



Homelessness Prevention Integrated Data Report

Housing Instability & Homelessness Report Series | Released 2022

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Mecklenburg County Community Support Services (CSS) is a department in Mecklenburg County's Health and Human Services Agency. CSS seeks to transform lives and community by supporting veterans, ending homelessness, treating substance use, and preventing and intervening in community and domestic violence.

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The UNC Charlotte Urban Institute is a nonpartisan, applied research and community outreach center at UNC Charlotte. Founded in 1969, it provides services including technical assistance and training in operations and data management; public opinion surveys; and research and analysis around economic, environmental, and social issues affecting the Charlotte region.

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About

The Housing Instability & Homelessness Report Series is a collection of reports that uses local data to provide informative and actionable research to stakeholders including elected officials, policy-makers, funders, service providers, people with lived experience, media outlets, and the general community.

The Integrated Data Report, which is released annually, analyzes and integrates data from multiple sources housed within the UNC Charlotte Institute for Social Capital Integrated Data System, including the Homeless Management Information System (HMIS). The goal of the Integrated Data Report is to link and contextualize disparate information sources to explore the issue of housing instability and/or homelessness through a unique lens. This Integrated Data Report focuses on Homelessness Prevention.

Other reports in this series, including reports on family homelessness, child and youth homelessness, and single adult homelessness, can be found at <https://mecklenburghousingdata.org/>.

Executive Summary

Rising housing costs and lack of permanent, affordable housing have contributed to an increase in housing instability among low- and middle-income households in Charlotte-Mecklenburg.ⁱ Homelessness prevention is a category of assistance that targets households who are facing housing instability but have not yet lost their housing. However, little is known about the prevalence and predictors of homelessness among households who access prevention assistance in Charlotte-Mecklenburg.

This study sought to understand the relationship between the provision of rental assistance, which is a type of targeted prevention assistance, and the experience of homelessness prior to the COVID-19 pandemic. While the prevention landscape has shifted since the pandemic, understanding prevention before COVID-19 continues to provide insight into the community's current efforts to prevent and end homelessness.

Data from the more than 5,000 households served by Crisis Assistance Ministry in 2017 were integrated with emergency shelter and transitional housing data to enumerate individuals who received rental assistance and experienced sheltered homelessness within one year of their rental assistance request. The study also describes the populations who are most at risk of falling into homelessness after receiving rental assistance.

Only 1.2% (n=181) of individuals in households who received rental assistance experienced homelessness within a year of their request. The study found that race, age, and prior history of homelessness were predictive factors for experiencing subsequent homelessness. Prior history of homelessness was found to be the most significant predictor of homelessness.

- Individuals who had experienced sheltered homelessness in an emergency shelter or transitional housing in the two years prior to applying for rental assistance were 12.4 times more likely to experience subsequent sheltered homelessness than individuals who had not.
- Black or African American individuals were 2.5 times more likely to experience subsequent homelessness than White individuals; and individuals categorized as “other race” were 4.2 times more likely to experience homelessness than White individuals.
- Finally, youth (ages 18 to 24) were about half as likely to experience homelessness following receipt of rental assistance as other adults (age 25 and older) or children (ages 0 to 17).

ⁱ Low-to-middle income is defined by HUD as income less than 80% of the area median income (AMI) based on household size. In Mecklenburg County, this would amount to less than \$52,750 for a single individual and \$75,350 for a family of four (2022 HUD Income Limits).

There are several implications for these findings.

- Structural racism, such as redlining and predatory lending practices, continues to impact access to and sustainability of housing. Systemic change can create more equitable housing opportunities for households who have been historically disadvantaged by housing and economic policies (1).
- Prior experience of homelessness is the strongest indicator of future experiences of homelessness. Data can be utilized to identify high-risk households who are experiencing housing instability and target resources more effectively to prevent homelessness before it occurs.
- The study and research literature reveal that adults and youth are distinct populations with unique service needs. Additional research is needed to understand youth access to and need of tier 3 prevention services.

Introduction

Introduction

Rising housing costs and lack of affordable, permanent housing have contributed to increases in housing instability among low- and middle-income households in Charlotte-Mecklenburg (2).^{ii,iii} Homelessness prevention is a category of assistance that targets households ‘upstream’ from homelessness; these individuals and families are facing housing instability but have not yet lost their housing. This study specifically relies on the definition provided by Launch Upstream to ensure alignment with our community (3).

Applying this definition, prevention assistance exists on a continuum; assistance can be administered not only prior to the loss of housing, but even after households exit into permanent housing with the goal of helping them sustain it.

Prevention includes three tiers of assistance:

1. community-wide interventions aimed at changing systems and structures that perpetuate housing instability
2. cross-sector collaboration and coordination to reduce the prevalence of homelessness
3. targeted interventions including financial and legal assistance to help households maintain their housing

A recent study conducted by ROI Impact Consulting and colleagues as part of Launch Upstream^{iv} found mixed results on the utility of tier 3 prevention resources in Charlotte-Mecklenburg (4). The study targeted 131 households who sought homelessness prevention resources through the NC 2-1-1 system in 2020.

NC 2-1-1 is defined as a health and human services information and referral system provided by United Way that operates 24/7/365. During the time period studied, Coordinated Entry, considered Charlotte-Mecklenburg’s portal to connect individuals and families who are experiencing housing instability or homelessness to available resources, was linked to NC 2-1-1.

The Launch Upstream study found that only 34% (n=45) of households who called NC 2-1-1 felt that the resources provided were helpful in resolving their housing crisis. The most identified “helpful resource” was financial assistance for rent, or for hotel or motel stays. Eighty-three percent of respondents (n=109) indicated that their housing crisis was not resolved or only temporarily

ⁱⁱ Low-to-middle income is defined by HUD as income less than 80% of the area median income (AMI) based on household size. In Mecklenburg County, this would amount to less than \$52,750 for a single individual and \$75,350 for a family of four (2022 HUD Income Limits).

ⁱⁱⁱ Affordable, permanent housing includes both naturally occurring affordable units as well as long-term subsidies that help to make housing affordable.

^{iv} Launch Upstream was a year-long, community planning process intended to develop a comprehensive and sustainable prevention assistance system for Charlotte-Mecklenburg.

resolved. From the group sampled, 7% (n=9) of respondents experienced homelessness during the study after they requested housing assistance.

At minimum, this suggests that not all households who need homelessness prevention services ultimately become homeless. At the same time, households experiencing housing instability and/or unresolved housing issues also faced challenges such as frequent and temporary moves and evictions, which can impact their overall well-being and experience additional barriers to securing long-term stable housing.

This study sought to understand the relationship between the provision of a tier 3 prevention assistance strategy (emergency rental assistance provided to clients at imminent risk of eviction) and homelessness. The findings of this study are intended to inform strategies that can prevent homelessness within Charlotte-Mecklenburg.

This study uses data from the more than 5,000 households served by Crisis Assistance Ministry in 2017. Data were integrated with emergency shelter and transitional housing data to enumerate individuals who received rental assistance and experienced sheltered homelessness within one year of their rental assistance request. For the purposes of this study, any time “rental assistance” is referenced, it refers to assistance provided by Crisis Assistance Ministry. The study also describes the populations who were most at risk of falling into homelessness after receiving rental assistance.

This study uses data collected prior to the COVID-19 pandemic. Prior to the pandemic, Crisis Assistance Ministry was the community's recipient of federal prevention funding and provider of the vast majority of prevention services. The pandemic marked a significant change in the homelessness prevention landscape, with greater need for prevention support and more organizations participating in tier 3 prevention related services and support. While the method of delivering services has changed since the beginning of the pandemic, the same types of vulnerable households are being served. This study provides important context about the households who were served by prevention services during “normal” times, whose housing insecurity was likely exacerbated during the pandemic, and whose housing status is likely to remain in flux as the community moves into a “new normal.”

Methods

Methods

Integrated data is a term used to describe the way that individual-level data can be linked across different organizational systems. Integrated data can be used to illuminate service gaps as well as highlight connections across disparate groups, organizations, and/or systems. This study used integrated data from UNC Charlotte Urban Institute's Institute for Social Capital (ISC) Integrated Data System to link two separate systems that households may access before and during a housing crisis.

The rental assistance data used in this study are from **Crisis Assistance Ministry**. Crisis Assistance Ministry is a local non-profit that provides financial assistance services (such as rent and utility assistance) designed to prevent homelessness. Other types of material assistance are also provided but are not included in this study. Households included in the study met the following criteria: applied for *and* received rental assistance between January 1, 2017 and December 31, 2017; and were not experiencing homelessness at the time of their application. The data used in this study represented the most current and complete data when the study began.

In total, 5,090 households, comprised of 14,694 unique individuals, were identified as receiving rental assistance during the study period. ISC matched individuals with corresponding records in the **Homeless Management Information System (HMIS)** database to identify individuals who experienced sheltered homelessness in an emergency shelter or transitional housing facility in the 730 days (or two years) prior to their application for rental assistance and/or in the 365 days following their application for rental assistance.

HMIS is a federally-mandated local information technology database managed by Mecklenburg County Community Support Services. HMIS contains client-level and service-level data from over twenty, local organizations regarding the provision of shelter, housing and services to individuals and families experiencing housing instability and homelessness.

Descriptive statistics and logistic regression were used to examine the data for this analysis. Statistically significant findings are noted where applicable.

In examining this data it is important to acknowledge the existence of racially discriminatory policies and practices that lead to populations who identify as Black or African American and Native American being overrepresented among households who experience housing instability and

Prior Homelessness

Experienced sheltered homeless during the 2 years preceding their household's application for rental assistance.

Subsequent Homelessness

Experienced sheltered homelessness in the year following their application for rental assistance.

homelessness (2, 5). These policies include redlining, which limited access to homeownership for Black or African American, Latinx, Native American, immigrant and other populations of color; and the Fair Labor Standards Act of 1938, which excluded many occupations that employed a large share of populations of color from acquiring the same occupational protections and improvements as White-majority occupations (1). More recent practices, such as predatory lending, have targeted racial and ethnic minorities with unfair loan terms (high interest rates, high fees), making it more difficult to build equity and increasing the risk of foreclosure (1). Discriminatory housing and job policies and lending practices have created a landscape in which racial and ethnic minorities face higher barriers to building wealth, creating financial safety nets, and obtaining housing stability through homeownership.

Limitations

There are several limitations of this study.

- The definition of homelessness was limited to those experiencing sheltered homelessness. As a consequence, those experiencing unsheltered homelessness or staying with family, friends or in hotels were not captured in this dataset.
- Though rental assistance is provided to households, the outcome of interest — homelessness — is reported at the individual level. In other words, it is the individual, not the household who experiences homelessness. Rental assistance, on the other hand, is provided to households. Who is considered a “household member” can be fluid. Individuals may enter a shelter as an individual because the shelter cannot accept all household members due to eligibility requirements, or a household member may move out to stay with family or friends. As a result of these fluid household situations, the analysis revealed that a small share of individuals who were in households that received rental assistance were considered “inactive,” meaning that they were not a part of the household at the time of rental assistance. Therefore, it is possible that a small portion of those who experienced subsequent homelessness did not benefit from rental assistance.
- Rental assistance pay records were recorded by Crisis Assistance Ministry caseworkers prior to final payment; therefore, it is possible that the amount of rental assistance at time of approval could have changed after the initial amount was entered in the database.
- Finally, this study did not seek to compare outcomes of homelessness for households who receive assistance with households who are denied assistance. Previous studies have noted the limitations of identifying a comparison group from a pool of applicants who received denials. Limitations include: differences among applicants regarding eligibility criteria and the inability to control for concurrent assistance requests from outside the target program in the current analysis (6).

For further details about the how the data were analyzed and limitations see Appendix A.

Findings

Rental Assistance and Homelessness

In 2017, Crisis Assistance Ministry provided rental assistance to 5,090 households comprised of 14,694 unique individuals. The median household size was two individuals. The average amount of rental assistance received was \$382. Of the households who sought assistance, they were paying an average of \$751 per month in rent and owed an average of \$985 in back rent.

Research Question

How many households who received rental assistance from Crisis Assistance Ministry experienced homelessness within one year (365 days) of their assistance request?

Table 1. Household financial characteristics

AMT RENTAL ASSISTANCE RECEIVED	Mean	** (SD)
Mean Amt. Rental Assistance Received	\$382	(\$254)
Total # of Households that Received Rental Assistance	5,090	
MONTHLY RENTAL COSTS	Mean	(SD)
Mean Monthly Rent Amount	\$751	(\$303)
Total # of Households Reporting Monthly Rent*	4,242	
TOTAL RENT OWED	Mean	(SD)
Mean Total Rent Owed	\$985	(\$629)
Total # of Households Reporting Rent Owed*	2,506	

* Financial and demographic information was missing from some individual and household records; therefore, tables in this report show the sample size for each variable.

**SD= standard deviation

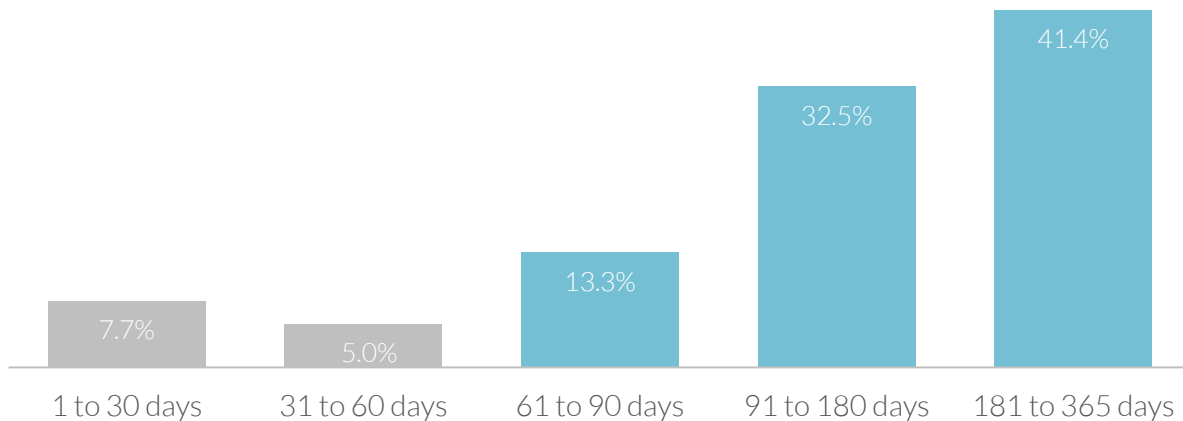
The analysis found that only 1.2% of individuals in households who received rental assistance (or 181 individuals) experienced subsequent homelessness, meaning that they experienced sheltered homelessness in the year following their application for rental assistance. This finding is similar to other communities that found generally low use of homeless shelter following receipt of rental assistance. Other studies on rental assistance from New York City, New York and Hennepin County, Minnesota, have all shown that between 4.2% and 12.8% of households who apply for rental or mortgage assistance ultimately enter a homeless shelter within the following three years. One key difference is that these studies use a longer time frame as compared to the one-year time frame in the current study, thus frequencies are not directly comparable. In addition, these studies indicate that most households who do enter shelter after receiving rental assistance do so within one year (6-8).

Subsequent Homelessness

Experienced sheltered homelessness in the year following their application for rental assistance.

Table 2. Study population

STUDY POPULATION	#	(%)
Households Receiving Rental Assistance in 2017	5,090	-
Individuals in Households	14,694	-
Individuals who Experienced Homelessness within one year of Rental Assistance Request	181	1.2%

Figure 1. Most who experienced subsequent homelessness entered shelter or transitional housing more than 60 days after their rental assistance request.

of individuals who experienced homelessness after application for rental assistance = 181

It is difficult to track households who experience homelessness; therefore, when examining entries into homelessness, analysis is completed at the individual level. The study identified 181 individuals who experienced homelessness within one year of their rental assistance application. Of these, 12.7% (n=23) entered sheltered homelessness within 60 days of rental assistance request (see Figure 1). More than 40% (n=75) entered sheltered homelessness between six months to one year after rental assistance request.

These findings suggest that episodes of homelessness were distributed throughout the study period rather than concentrated within a narrow period following the application of rental assistance. This is contrary to other studies such as Besst and colleagues (2019) which found that episodes of homelessness occurred closer to the rental assistance request with nearly half (42%; n=287) of shelter entries occurring in the first 60 days (6). The findings in this study underscore the fact that multiple factors beyond rental assistance may contribute to the experience of housing instability or homelessness.

Crisis Assistance Ministry procedures and eligibility requirements for rental assistance may also relate to the lower incidence of homelessness within the first 60 days. Crisis Assistance Ministry uses an assessment process that a) identifies financial barriers; b) offers financial counseling and makes appropriate connections to programs that can assist in reducing expenses; and c) provides rental assistance in cases where short-term aid appears sufficient to stabilize the household.

In cases in which the household has no income and short-term rental assistance alone will likely not be sufficient to stabilize the household, rental assistance is not granted and caseworkers help households to identify alternative solutions such as staying with friends and family or in a shelter.

Predictors of Homelessness after Rental Assistance

Only 1.2% (n=181) of individuals in households who received rental assistance experienced homelessness within a year of their request. However, some individuals were more likely to experience homelessness than others. **Controlling for other demographic, household, and financial factors (see Appendix A for a listing and definition of controlling variables), prior history of homelessness, race, and age were identified as predictive factors for experiencing homelessness after receiving rental assistance.** In contrast, the study found that monthly rental amount; amount of rental assistance received; disability status; gender; and Hispanic ethnicity did not predict whether the study population might experience homelessness following receipt of rental assistance. This section explores the predictors considered to be statistically significant for subsequent experiences of homelessness within the study population.

Research Question

Are some individuals who request and receive rental assistance at a higher risk of experiencing homelessness than others?

What does “predictor” mean?

Prediction shows correlations or patterns of relationships (co-relations) among variables. If those same patterns carry into the future, we can reasonably assume we will see similar outcomes. However, that doesn't tell us the underlying mechanisms that created the relationships we observe. The reader should not assume that any of the predictors we note in this study caused high rates of homelessness.

What does “statistically significant” mean?

Statistical significance refers to the probability of being wrong about stating that a relationship between two variables exists when in fact it doesn't. In social research, five percent is the standard for statistical significance. For example, if the relationship between race and homelessness is statistically significant (indicated as $p < 0.05$), this means that the analysis found that there is less than five percent chance that there is no relationship between the variables.

Predictive Factor #1: Prior History of Homelessness

The research team found that more than a quarter (27%; n=48) of individuals who experienced homelessness in the year after their rental assistance request had a prior history of homelessness, meaning that they had experienced sheltered homelessness during the two years preceding their household's application for rental assistance. In total, 11.4% (n=48) of all rental assistance recipients with a prior history of homelessness experienced an episode of homelessness in the year following their rental assistance request. By comparison, less than 1% (0.9%; n=133) of rental assistance recipients with no prior history of homelessness experienced subsequent homelessness.

Prior Homelessness

Experienced sheltered homeless during the 2 years preceding their household's application for rental assistance.

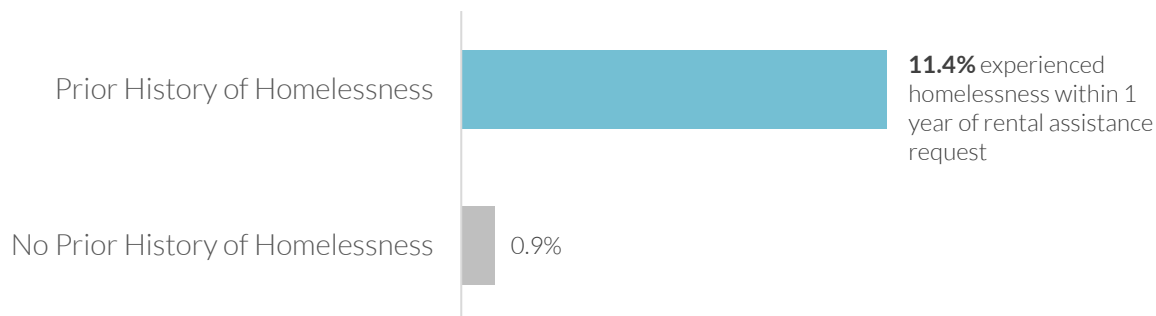
Prior history of homelessness is defined in this study as having experienced sheltered homelessness at an agency that submits data to HMIS for at least one night within the two years prior to rental assistance request. Individuals who were already experiencing homelessness at the time of rental assistance application were excluded from the analysis.

Table 3 compares the number of individuals who experienced homelessness in the study using the factor of prior history of homelessness.

Table 3. People who experienced subsequent homelessness, by prior history of homelessness.

	Experienced homelessness within 1 year of rental request		Did NOT Experience Homelessness within 1 year of rental request		All Individuals in Households Receiving Rental Assistance	
PRIOR HOMELESSNESS	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Prior History of Homelessness	48	(27%)	371	(3%)	419	(3%)
No Prior History of Homelessness	133	(73%)	14,142	(97%)	14,275	(97%)
Total # of Individuals	181		14,513		14,694	

Figure 2. More than one in ten (11.4%) rental assistance recipients with a prior history of homelessness experienced subsequent homelessness.



of individuals who experienced homelessness after application for rental assistance = 181

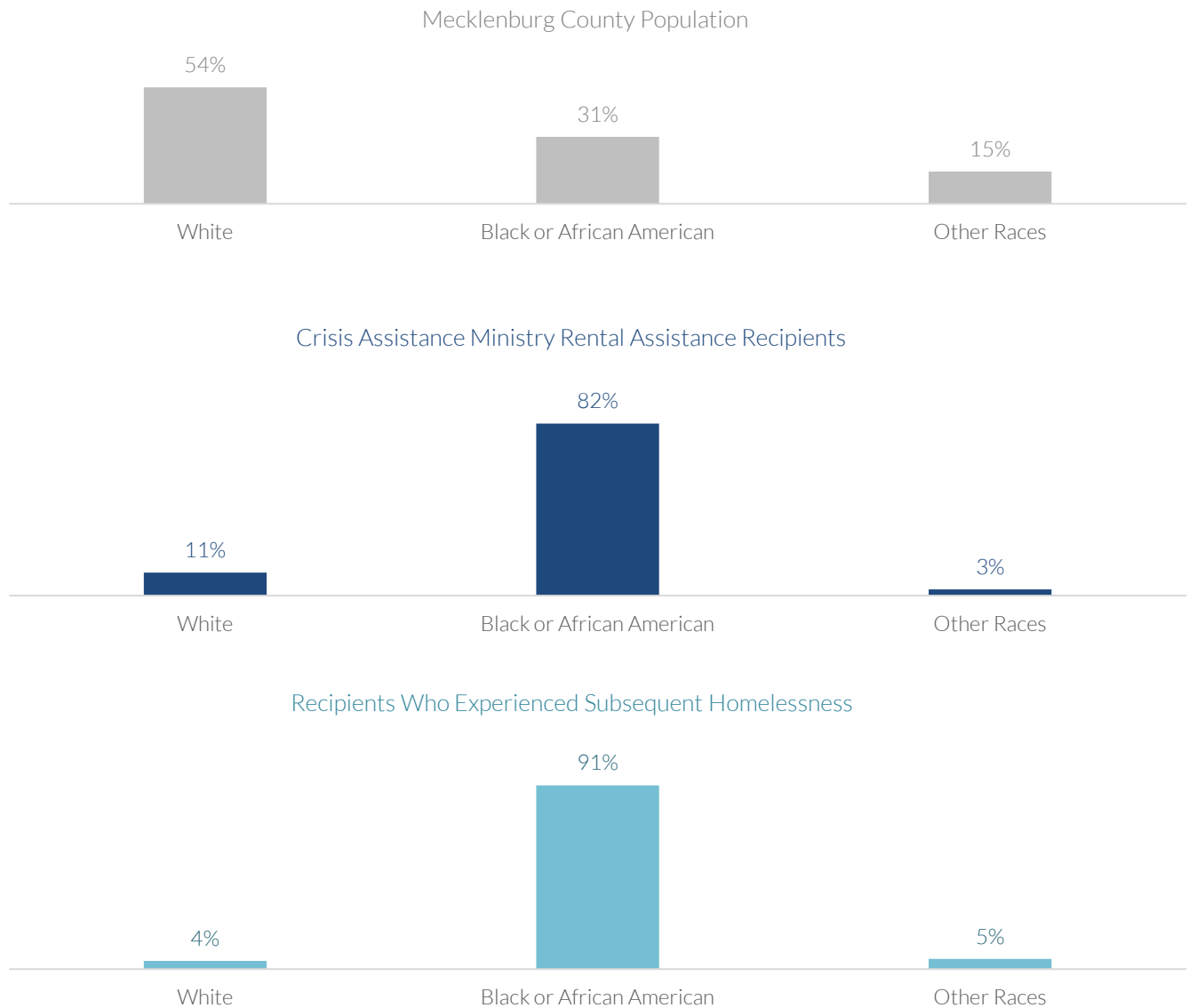
Additional analysis reveals that prior history of homelessness is, in fact, a strong predictor of experiencing subsequent homelessness. **Individuals with a prior history of homelessness were 12.4 times more likely to experience subsequent homelessness than individuals who had no prior history of homelessness.** This finding was statistically significant ($p < 0.0001$) after controlling for the amount of rental assistance received; monthly rent costs; household size; age; ethnicity; disabling condition; gender; and race. It is also supported by other studies that indicate previous homelessness is the strongest predictive factor of future homelessness (6-8).

Predictive Factor #2: Race

Black or African American individuals are disproportionately represented among Mecklenburg County's housing unstable and homeless populations. **Black or African American individuals accounted for 82% (n=11,973) of individuals who received rental assistance from Crisis Assistance Ministry, and 91% (n=165) of those who experienced subsequent homelessness, but only 31% of Mecklenburg County's overall population in 2017.** In comparison, White individuals accounted for only 11% (n=1,636) of individuals who received rental assistance from Crisis Assistance Ministry, and 4% (n=7) of those who experienced subsequent homelessness and make up 54% of the Mecklenburg County population. Individuals categorized as "other race" accounted for 15% of the Mecklenburg County population, 3% (n=477) of all individuals who received rental assistance, and 5% (n=9) of those who experienced subsequent homelessness. Of the rental assistance recipients categorized as "other race," 84% (n=403) identified as either American Indian or Alaskan Native, or as Black or African American and one or more other races.

Figure 3 and Table 4 compares the racial characteristics of individuals in the study who received rental assistance.

Figure 3. Black and African American individuals are disproportionately represented among Mecklenburg County's housing unstable and homeless populations.



Note: Mecklenburg County population is based on the 2017 U.S. Census Bureau American Community Survey 1-year estimates. Other races included in Mecklenburg County Population, Crisis Assistance Ministry Rental Assistance Recipients, and Recipients who Experienced Subsequent Homelessness include individuals identifying as other single races (e.g. Asian, American Indian and Alaskan Native) or multiple races.

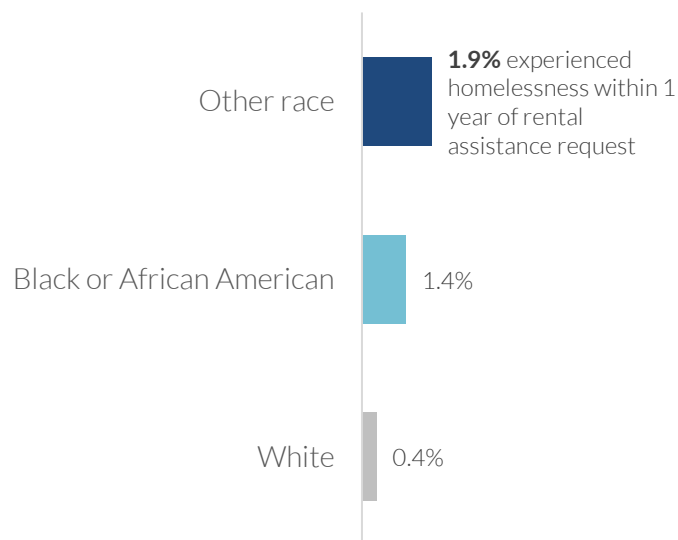
Table 4. People who experienced subsequent homelessness, by race.

	Experienced homelessness within 1 year of rental request		Did NOT Experience Homelessness within 1 year of rental request		All Individuals in Households Receiving Rental Assistance	
RACE	N / Mean	(% / SD)*	N / Mean	(% / SD)	N / Mean	(% / SD)
Black or African American	165	(91%)	11,808	(81%)	11,973	(82%)
White	7	(4%)	1,629	(11%)	1,636	(11%)
Other	9	(5%)	468	(3%)	477	(3%)
Don't Know/Refused	0	(0%)	601	(4%)	601	(4%)
Total # of Individuals	181		14,506		14,687	

*SD= Standard Deviation

Black or African American individuals and individuals identified as “other race” more often experienced homelessness after requesting rental assistance than White individuals. In other words, 1.9% (n=9) of rental assistance recipients categorized as “other race”; 1.4% (n=165) of Black or African American recipients; and 0.4% (n=7) of White recipients experienced homelessness within one year of their rental assistance request.

Figure 4. Black or African American individuals and individuals identified as “other race” more often experienced subsequent homelessness than White individuals.



Most (84%) of individuals identified as "other race" were identified as either American Indian or Alaskan Native, or as Black and African American and one or more other races. Not shown on graph: participants categorized as "don't know/refused."

Regression analysis showed that **Black or African American rental assistance recipients were 2.5 times more likely to experience subsequent homelessness than White rental assistance recipients**, even when controlling for the amount of rental assistance received; monthly rent costs; household size; age; ethnicity; disabling condition; gender; and prior experiences of homelessness.

Rental assistance recipients who identified as “other race” were 4.2 times more likely to experience subsequent homelessness than White recipients, controlling for the same demographic and financial factors. These findings were statistically significant ($p < 0.01$) and are supported by other research literature on homelessness and race (6).

In the United States, populations who identify as Black or African American and Native American are overrepresented among households who experience housing instability and homelessness (5). Numerous authors, including Richard Rothstein (*The Color of Law*, 2017), have documented the racially discriminatory policies and practices that have contributed to inequality in employment, wealth, and housing opportunities, as well as the criminal justice system (1). These policies include redlining, which limited access to homeownership for Black or African American, Latinx, Native American, immigrant and other populations of color; and the Fair Labor Standards Act of 1938, which excluded many occupations that employed a large share of populations of color from acquiring the same occupational protections and improvements as White-majority occupations. More recent practices, such as predatory lending, have targeted racial and ethnic minorities with unfair loan terms (e.g. high interest rates, high fees), making it more difficult to build equity and increasing the risk of foreclosure (1). Discriminatory policies and practices have restricted racial and ethnic minority groups from building and passing down wealth to younger generations, which has meaningful implications on racial equity today. In Mecklenburg County, the median household income for White households (\$80,320) is nearly twice that of Black (\$42,732) and Latinx (\$42,732) households. White households are also still more likely to own their home (69% of White households are homeowners) compared to that of Black (42%) and Latinx (38%) households (9).

Predictive Factor #3: Age

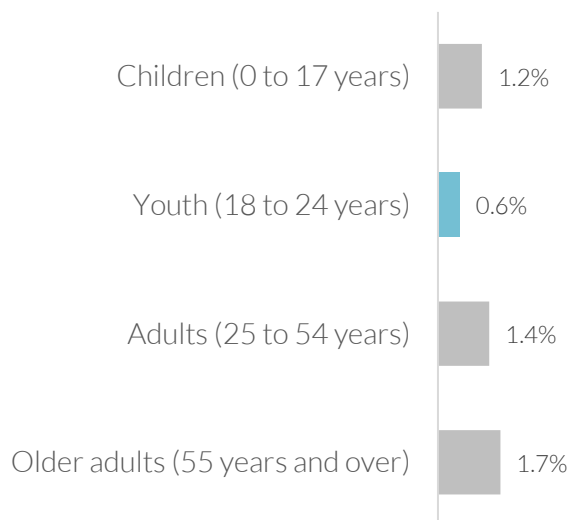
Those who experienced subsequent homelessness were, on average, older than individuals who did not experience subsequent homelessness. The average age of individuals who experienced subsequent homelessness was 28 years, or 44 years when excluding children (ages 0 to 17) and youth (ages 18 to 24). The average age of individuals who did not experience subsequent homelessness was 25 years (or 41 years when excluding children and youth). Children comprised 41% of the study population that experienced subsequent homelessness. The percent of children experiencing subsequent homelessness in this study is consistent with the percent of children under 18 accessing benefits at Crisis Assistance Ministry (42%), and likely reflects the types of households served by Crisis Assistance Ministry (10).

Less than one percent (0.6%; n= 10) of youth (age 18 to 24 years) who received rental assistance experienced subsequent homelessness compared to 1.2% (n=75) of children ages 0 to 17, 1.4% (n=78) of adults ages 25 to 54, and 1.7% of older adults 55 years and over (n=18). Regression analysis also showed that youth receiving rental assistance are about half as likely to experience subsequent homelessness than adults ages 25 and older and children when controlling for the amount of rental assistance received, monthly rent costs, household size, race, ethnicity, disabling condition, gender, and prior experiences of homelessness. This finding is statistically significant ($p < 0.05$). Table 5 compares the individuals grouped by age (0 to 17, 18 to 24, 25 to 54, and 55 and older) in the study who received rental assistance.

Table 5. People who experienced homelessness after rental assistance request, by age.

AGE	Experienced homelessness within 1 year of rental request		Did NOT Experience Homelessness within 1 year of rental request		All Individuals in Households Receiving Rental Assistance	
	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Mean Age	28 years	(19 years)	25 years	(18 years)	25 years	(18 years)
Mean Age of Adults 25+	44 years	(12 years)	41 years	(13 years)	41 years	(12 years)
0 to 17 years	75	(41%)	6,312	(43%)	6,387	(43%)
18 to 24 years	10	(6%)	1,583	(11%)	1,593	(11%)
25 to 54 years	78	(43%)	5,570	(38%)	5,648	(38%)
55+ years	18	(10%)	1,048	(7%)	1,066	(7%)
Total # of Individuals	181		14,513		14,694	

Figure 5. Youth (ages 18 to 24) experienced subsequent homelessness less frequently than other age groups (n= 181).



Homelessness among youth manifests differently than other age cohorts. For example, youth experiencing homelessness are less likely to co-mingle with adult populations experiencing sheltered homelessness and more likely to be “hidden in plain sight,” staying temporarily with friends or acquaintances and possibly avoiding traditional shelters (11). Because this study is limited to sheltered homelessness, it is possible that there are youth experiencing homelessness who are not reflected within the data.

While youth were less likely to enter an emergency shelter or transitional housing after receiving rental assistance, children (age 0 to 17) experienced homelessness at approximately the same rate as adults. This is likely due to the fact that they were experiencing homelessness as part of a household.

Across the United States and in Mecklenburg County, the rates of older adult homelessness are increasing (12). As of March 2022, 25% of all people experiencing homelessness in Mecklenburg County were 55 years or older (13). This study found no statistically significant differences in the rates of subsequent homelessness between older adults and adults ages 25 to 54 or children 0 to 17. However, older adults who experience homelessness are at high risk of severe health outcomes (including shorter life expectancy and cognitive impairment) (14). These trends point to the need for targeted interventions to meet the health and housing needs of older adults to divert them from the path to chronic episodes of homelessness.

Population Characteristics

Table 6 provides a description of other demographic and financial characteristics that were examined in the study but not found to be predictive of subsequent homelessness. More than half (58%, n=8500) of individuals who received rental assistance were female, and the median household size was two persons.

Table 6. Other study population characteristics

	Experienced homelessness within 1 year of rental request		Did NOT Experience Homelessness within 1 year of rental request		All Individuals in Households Receiving Rental Assistance	
AMT RENTAL ASSISTANCE RECEIVED	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Mean Amt. Rental Assistance Received	\$371	(\$254)	\$406	(\$273)	\$406	(\$272)
Total # of Individuals	181		14,513		14,694	
MONTHLY RENTAL COSTS	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Mean Monthly Rent Amount	\$769	(\$338)	\$778	(\$315)	\$778	(\$315)
Total # of Individuals	163		12,091		12,254	
ETHNICITY	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Hispanic Ethnicity	5	(3%)	1,658	(11%)	1,663	(11%)
Non-Hispanic Ethnicity	176	(97%)	12,726	(88%)	12,902	(88%)
Don't Know/Refused	0	(0%)	128	(1%)	128	(1%)
Total # of Individuals	181		14,512		14,693	
DISABLING CONDITION	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Disabling Condition	26	(15%)	1,431	(10%)	1,457	(10%)
Don't know/ No Disabling Condition*	153	(85%)	12,370	(90%)	12,523	(90%)
Total # of Individuals	179		13,801		13,980	
GENDER	N / Mean	(% / SD)	N / Mean	(% / SD)	N / Mean	(% / SD)
Male	75	(41%)	6,103	(42%)	6,178	(42%)
Female	106	(59%)	8,394	(58%)	8,500	(58%)
Don't know/ Other	0	(0%)	16	(0%)	16	(0%)
Total # of Individuals	181		14,513		14,694	
HOUSEHOLD SIZE	Median		Median		Median	
Median Household Size	2		2		2	
Total # of Households	81		5,009		5,090	

*The categories “don’t know” and “no disabling condition” were combined because sample sizes of less than 5 cannot be reported due to data privacy concerns.

What does this mean
for Mecklenburg
County?

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Only 1.2% (n=181) of individuals in households who received rental assistance experienced homelessness within a year of their request. Of the individuals who did experience homelessness after requesting assistance, the study found that prior history of homelessness, race, and age were predictive factors for subsequent homelessness.

In fact, prior history of homelessness was found to be the most significant predictor of homelessness after receipt of rental assistance. Rental assistance recipients who had experienced homelessness in emergency shelter or transitional housing in the two years prior to their rental assistance request were 12.4 times more likely to experience subsequent homelessness than recipients with no prior experience of homelessness.

In addition, Black or African American recipients were 2.5 times more likely to experience subsequent homelessness than White recipients; and recipients categorized as “other race” were 4.2 times more likely to experience homelessness than White recipients. Finally, youth recipients (ages 18 to 24) were less likely to experience subsequent homelessness than adult recipients (age 25 and older) or children 0 to 17.

There are multiple implications for the findings in this study. It is important to recognize the ongoing impact of structural racism on access to and sustainability of housing which are reflected in these data. This study shows that Black or African American households who need rental assistance are more likely to experience subsequent homelessness than White households, even when accounting for factors such as monthly rental costs and household size.

Enacting systemic and structural change, which is a tier 1 prevention assistance strategy, can produce equitable housing opportunities for households who have been historically disadvantaged by housing and economic policies. Examples of tier 1 strategies include:

- Implementing policies and practices that strengthen landlord/tenant laws;
- addressing racial inequalities;
- preventing and/or mitigating Source of Income Discrimination and promoting affordable housing;
- and investing in resources to support organizations' data standardization and collection practices.

Source of Income Discrimination

Source of Income Discrimination occurs when a provider refuses to accept payment for housing from any legal form of monetary payment, employment income, disability benefits, or subsidized voucher.

In addition, the findings suggest that it could be helpful to target homelessness prevention resources to households with prior experiences of homelessness. These households may need additional support and/or services to address other challenges that could be contributing to their continued housing instability. Strategies to address these needs may include:

- identifying households when they request prevention assistance in the community;
- Providing targeted case management and/or referral services to address any other needs;
- and conducting future research to better understand the causes of repeated episodes of homelessness.

Finally, the study and research literature reveal that adults and youth are distinct populations with unique homeless service needs. Youth (ages 18 to 24) who received rental assistance were less likely to experience sheltered homelessness than adults (ages 25 and older) or children. This could be due to the fact that youth do not access the same types of homeless services or in the same way as older adults. However, more research is needed to understand how the housing unstable and homeless youth population could better access housing services and resources they may need. Strategies to address the needs of youth include:

- conducting future research to explore youth access to and need of tier 3 prevention services

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Appendix A: Detailed Methods

To identify individuals who might be most at risk for experiencing homelessness, the study used descriptive statistics and logistic regression to examine the demographic, household, and financial characteristics among individuals who sought and received rental assistance. Due to multiple limitations, the regression analysis is computed at the individual level instead of the household level. Limitations include natural changes in households as a result of changes in age and relationships, inconsistent tracking of households across homeless providers as well as operational differences among the providers (i.e. some providers have restrictions on all household members residing in the same space). The outcomes of the regression analysis are adjusted for the following covariates (see table 1 below):

- Amount of monthly rent for the household
- Amount of rental assistance received per household
- Gender
- Disability status
- Ethnicity
- Race
- Age
- Prior homelessness
- Household size

Table 1: Variables and data sources of variables:

Variables Included in Regression Analysis		
Variable	Definition	Source
Monthly Rent Payment	Monthly rent as reported to CAMHH at the time of the request.	Crisis Assistance
Total Rental Check Amount from all Rental Vendors	Total rental assistance provided as reported by CAMHH (as distributed by crisis)	Crisis Assistance
Gender	Three categories: Female; Male; Other/Don't know.	Crisis Assistance
Disabled	Self-reported by head of household as to whether anyone in the household is disable.	Crisis Assistance
Ethnicity	Hispanic; non-Hispanic; Don't know or refused	Crisis Assistance
Race	Black, white or other including those who identified as more than one race.	Crisis Assistance
Age	Divided into 4 groups: 0 to 17; 18 to 24; 25 to 54; and 55 and older. Represents the age when rental assistance was requested.	Crisis Assistance
Household Size	Size of household living together at the time of the rental assistance request	Crisis Assistance
Prior Homelessness	Individual had used either emergency shelter services or transitional housing services at some point during the 2 years prior to the rental assistance request.	HMIS
Subsequent Homelessness	Individual used either emergency shelter services or transitional housing services within 365 days of rental assistance application.	HMIS
Other Variables and Definitions		
Variable	Definition	Source
Total Rent Owed	Amount of current and back rent owed, late fees for rent and utilities, and court costs, as reported to CAMHH at the time of the request. Due to high proportion of missing data, this variable was excluded from the regression analysis.	Crisis Assistance
Inactive Household Members	An individual who was originally considered a member of a specified household, but for various reasons (i.e. aging out of the household), is no longer considered part of the household.	Crisis Assistance
Tier 1 Prevention	Community-wide interventions aimed at changing systems and structures that perpetuate housing instability.	Mecklenburg County Community Support Services (CSS)
Tier 2 Prevention	Cross-sector collaboration and coordination to reduce the prevalence of homelessness.	Mecklenburg County CSS
Tier 3 Prevention	Targeted interventions including financial and legal assistance to help households maintain their housing.	Mecklenburg County CSS

Limitations

Definition of Homelessness

There are limitations associated with the definition of homelessness employed for this study: sheltered homelessness. Sheltered homelessness, which is a definition set by the U.S. Department of Housing and Urban Development, is one type of homelessness that includes supervised publicly or privately-operated shelters designated to provide temporary living arrangements. Sheltered homelessness includes congregate and non-congregate emergency shelters; transitional housing facilities; and hotels and/or motels paid for by charitable organizations and/or by federal, state, or local government programs. This study does not include any households who may have experienced other forms of homelessness that were not encompassed within the definition of sheltered homelessness, such as in unsheltered locations, including on the streets or in other places not meant for human habitation; staying week to week in a motel/hotel paid for by the household; and/or doubled up with family and/or friends. Therefore, the number of households who may have experienced any form of homelessness following the receipt of prevention assistance is likely to be greater than the number of households who experienced sheltered homelessness only.

Data

It is difficult to track households who experience homelessness within one database; this study attempts to do so across multiple systems and databases. In addition, some of the shelters do not allow every person in a family unit to shelter as one household, which separates household members among multiple sites and may even result in some family members experiencing homelessness. Finally, households shift over time for varying reasons such as changes in age and relationships. Therefore, the unit of analysis in this study is based on the individual rather than the household. The study also assumes that only the individual who is identified in the HMIS database experienced homelessness, and not the entire family. However, if a head of household experiences homelessness it is possible that other members of the household may have resided in similarly precarious housing.

In addition, the data included household units with individuals that were likely no longer part of a given household during the period included in the study. Therefore, some individuals who identified as experiencing homelessness may not have received rental assistance. Despite this, it is likely that the outcomes would not change significantly since the percentage of individuals entering homelessness one year following the receipt of rental assistance was the same for households comprised of all active members and households who had some inactive members. This was also true for the percentage of individuals who had experienced homelessness prior to receiving rental assistance. There were statistically significant differences for the variables of age and race among households with only active members and households with some inactive members. These differences could impact the magnitude of the association between the variables of race, age and the experience of homelessness after receipt of rental assistance.

Crisis Assistance Ministry records of vendor payments served as the source for data regarding receipt of rental assistance. To be included in the study, records had to reflect a payment of at least \$1 for rental assistance, indicating a need to maintain existing housing. Since the focus is on homeless prevention (i.e. remaining in an existing housing situation), requests for rental deposits (indicative of a change in housing) were not included. It is important to note that payment records were recorded by caseworkers prior to final payment; therefore, it is possible that the amount of rental assistance at time of approval could have changed after the initial amount was entered in the database.

Comparison Group

Finally, this study did not seek to compare outcomes of homelessness for households who receive assistance with households who are denied assistance. Previous studies have noted the limitations of identifying a comparison group from a pool of applicants who received denials. Limitations include: differences among applicants regarding eligibility criteria; and because it is not possible in the context of the current analysis to control for concurrent assistance requests from outside the target program (6).