — it all depends on if they have work. I like it. It's robot work, but I have potential for making more money. As piecework, I think it's okay.

*Under-the-table work.* Twelve respondents mentioned working under the table, one full time. The others worked occasionally, up to twenty-five hours a week. Most declined to specify monthly earnings, noting simply that it varies. Most in this group didn't talk of loving their work, but spoke of it rather as a means to an end. Said one, “I clean a lady's house every Friday. I haven't had to go to one of those places for food [food pantry] in a long time.”

And another: “I earn \$42 a week baby-sitting, sometimes more. Baby-sitting allows me to send my child to day care. I'd really like a day care subsidy, though.”

A third had an innovative way to make ends meet: "Right now, I'm the volunteer manager for the soup kitchen in town, so I'm bartering my time for food. Another time I was the caretaker at a farm. Still, sometimes I borrow, sometimes I owe."

*Education.* School also played a large part in the lives of the respondents: 50 percent had enrolled in educational courses since leaving Wellspring. Eighteen percent were currently enrolled in school, and 54 percent named a specific educational goal. Many were proud of their recent academic achievements. Said one:

I only had an eighth-grade education when I stayed at Wellspring. Since then, I got my GED and started an associate's degree at North Shore [Community College]. Now, I want to transfer to a four-year college. I'm really proud of my schooling. I did very well on my GED. I want to be off welfare and be a good example for my son.

Completing all the welfare paperwork necessary to enroll in school, applying for financial aid, and finding enough money to purchase books was difficult. As one noted in a focus group:

I had to deal with so much bullshit to get approved for school. They make you think, maybe I will stay on welfare so I don't have to deal with this. Anyways, I had four classes and they made me take five classes to get full-time day care. Now they're saying if I don't take six classes, I lose my day care. With six classes, I'll probably flunk out.

*Not working or in school.* Fourteen percent of those surveyed had little work or school experience: they had not worked before coming to Wellspring, had not worked in the last twelve months, and had not returned to school since leaving Wellspring. These women had little understanding of the job market, appeared more isolated, and were more likely to name marriage as an important goal. As a group, they had less education and were more likely to have left an abusive situation than the rest of the group. All had children under age four; seven of eleven had children under age two. Only three women had cars.

Not working, however, did not necessarily mean dysfunction or lack of motivation. Three who had full-time work in the past year now worked under the table or not at all. Said one,

Living in poverty is hard — but on the whole, I'd rather have time with my child, stay in touch with my friends, and be able to attend AA meetings. When I was working [full time in Boston], I had no energy left for my child and I saw our relationship was deteriorating. Now I work in a neighborhood store under the table. I hate it, but it serves its purpose, and I'm starting to get to know more of my neighbors.

*Daycare arrangements.* Because so many respondents have preschool children, day care is a large concern. Sixty-five respondents (82%) had preschool children, and a large majority of them (75%) have or would like to have a day care subsidy.<sup>14</sup> Specifically, 25 (38%) had a subsidy, 24 (37%) wanted one, and 16 (25%) did not want day care at all.

The one woman who worked full time under the table was paying for full-time day care out of her unreported earnings, rather than reporting them and applying for a day care subsidy.

### *The Welfare Experience*

The respondents do not see welfare as “free money.” On the contrary, they find welfare benefits to be accompanied by high costs: costs in hardship for themselves and their children, in their sense of control over their lives and their futures, in the respect they receive from others in their communities, and in their sense of self-esteem.

Basic decisions are denied them by a system that relies on vouchers, subsidies, and allowances that are restricted in all kinds of ways. They don’t, for example, have the choice of living in a smaller apartment in order to have a more reliable car or some money in the bank. One respondent noted, “It’s just a basic lack of independence. You have no control. Everybody — housing, welfare, your parents. Everybody has you in a spot, like you have to stay there forever.”

A focus group participant articulated her painful feelings about being on welfare: “They want to crush you and grind you into the floor like a cigarette butt.”

Specifically, the issues respondents raised fell into the following areas:

- Economic: welfare benefits are inadequate for even the essentials of survival; accumulating savings or acquiring credit is virtually impossible. Policies about child support from fathers are unfair.
- Attitudinal: welfare benefits are accompanied by stigma: active discrimination and the loss of both respect and self-esteem are frequent.
- Disincentives to independence: rather than offering incentives to get off welfare, welfare policies effectively punish those who work the hardest to become independent.
- Welfare policies and workers are controlling, restrictive, intrusive, and confusing.

*Economic issues.* When asked what they considered to be the hardest thing about being on welfare, 65 percent of respondents said it was not having enough money. They have reason to complain: the federal poverty line<sup>15</sup> for a family of four is \$10,609, but in Massachusetts that same family receives 30 percent less: \$7,536 (\$628 per month) in welfare cash benefits.<sup>16</sup>

AFDC recipients have incomes well below the poverty line, and their incomes have not kept pace with inflation. The problems of supporting a family on such meager allowances were amply demonstrated by the respondents. Said one woman, “It’s not enough for clothes and bedding. I run out of food one week early. My children get diarrhea because all they eat is macaroni and cheese. There’s not enough for meat.”

Another added, “Once in a while, it’s gotta be Christmas. Everybody tells you to budget, budget, but they have money.”

To make ends meet, 60 percent of all respondents borrowed from boyfriends or relatives; 40 percent used food pantries or similar free food services. Figures were even higher among nonworking mothers on welfare: 87 percent borrowed or used food banks; only 13 percent reported not having to do either.

But asked how they managed to get by, all had strategies for survival on such limited means. Some were desperate, some inventive:

“I always run out of money. I call my dad up crying.”

“A volunteer brings me food vouchers from Saint Mary’s [a local food pantry]. My girlfriend gave me a microwave. My sister gives me hand-me-downs.”



"I use coupons, budget. I just got a perm, but that's unusual. I just have to let things go sometimes."

"I have a vegetable garden with my sister. We freeze vegetables for the winter."

"I stock up on diapers and canned food."

"My neighbor and I share dinners the last week of the month. The only time I went to a food pantry — Catholic Charities — was when somebody stole my check."

"I just do without."

The economic situations of the respondents were not appreciably improved when the fathers of their children paid child support, as 43 percent did. A few of these (7 percent of the total) paid money directly to the mothers of their children; 36 percent of the fathers had money deducted from their paychecks directly to welfare. However, regardless of the amount paid by the fathers, which ranged from less than \$100 to more than \$300 per month, the children's mothers received only a \$50 increase in benefits. Respondents argued that all child support money paid by their children's fathers should come directly to them. Said one:

My children have two different fathers. Together they pay \$800 a month, but I only get \$579 total. Where does that money go? [But] if they just paid me [instead of the welfare department], some months I'd get nothing from one of them. I can't go back to the rent not being paid.

Difficult as their situation is, respondents spoke also of their fear of things getting even worse. They spoke of living "check to check," of surviving "by the skin of my teeth," and of fearing every possible budget cut because it would take away what little they have. They spoke of possible state cutbacks as barriers to their dreams, mentioning especially their fears of freezes in benefit levels and loss of day care subsidies, fuel assistance, and WIC.<sup>17</sup>

Respondents complained that both immediate and long-term needs are affected by being on welfare. With its stringent limitations on possession of assets,<sup>18</sup> welfare makes it virtually impossible for recipients to save money or get credit. One said she was refused a bank loan; another couldn't insure her car. Said another, "I can't put money in the bank. Welfare took away my life insurance. Guess who's got to bury me when I die? They took away my son's trust fund."

*Attitudinal issues.* Collecting welfare has negative connotations for most people, and respondents were sharply aware both of how others felt about them and of how they felt about themselves as a result. Said one in a focus group, "Everybody in the working class looks down on everyone in the welfare class. You notice it wherever you go."

Respondents spoke of hearing slurs like "on the dole," "lazy welfare mother," and "Section 8 deadbeat." Many told stories of strangers accosting them in stores for using food stamps. One respondent told of trying to refute stereotypical statements made by fellow college students about welfare mothers and the homeless. Another noted that a coworker asked her why "you welfare people have enough money for shoes but not for fuel." Still others spoke of encountering hostility from workers at housing and welfare offices. One said her worker told her "to go out and pitch a tent."

Said another, "My welfare worker was hostile. She didn't tell me about stuff or told me I wasn't eligible."

They felt conspicuous and despised.

It seems like here in Gloucester everybody knows [you're on welfare]. If someone asks you what do you do, it's like, "O-o-o-o-o-h-h-h." They think all kinds of things. You get discriminated against.

The worst thing is the way you are treated. I want the respect I deserve. Not everyone on welfare is a bum or wants the government to support their drug and alcohol habits.

Nevertheless, some respondents were able to achieve a sense of pride from being able to survive such difficult times. Said one, "I get by. If my house is full of food, then I'm happy. If I can't get my kids what they need, Similac [infant formula], baby food, then it's really hard."

And others:

I like my life. I'm going to school full time. I just buy the necessities. I'll wear a sweater and keep the heat down . . . I'm happy. I can pay bills and buy cigarettes. I've been down before but I know I'm not going to be on welfare for the rest of my life.

I hate welfare. I'm going to be off, though. I'm taking my GED tomorrow and then I can go to college or get a job.

But inevitably, some internalized the negative attitudes that surrounded them. Four, for example, reported feeling guilty and uncomfortable about having to rely on the government for support. One said it "made her feel crappy just being on [welfare]."

Said others:

It's like I'm never going to get anywhere — I'm going to be on welfare for the rest of my life. I can't go out and work with a baby so young. I got a certificate in word processing a year ago, but it's been too long. I can't get hired now. It seems hopeless.

There's nothing to look forward to. Welfare and disability doesn't go far.

I can't read and I can't spell. By the time I get to there [college], the Pell grants, the rest, it'll be gone.

Others directed their anger at people they perceived to be playing the system. Said one: "I know one girl who's trying to get pregnant again because welfare is telling her to join ET."<sup>19</sup>

Added another who had been working for some time: "I think welfare benefits are too high. People should be out working."

And another: "People should be grateful and not abuse the system. People shouldn't be allowed to stay on welfare. I'd limit it to when your youngest child is five, unless you are disabled, or your child is sick, or something."

*Issues of incentive.* When those now off welfare were asked about the hardest aspect of being welfare recipients, two-thirds mentioned first neither lack of money nor stigma, but rather the difficulty in finding a way to get off welfare. One of the most frequent complaints was that while recipients knew that earning income would affect their benefits in some way, it was virtually impossible to find out in advance what the effect of any particular action would be. Respondents told story after story of being thwarted, discouraged, or punished in their attempts to make a better life for themselves.

Every time you get something like financial aid from school, or any kind of a job, your rent gets raised and your food stamps get lowered.

They took my food stamps away when I had my second child. They lied to me. This happened because I asked ahead [about what would happen if the child's

father lived with us], and I told the truth. Now my youngest doesn't have Medicaid. I hate it.

Welfare — they say they want you to get on with your life, but they don't give you the chance to get ahead. They say do this, do that, work, school. If you do work, they cut you right off.

I wanted to offer my friend affordable day care so she could work, but welfare would have taken everything away.

These respondents were aware that working or going back to school would affect their benefits in some way, but they reported that welfare workers did not help them count the costs: "I've been trying to work since summer. They won't tell you ahead of time what you might get. They don't give you enough incentive to get off welfare."

The lack of accurate information about the real costs of returning to work or going to school becomes a major barrier to moving ahead. So, too, does the fear of losing some of welfare's major benefits, like Medicaid: "I told them I have to keep my Medicaid when I go back to work. I argued. I said I'd write to the newspaper about how they were preventing me from going to work."

In fact, while recipients reported being told that they would feel better about themselves by taking any job at any wage, they were more likely to face feelings of anxiety than increased self-esteem. Welfare allowed them no savings or assets to cushion any problems, yet if they went off welfare to accept a job that didn't work out, it could take them three weeks to get benefits again. "That," said one respondent, "is why girls don't want to work. If you're on welfare, you know you're going to get a check. Who knows everything that can happen if you have a job? If you have a job, you can't quit, you can't take that chance."

Another who reluctantly found more security in welfare than in work said poignantly, "I feel like I could be homeless again if I went to work."

*How working affects income.* Along with fear and lack of information is the reality that working does welfare recipients little if any financial good. Although the system is complicated, for the first four months of work recipients basically keep one third of their earnings over and above their welfare benefits. Thereafter, with some exceptions (small allowances for transportation and child care, for example), every dollar earned essentially results in a dollar less in benefits. Welfare and other benefits are cut (food stamp allotments and rent subsidies decrease and public housing rents increase, for example) according to a federal formula.

Three examples show how working affects gross income.

Case 1: Former guest earns \$325 per month and has one child

Not working: AFDC + Food Stamps = \$557; Rent = \$48

Postrent Disposable Income: \$509

Working: Earnings = \$325; AFDC + Food stamps = \$327; Rent = \$56

Postrent Disposable Income: \$596

Differential: \$ 87

In a job paying a minimum wage or slightly better, this woman could work nearly one hundred hours a month and end up with an effective pay rate of less than \$1.00



per hour. If her child needed day care, those expenses would also likely reduce her take-home pay: reimbursements for child care expenses are only \$1.00 per hour, far below market rates, and only for the first twelve months of working.

Case 2: Former guest earns \$795 per month, and has two children

Not working: AFDC + Food stamps = \$730; Rent = \$107

Postrent Disposable Income: \$623

Working: Earnings = \$795; AFDC + Food stamps = \$100; Rent = \$132

Postrent Disposable Income: \$763

Differential: \$140

Assuming a higher rate of pay rather than simply more hours, this woman seems to be somewhat better off than her Case 1 sister. However, taxes complicate the picture. Both women would have withholding and Social Security taxes taken out of their gross earnings. Even though they would likely get at least their federal taxes back — and perhaps more through the earned-income tax credit — it would be a year later. Social Security taxes, of course, would not be refunded.

Case 3: Former guest earns \$1,300 per month, and has two children

Not working, same as above example,

Postrent Disposable Income: \$ 623

Working: Earnings = \$1,300; AFDC + Food stamps = 0; Rent = \$257

Postrent Disposable Income: \$1,043

Differential: \$ 420

Even with a fairly large differential between working and welfare incomes, this woman may be little if any better off. At this income level she would lose Medicaid after twelve months, and so would either have to pay for health insurance (even company policies reduce take-home pay) or for health care as needed (a considerable expense for families with small children) and risk financial disaster if serious illness struck her family. And as always, increased income means increased taxes, reducing her disposable income even more.

Despite such large economic disincentives to work, those surveyed not only wanted to work, but many were working. It is probable, though, that the steep reduction in benefits for taxable earnings increases the likelihood of working in the underground economy.

*Community involvement.* In general, respondents had strong connections to their communities. Fully 80 percent, for example, reported knowing their neighbors on better than nodding terms. Many formed friendships with neighbors, even when they lived in their apartments for fairly short periods of time. They mentioned cookouts, sharing baby-sitting, or simply spending time together as ways they interacted with neighbors. A few said they did not like their neighbors, either because their children were too rough or because they believed the adults to be drug dealers or prostitutes.

Half the respondents reported participating in some community organization or activity, such as volunteering at their child's school, attending church or Alcoholics Anonymous (AA) meetings, bowling on a team, participating in a political organization, or regular attendance at a weekly activity such as Beano. One woman who gained a sense of self-esteem through volunteering noted:

First I volunteered at Head Start. Then I got hired as an aide, then as an assistant teacher. I enrolled in teacher training, but the state canceled [it] . . . I still volunteer at Head Start, even though my child's in school now . . . When they finish building their community center, I want to get involved there too . . . I plan on taking courses in Spanish and child development when I go back to school.

In addition to Wellspring, several agencies or community groups were found to be particularly helpful to them. AA has made an impact in the lives of many. Said one, "When I came to Wellspring, I felt powerless and didn't know anything. Now, with AA and trust in a higher power, I feel terrific. I'm proud of staying sober and enjoy helping others who want help."

*Community issues and political involvement.* Connection with one's community involves more than one's individual activities; it extends to perceptions about and actions concerned with the larger, often political, issues in the community. Here, too, many respondents were aware of salient community issues and involved in political action.

For example, when asked about the biggest issues in their community, 35 percent of those surveyed named drugs. This was triple the number of times cited for any other single issue, such as crime, homelessness, the economy, or state budget cuts. (When asked specifically whether there was a crime problem in their neighborhood, however, 28 percent said there was.)

When asked for opinions of their neighborhoods or cities, the presence of drugs was usually the reason for dislike. The problem figured especially large in Gloucester, a port of entry for heroin and a city with one of the highest per capita addiction rates in the state: of the sixteen people who indicated strong dislike of the city they were living in, thirteen lived in Gloucester. Stated one, "I don't like Gloucester . . . There's too many druggies and alcoholics. The drug dealer finally moved out of the upstairs apartment."

Our respondents were only slightly less likely to vote than the general public: 43 percent were registered to vote. Several others answered, "That's something I gotta do," when asked if they were registered. Those over twenty-five years old were 1.5 times more likely to vote than those under twenty-five.

Many, however, seemed isolated from political processes. Those in power were frequently referred to as "they" or "them," as in this comment:

They can put a billion dollars into rocket ships and to clean out the harbor — but money into housing, to shelters for the homeless, is more important. The harbor's been dirty for centuries. They think it's more important to keep capitalism. They keep taking from the poor. It's true the rich are getting richer and the poor are getting poorer. They keep taking from the poor. All those new cuts? They're scaring people so they can raise taxes. They are raising their salaries, but they're taking day care [away from us]. There's nothing to do. It's going to get worse."

Others spoke of the futility of political action:

I went to the State House when I lived here. They didn't care what we said. I didn't change anything. They won't listen to the little people. They never will.

These days people don't want to hear about poor people, welfare, sickness, any of that. They just want to stay away.

There were, of course, those who found political action fulfilling:

I'm involved in Citizens for Sober Alternatives [antidrug community group]. We've done fund-raisers. Now we have a social center for kids. We're working . . . on proposals . . . We're trying to talk at high schools. If the group has a goal, [it is] community awareness. These are addicts, they are people who will pull together to help. I designed a T-shirt for them for free. It's something I can do.

*Hopes and dreams.* Two of the major questions Wellspring hoped this research would be able to answer were What are the hopes and dreams of people after they leave Wellspring? and Do they feel they can achieve their dreams? Asked for their own goals, and for a glimpse of their futures in three to five years, the respondents gave us mixed results. Many maintained — or reclaimed — the same kinds of hopes and dreams as one would expect to find among mothers untouched by homelessness. They wanted careers, their own homes, financial security, marriage, good relationships with spouses and children, and the ability to pass something on to their children. Most respondents were able to make reasonable plans for achieving career goals, but owning their own homes seemed a receding dream.

A few, however, were simply too scarred by their pasts to look into the future with hope. The shattering combination of homelessness and bitter life experience made dreaming difficult for some, quite literally unimaginable for others. Asked in focus groups to "close your eyes and really dream," participants gave some especially poignant responses. "Dreams?" scoffed one. "Let me grow up first. I'm going through my first childhood. I'm still waiting to know what I want. I started using drugs when I was twelve or thirteen, so now my son can help me grow up."

And others: "If I dream, I dream of being an ice skater. I wish I didn't have M.S. [multiple sclerosis]." "I just want to be sober. I can't . . . I really can't think or go beyond that."

Another, who thought first not of her own dream but of her partner's, was unable to disentangle them:

His dream is to move to New Hampshire, and I'm going to go along with it . . . Oh, my dream? It's typing. It will take a while, but I can do it anywhere. I couldn't do it without him, though. I want to get myself stable. He wants his own business. We'll see what happens.

Still another began trimming her dream almost as soon as she spoke: "I want to be totally off welfare, my kids in private schools . . . Well, off welfare for sure, and in my own home if that's possible."

*Careers and education.* Among the dreams noted in interviews, careers and education figured high: 87 percent named a job or career goal and 54 percent aimed toward specific educational goals. Fully two thirds of those with career goals could name a specific type of full-time job they wanted; the other third either wanted part-



time work or indicated they would take any job they could find. The listing below shows the career goals for those who named a specific field.

Job	Frequency	Job	Frequency
Teacher	2	Own business	2
Day care provider	2	Business/computers	7
Doctor	1	Legal/paralegal	4
Nurse	4	Artist/musician	5
Nursing assistant	3	Food science/cook	2
Other health work	3	Hairdressing	2
Psychiatrist	1	Human services	5
Veterinarian	1		
Farming	1		
Forestry	1		

Perhaps because of the many artists already resident in Cape Ann, quite a few of these former guests dream of becoming self-employed artists. The desire to be self-employed is shared by more than would-be artists, however. Whether they mentioned farming, day care, business, or hairdressing, more than a few of these women longed for control at their place of work. For example: "I don't know what I want. Well, I do, but I'm scared I'm going to be poor forever. I don't want to be bossed around by some decrepit boss who's going to make my life miserable."

In education, goals included learning to read, getting a GED, getting a B.A. One respondent, a nurse, even spoke of going to medical school. Said another: "I want to get an education in business. I don't want to go out and get any job just to get by. I have an appointment at welfare to discuss options. I don't want the welfare work program, though. I want to go to college."

Some were progressing purposefully along their chosen path. Said one,

I want to be an art teacher. I'm taking an at-home correspondence course. I have a portfolio together. I have some odd jobs. I'll be taking courses at Montserrat [College of Art]. But dreaming? I'd love to be rich and sit in my studio looking out over the water and paint.

Others were a bit more unrealistic about their goals: the woman who wanted to be a veterinarian had only her GED and was recently sober. Some were perhaps confused about the steps involved:

A year or two from now I'll go for my GED and high school diploma. The kind of job I really want is producing and choreographing music. I want to own my own record company. Maybe I'll take a radio station job or something at first.

*Home ownership.* For twenty-one respondents, buying a home was a major goal. One who hoped to become a forester wanted to build her own house. Others wanted to own a trailer or a "cabin in the woods," a condo or co-op apartment, a single-family house, or a house through Wellspring Land Trust. Many, however, expressed anger at a system which they perceive to be making it harder and harder to achieve this American dream.

I want a house through Wellspring Land Trust. I'd rather be paying for something to belong to us. Now it's impossible to own a house. If housing were tons more affordable . . . like in Russia they give a couple a house. Now, I'm not a communist, but why is [it] that here only the upper crust can afford a house?

I want to own my own home. The most expensive thing I own is a \$300 TV. It just seems so long until I own anything or have money in the bank.

Families. Family concerns were important for these women as well: they dreamed and hoped for good or improving relationships with partners and children. Twenty-two named marriage as one of their hopes; fifteen spoke of wanting to continue to develop positive relationships with their children, boyfriends, or husbands. Said one,

I hope things get better. I'm having trouble now. One kid is hyper and needs counseling. The little one is partially deaf. My ex-husband — he's so irresponsible. My children love their father, but he screws up. He won't keep to certain foods — they're on special diets — and he won't change diapers. I still suffer when he lets the kids down.

Like mothers everywhere, these respondents dreamed for their children. Asked for their greatest hopes for their children, they said they wanted them to be happy, healthy, responsible, smart, straight, self-confident. They wanted them to go to college, to work at good jobs. But some hopes reflected already bitter experience: they hoped that their children would recover from sexual abuse already suffered, that they would never be homeless again.

Asked for their greatest fears for their children, these mothers named drugs more than three times as often as anything else. This list of things they fear for their children reflects the scars of their own lives.

Fears	Times mentioned
Drugs	34
In with the wrong crowd	10
Violence: kidnap, abuse, murder	9
Rape, sex too early, AIDS	7
War	6
Separation from me	5
Repeating my mistakes	4
Becoming homeless	4

*Other dreams.* Thirteen respondents named financial goals, including having more money, paying off debts, saving, and becoming self-supporting and secure. Others spoke simply of hoping to be happy, to keep growing, to become better people.

Larger dreams had their place, too: some spoke of wanting a better world, free of war, drugs, or AIDS, or of a country with a completely new political structure.

*Pride and accomplishment.* Like women everywhere, these respondents had, when asked, varying sources of pride and feelings of accomplishment. Just over half named their children or their own sense of competence as mothers as their greatest accomplishment. Said one, "I'm proud of my new baby. She's so smart and goofy. Nobody

else but me helped raise her — not my mother, my brother, foster care, no one. This baby's my own and I'm proud."

Thirty percent (more among those under twenty-five) said they were proud of their independence and their ability to make it on their own. For example, "My greatest accomplishment is not quitting or giving up. I am a survivor and I know that I can do anything I want to."

Four of the seven women employed full time named their employment as the thing they are most proud of, while one third of those who had taken courses or gone to college since leaving Wellspring included schooling among their accomplishments.

### ***On Preventing Homelessness***

These women who have suffered through the experience of homelessness had many ideas to offer about preventing it. They included creating more affordable housing, creating higher-paying jobs, and funding long-term programs to reduce drug abuse, teenage pregnancy, domestic violence.

A resounding majority felt homelessness was caused in great measure by the high cost of renting an apartment. With rents on the North Shore seldom lower than \$550 to \$600 a month, women with minimal education, small children, and chaotic life situations are ill equipped to pay such rents when they leave whatever housing situation they have been in. But there were minority views. One respondent said the reason for homelessness was that people "didn't apply for housing soon enough." Others pointed out that there are those who are taking advantage, that preventing fraud would eliminate some of the alleged homelessness.

Alcoholism in their families, or drug abuse by their partners or themselves, was frequently cited as a contributing cause of homelessness. Many respondents indicated that a fundamental cause of homelessness was family breakdown, and that a major factor in family breakdown was drug or alcohol abuse. Many told interviewers that they had become homeless when their parents had thrown them out of the home, often because they were pregnant. Said one,

How many women know enough to put a condom on that thing? I took the pill . . . when I remembered. I had no idea what AIDS was. I sorta knew I was going to get pregnant. My mother wasn't able to talk to me about that stuff. Now we laugh about it, she and I. But maybe she wouldn't have been such a young grandmother.

Abusive relationships also took their toll on the respondents: as already noted, abuse was the single most frequent contributing factor. Some of those who spoke of abusive or nonsupportive relationships with men felt it was their own fault for getting involved with an abusive man. As one said, "Women could become a lot smarter in getting out of relationships."

Others did not feel they could have changed the situation.

To say you have to leave and end up with nothing and go to a shelter, that's hard. Maybe months before you could have recognized the situation and searched for ways to get out of it, get help sooner. But you're never aware that your life is going that way until you're in a crisis. You've got to be responsible and ask — Is this normal?

Respondents had many ideas about both creating more affordable housing and preventing homelessness. Several proposed easier access to a pool of emergency housing



certificates, shorter waiting lists for units in public housing, or simply "cheaper rents." A few suggested changing the system so that one could receive a housing subsidy without ever having to become homeless. Others recommended rehabilitating old buildings into affordable rental units, rather than into "condos for the rich," or using public land, such as that bordering on highways, to build housing for low-income people. One wanted government support of trailer parks so that those of modest means could own their homes. A few specifically mentioned rent control. Others thought the land trust was a good next step in preventing homelessness. To some, more shelters, more Well-springs, would be an important factor in reducing homelessness.

Others focused on the income side of the equation, on the need for higher wages, more jobs, a better economy, or higher benefit levels to those receiving public assistance. Some talked about the need for preventive measures when someone is in danger of becoming homeless. One said that if she had known she had other options besides going through an entire eviction proceeding, she would not have become homeless. Others indicated that they would not have become homeless if affordable day care had been available to them when they were working. Several asked for community centers to provide counseling about tenant skills, budgeting, and knowing one's rights as a tenant and as a woman being abused.

A third of the respondents mentioned the need for such long-term prevention strategies as improving schools, increasing the self-esteem of teenagers, reducing drug and alcohol abuse, providing more sex education and birth control, more job training, more education about relationships, and more drug and alcohol treatment centers.

Some respondents, noting that they themselves felt guilty about not finishing high school, suggested that schools be more responsive to the individual needs of students, and perhaps offer more work experience options. They said schools should also stress to those considering dropping out the importance of a high school diploma in getting a job.

Many mentioned the need for more sex education to prevent homelessness. Some stated that they had had at least one abortion because they didn't know how to prevent unwanted pregnancy when they were teenagers. But more said they weren't aware of the full consequences of parenthood when they became sexually active.

Several spoke of the need to educate the public about homelessness. One noted,

There needs to be more understanding on a personal level about homelessness. Get as many people involved in dealing with homelessness — community, businesses, schools. The state has to do more, not less. The public has to be educated — who are the homeless, what homelessness is.

Some respondents specifically mentioned that the United States spends too much in other countries. Only one mentioned too much money being spent on defense. The others felt that more federal money should be spent on those who are poor, hungry, or homeless in this country before giving economic aid to other countries.

Like any group of Americans, the respondents had views that were not homogeneous. Some ideas were radical ("They should give free housing"), progressive ("They have to give more money to people, not to wars"), liberal ("Job training, education about women's rights"), conservative ("People just have to appreciate themselves more so they don't get into uncontrollable situations"), and reactionary ("People who come to this country shouldn't expect everything should be given to them").

Many people gave long and thoughtful answers to this question, crossing the boundaries of political labels. For example:

There needs to be more affordable housing, more drug treatment, and more education about drugs. There are creative ways to develop affordable housing, especially ownership like co-op apartments, saving trailer parks. Get people invested in where they live. Change people's stereotypes about who the poor are — educate, organize.

An eighteen-year-old high school dropout added,

Prevent homelessness by stopping the abuse, by teaching people another way. Teach people to balance their budgets, teach your own kids not to abuse anyone. There could be programs in the community around issues, issues like self-esteem, drugs, and abuse. That could help.

This study is, of course, only the beginning of what should be a process of discovering what homeless people really need to secure and maintain both their homes and their lives. There is need for much more research in this area; certainly Wellspring's guests do not reflect the totality of the homeless population, and caution must be exercised when attempting to generalize any of these findings.

Nevertheless, this study does mark a beginning. It shows clearly that a large proportion of homeless mothers become so because of the unfortunate confluence of economic change, family breakdown, and the high cost of housing. It shows that for the overwhelming majority, the provision of affordable housing enabled them to reclaim both reasonably stable lives and the same hopes and dreams shared by others more fortunate. And it shows that many of them see as clearly as any social scientist the forces at work in their lives and their society.

This study shows not dysfunctional women, but rather mothers who have managed survival despite tremendous odds, and who often flourish in a more stable and nurturing environment. Given that environment, their ability to function seems most often to take care of itself. In other words, let them have housing and they will not be homeless. 🐼

---

## Notes

1. Michael B. Katz, *The Undeserving Poor* (New York: Pantheon Books, 1989), 7.
2. Ibid.
3. Michael Harrington, *The New American Poverty* (New York: Penguin Books, 1984), 230–31.
4. Information about the Wellspring survey is adapted from its report, "We Are Like You: The Lives and Hopes of 79 Formerly Homeless Women," research by Helen Hemminger, text by Wendy Quinones, in *Choosing the Future: Proceedings* (Gloucester, Mass.: Wellspring House, 1991): xx–xx.
5. People may become eligible for housing assistance on a priority basis if they have become homeless because of, in levels of descending priority, (1) public action; (2) natural causes; (3) abuse, substandard conditions, eviction, health and safety concerns, a medical condition, and so on.
6. Katz, *Undeserving Poor*, 7.
7. Rosemary Haughton, "Introduction," *Choosing the Future*, x.

8. GED is the General Equivalency Degree, a test high school dropouts can take in lieu of completing high school courses to show proficiency at the high school level in a variety of subjects.
9. Mothers with children who receive welfare benefits are usually on an assistance program called Aid to Families with Dependent Children (AFDC). Individuals with no children in the home may be eligible to receive Supplemental Security Income (SSI) if they are disabled physically or mentally. Others may be eligible for General Relief (GR), which is a cash assistance program for individuals.
10. "Eviction" referred to either legal eviction by a landlord or being asked to leave an apartment rented or owned by a friend or family member. "Separation" referred to separation from a boyfriend or husband in which physical abuse was not specifically mentioned. "Pregnancy" was the reason for homelessness if her pregnancy was the cause of her being asked to leave the place she was living, or she was not able to keep her job, or if she chose to leave because she was living in an unhealthy situation for a pregnant woman, for instance, with drug abusers. "Overcrowding" referred to living in a situation with more than twice the number of people as bedrooms, and usually implied, "We weren't getting along."
11. Some of these public housing units are in small apartment buildings and others are in complexes of low-income housing projects administered by the local housing authority.
12. Unsubsidized tenants appear not to have paid the market rate because one in each category was living with a roommate and each paid half the rent.
13. Focus group participants mentioned \$7 or \$7.50 an hour as making it worthwhile to be off welfare. When computed arithmetically, it appears one would need at least \$6.20 an hour to match the value of various benefits dollar for dollar. This computation ignores several contingencies, however: an individual might need more money to offset the increase in rent because of her earnings, while another might need less because once off welfare she could collect the full amount of child support paid by her children's father(s).
14. Subsidized day care means either welfare or the Department of Social Services pays for day care either to an approved family day care provider, or in a formal day care center. Head Start and Early Intervention are not included as day care centers, since their aim is primarily educational and because they do not offer all-day care.
15. The definition of the federal "poverty line" and its application to real-life situations is a controversial subject. In theory, it reflects the minimum necessary to meet the basic needs of food, housing, and transportation, but many dispute its usefulness. Some states have abandoned it altogether in favor of other measurements of poverty.
16. Food stamps, rent subsidies, and Medicaid may also increase the value of benefits. The value of these benefits is a much-debated topic, but they are not paid in cash and are useful only when and if they are used. If a child is sick, for example, Medicaid's cash value is the cost of the illness; but what is the value of Medicaid when the child is healthy? Because these benefits are so difficult to quantify, we have chosen not to look closely at them.
17. WIC is the acronym for Women, Infants, and Children, a federal program providing pregnant women and children under five with coupons for food items such as milk, cereal, and juice.
18. Welfare recipients may have no more than \$999 in the bank and a car valued at less than \$1,000.
19. ET is Massachusetts's much-heralded — but now terminated — program designed to help welfare recipients return to work or to school. Although registration is mandatory, participation is not. Those who participate choose between work, school, and job-hunting assistance options. Day care is provided while women actively participate in the program.