



The Tri-Cities Family Homelessness Assessment

Presented by

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- Holiday Motel
- House of Hope
- Life Center of Littleton
- Sheridan Recreation Center

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Executive Summary

The number of individuals and families experiencing homelessness continues to increase across the United States. As the experience of homelessness increases, so does the need for effective approaches to affordable, permanent housing. Homelessness is complex and difficult to study and understand. Families experiencing homelessness comprise a unique aspect of the homeless population, potentially being less visible and less well understood by the general population. This report provides assessment information from 49 caregivers whose families are experiencing homelessness in the Tri-Cities of Englewood, Littleton, and Sheridan.

This assessment answers three primary questions:

1. **What led families in the Tri-Cities region to their experience of homelessness?**
2. **What prevents families in the Tri-Cities region from exiting out of homelessness?**
3. **What services do, or do not, exist for families experiencing homelessness in the Tri-Cities region?**

In the assessment, CHHR collaborated with local homelessness service providers to recruit families from each of the Tri-Cities. We used a combination of CHHR staff and trained volunteers to complete semi-structured interviews with family caregivers about their experience of homelessness. The CHHR team conducted a total of 49 semi-structured interviews, which took approximately 30 minutes to complete. Interviews were transcribed and analyzed to assess caregiver demographic information and caregiver perceptions of reasons for their homelessness and barriers to exiting homelessness. Interview data were also analyzed to assess services that families used in the Tri-Cities region.

Family caregivers identified the following themes that led to their experience of homelessness: affordable housing, disability and health insurance, domestic violence, employment, eviction, and relationships. Family caregivers identified the following themes that prevented them from exiting their experience of homelessness: affordable housing, credit score requirements, disability and health issues, employment, eviction, service accessibility (transportation, childcare), and qualifying for benefits. Families were able to identify numerous non-private, faith-based, and county-level services that they felt were critical supports for their family during their experience of homelessness.

There are many families living in the Tri-Cities region who do not have a home. The implications for being a family and living without a home are dramatic. A few of the implications are that children don't have access to a stable and reliable education; family health, including mental health, is compromised; and the ability to secure stable housing is much more challenging once a family enters a homeless experience. Given the detailed information in this assessment, the Tri-Cities of Englewood, Littleton and Sheridan have taken a crucial step in supporting families experiencing housing insecurity and homelessness. Next, it will be vital to use this localized assessment to implement policies, programs, and services that can prevent other families from experiencing homelessness and support those families move back into housing.

Introduction

The number of individuals and families experiencing homelessness continues to increase across the United States. As the experience of homelessness increases, so does the need for effective approaches to affordable, permanent housing. Homelessness is complex and difficult to study and understand. Some people experiencing homelessness work hard to be less visible to the general public. Families, particularly those with minor children, are among this group, due to commonly reported fears associated with their children's safety as well as human service involvement. Therefore, family homelessness may not be as clearly understood. To identify effective responses to family homelessness, it is important to understand the circumstances of family homelessness, including where families are staying, how they became homeless, and services and solutions that families find useful in their efforts to secure stable housing.

Homelessness in the Tri-Cities

"This whole journey of homelessness, we talk about it all the time. We never thought we would ever be in this situation. Back then we were both working. We had our own apartment. We never asked anybody for nothing. We still paid rent and bills. We still paid whatever we needed to, and we would see homeless people on the streets...We've always given out help. We'll go buy a bunch of food and give it to somebody. We go buy a bunch of shoes or socks and give it to anybody. When this happened to us, it was just so crazy because we just kept giving back...just giving people stuff that were homeless, and then we ended up in this situation, and there was nobody to help us...All those things that when people usually sit here and think of, you know, you see us walking down the street, you might think, 'Oh, they're druggies or they're drunk.' You really don't know what the situation is. We don't do drugs. We don't drink. Our relationship is fine. He got sick and lost his job that he had for over a decade. You just don't know peoples' situations."

As the cost of living increases in the Tri-Cities region (and across the Denver Metro area), the number of individuals and families entering homelessness continues to rise. CHHR staff utilized homelessness definitions from the Department of Education McKinney-Vento (MKV) program. For the family assessment, the following circumstances were used to define homelessness in the Tri-cities region:

- "Families living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangements, or with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;" as well as
- "Those with no fixed, regular, and adequate place to stay. [Those that do] not have the resources to stay where they are for longer than 14 days and who will imminently lose their primary nighttime residence or reside with others temporarily" (Metro Denver Homeless Initiative, 2019).

Data from the Piton Foundation's Shift Research Lab (2020) show the percentage of families living in poverty increased from 5.32% in 2000 to 11.98% in 2017. Littleton has also seen higher percentages of families living in poverty, with 19.46% in 2000 increasing to 23.86% in 2017. This is especially evident in Littleton North where, in 2000, 3.91% of families living in poverty increased to 12.30% in 2017. Sheridan also saw increases from 13.41% of families living in poverty in 2000 to 23.47% in 2017 (Shift Research Lab, 2020).

The cost of housing has also increased in each of the Tri-Cities. According to the Piton Foundation, from 2000 to 2017, the percentage of Englewood residents spending more than 30% of their income on housing increased from 36% to 53%. In Littleton, the percentage of residents spending more than 30% of their income on housing increased from 36% to 45%, and in Sheridan the percentage of residents spending more than 30% of their income on housing increased from 41% to 59% (Shift Research Lab, 2020).

Increases in poverty and housing costs in Arapahoe County and across the country likely contribute to rising rates of homelessness. Unfortunately, nationally mandated standard homelessness data do not accurately reflect the number of individuals and families experiencing homelessness. The Department of Housing and Urban Development (HUD) funds the national Point in Time (PIT) survey to assess homelessness counts, and the Department of Education mandates McKinney-Vento programs that provide a count of school-aged homelessness. However, these data sources produce drastically different results, leading to confusion and misunderstanding about the scope of homelessness around the country. For example, existing data from the 2019 PIT survey show that a total of 228 households experienced homelessness in Arapahoe County, where 28 of the 228 were households with at least one adult and at least one child at the age of 18 or under. In contrast, the Arapahoe County 2018-2019 McKinney-Vento report shows a total of 2,897 students experiencing homelessness in the county (Colorado Department of Education, 2020).

Further, validity and reliability issues likely exist in McKinney-Vento data as homelessness is very challenging to assess. *Figure 1* below shows the number of recorded students experiencing homelessness in the Tri-Cities school districts over the course of four academic school years (2014-2019).

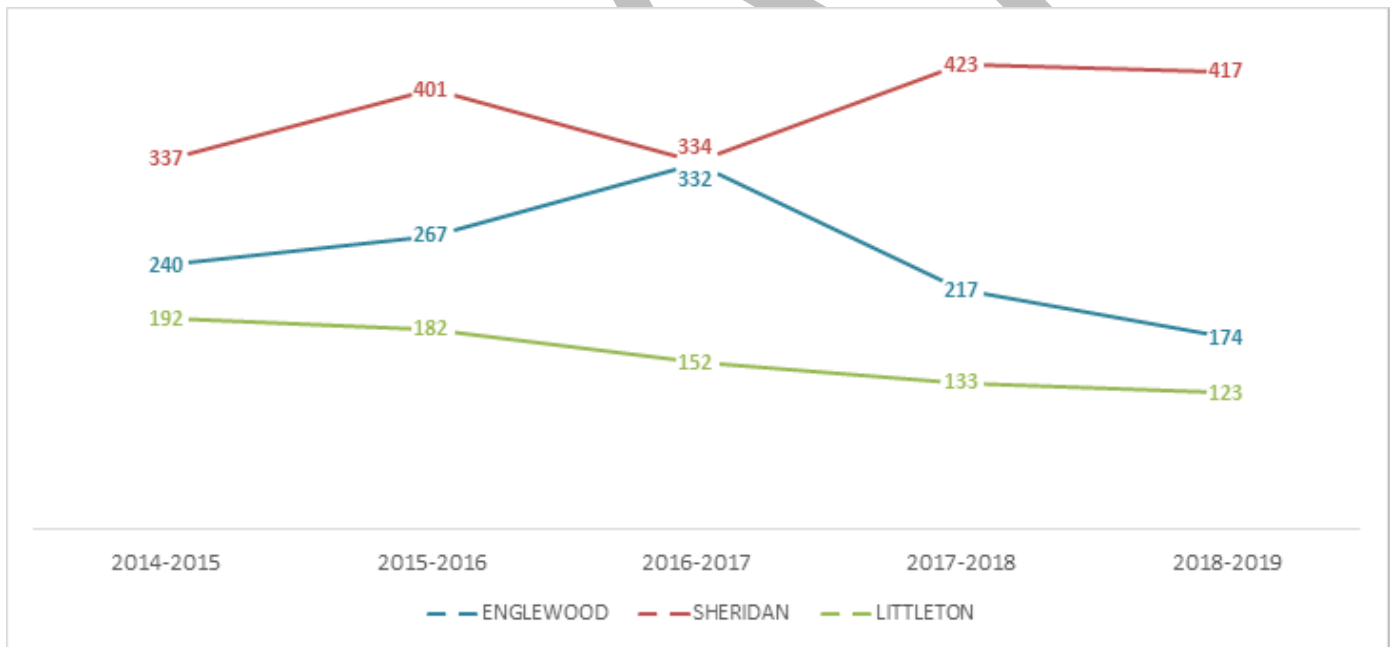


Figure 1. McKinney-Vento data. Number of homeless students in Tri-Cities school districts from 2014-2019.

Figure 1 shows substantial changes year-to-year in student homelessness counts from McKinney-Vento. These changes, without clear policy or intervention explanations, lead to questions about the reliability and validity of the data. Additionally, the decrease in Englewood and Littleton students experiencing homelessness reflects a converse narrative about poverty and housing insecurity in the Tri-Cities when compared to the Piton’s Foundation report on the number of Tri-Cities residents who use at least 30% of their income toward housing costs.

Considering discrepancies across Point in Time and McKinney-Vento data, and the known challenges of counting people who are experiencing homelessness, leads some communities to do localized data collection to best understand the issue in their own community. For the current study, CHHR was commissioned to provide the Tri-Cities Homelessness Policy Group with a targeted, local assessment of homelessness in the region.

Tri-Cities Family Homelessness Assessment

The purpose of the Family Homelessness Assessment is to identify factors contributing to homelessness, history of housing and homelessness, and barriers inhibiting families from securing permanent, stable housing.

Research Questions

This report will provide information on three assessment questions:

1. What led families in the Tri-Cities region to their experience of homelessness?
2. What prevents families in the Tri-Cities region from exiting out of their experience of homelessness?
3. What services do, or do not, exist for families experiencing homelessness in the Tri-Cities region?

Methodology

The Tri-Cities Family Homelessness Assessment took place in Englewood, Littleton, and Sheridan. The CHHR team facilitated focus groups with Tri-Cities homelessness services providers and stakeholders to learn about homelessness and program delivery in the area. From these interviews, our team identified local organizations and non-profits that would serve best as data collection sites and established data collection dates and times with these sites. These locations included the Sheridan Recreation Center and the Life Center of Littleton.

A Note about COVID-19 and our Methods

In March 2020, the novel coronavirus disease (COVID-19) spread through Colorado where, as of October 2020, there are currently 73,537 cases, with 1,968 deaths due to COVID-19 and a case rate of 1,291 cases per 100,000 people. On March 23, 2020, CHHR paused all data collection as instructed by the University of Denver and the University of Denver Human Subjects Institutional Review Board to stop the spread of COVID-19.

The following sections discuss the pre- and post-COVID-19 methods used in the Tri-Cities Family Homelessness Assessment. The first part of the methodology section describes the pre-COVID-19 methods used in the Tri-Cities chronic homelessness assessment. The second part of the methodology section describes our adapted, post-COVID-19 methods.

Pre-COVID-19 Data Collection

Researchers conducted stakeholder focus groups at a variety of community-based settings including faith-based organizations, non-profits, Arapahoe Public Libraries, local hotels and motels, and public parks to learn about their experiences serving families experiencing homelessness. These organizations also helped to identify and connect our team with potential data collection sites. After the stakeholder focus groups, our team was able to locate and secure several places where we eventually conducted family interviews.

Peer Interviewer

A “peer interviewer” was hired to assist with data collection and lend their expertise to the assessment as someone with lived experience of homelessness. The peer interviewer also lived in Englewood during their experience of homelessness. In addition to conducting family surveys, the peer interviewer bridged connections between the CHHR team and local shelters where we were able to collect data from families experiencing homelessness.

Family Interviews

From January to March 2020, CHHR staff conducted 26 interviews with caregivers of children ages 18 or under who had formerly experienced and/or are currently experiencing homelessness in the Tri-Cities area. Interviews averaged 30 minutes and took place at various community-based locations, including the Sheridan Recreation Center, Life Center of Littleton, and Arapahoe and Denver County libraries. It is important to note that, by definition, families experiencing homelessness may not necessarily identify living in a particular community in the same way that housed families do. Therefore, the CHHR team did not find it unusual that some families interviewed in the Tri-Cities region claimed not to live in the Tri-Cities region.

Post-COVID Data Collection

The family assessment data collection resumed on June 8, 2020, and ran through September 11, 2020. Restarting data collection required alternative methods of recruiting participants and conducting interviews. To abide by Colorado state and local regulations, CHHR developed COVID safety protocols that were utilized during each interview. These protocols entailed providing data collectors and participants with Personal Protective Equipment (PPE) such as surgical masks, gloves, and hand sanitizer. All CHHR field staff were required to wear a mask and ask participants to do the same. All family interviews conducted after June 8th were done so outdoors or over the phone.

Google Voice

CHHR staff contacted local hotels/motels, shelters, and non-profits to promote our assessment and provide staff with a Google Voice phone number for participants to call and participate in the study. Each day, from June 8 to September 11, 2020, one CHHR staff was assigned to monitor the Google Voice account and conduct interviews with caregivers who called our number.

Data Collection Sites

The CHHR team also pivoted participant recruitment efforts to focus on locations and organizations that could accommodate outdoor interviewing or interviews conducted over the phone. House of Hope in Englewood posted flyers advertising the study with CHHR’s Google Voice number for participants to call.

Mike Sandgren, CHHR’s hired consultant for the Tri-Cities chronic homelessness assessment, connected our team to the owners of the Holiday Motel through his work with Change the Trend. The Holiday Motel manager informed family guests at the motel about our study. Families were interviewed onsite at the hotel and over the phone.

Community Language Co-op

In August 2020, the CHHR team identified a gap in our family homelessness sample. We know the city of Sheridan has a vibrant Latinx community. However, we had few Latinx family participants in the assessment. After speaking with Sheridan’s McKinney-Vento Liaison, our team was connected to the Community Language Co-op in Sheridan and commenced conducting interviews in Spanish with families experiencing homelessness.

Additional COVID Questions in our Survey Measures

The CHHR team added 11 questions about participants’ experience with COVID-19 as well as two questions on how they learn about services in the Tri-Cities area. [Table 1](#) provides examples of these questions.

Table 1. COVID-19 Questions used in Tri-Cities assessment.

Survey Measures	# of Questions	Examples
Demographics	12 Questions	What is your gender?; In the past two years, have you lived in a shelter or on the street?; Where did you sleep last night?
COVID-19	13 Questions	Were you experiencing homelessness before the pandemic?; What services were accessible before the pandemic that are harder to reach now?

Causes Leading to Homelessness	One Question; 26 options	What factors, if any, led you to lose permanent housing/experience homelessness? E.g., loss of Job; illness; domestic violence; unable to pay rent
Barriers to Exiting Homelessness	One Question; 26 options	What factors, if any, prevent you from exiting homelessness? E.g., loss of job; illness; domestic violence; unable to pay rent
Available Services	Three Questions	What, if any, are services that you need or wish you had but are not available to you in the area where you reside?
Housing Experiences	Six Questions	Have you ever had permanent housing in Arapahoe County?; If you had to estimate, what percentage of your income did you spend on your rent/mortgage?
Final Open-Ended Questions	Two Questions	If you had a magic wand and could have three wishes to improve the lives of individuals experiencing homelessness and housing insecurity in your community, what three things do you think would have the greatest impact?

Data Analysis

Data analysis was conducted the same for pre- and post-COVID-19 data. Next, we describe our data analysis techniques for the full study sample.

Quantitative Data

Survey data were entered into Qualtrics Survey Software and exported to the Statistical Package for the Social Sciences (SPSS), where they were coded and analyzed. Descriptive statistics are reported as raw values, percentages, averages (mean scores), and standard deviations (SD; indicating the range of participant scores around the mean). Low standard deviations indicate that participant responses cluster near the mean, while higher standard deviations indicate a greater range of responses.

Qualitative Data

CHHR staff recorded all interviews with participants' consent while taking notes on paper surveys. CHHR staff coded interview transcripts in Microsoft Word, which involved identifying themes throughout the interviews. This report provides summaries of themes as well as quotes from the qualitative analysis of the interview data. Quotes are written in *italicized, red-colored font*.

Findings

Participant Characteristics

A total of 49 caregivers representing 49 families completed the Tri-Cities assessment. *Table 2* shows the number of participant responses obtained at the beginning of March 2020 when data collection was paused, and the final number of responses collected at six months after the start of the COVID-19 pandemic.

Table 2. Number of responses when data collection was paused in early March, and our current and final number of responses.

Early March 2020	End of September 2020
26	49

Participants identified themselves as Latinx (39%), White (25%), African American or Black (10%), Biracial (10%), American Indian/Alaska Native (6%), Multiracial (2%), Native Hawaiian or Pacific Islander (2%), Asian (2%), Other (2%), and 2% preferred not to answer. Most caregivers identified as female (84%), followed by 14% who identified as male, and 2% preferred not to answer. Four percent of caregivers reported having post-graduate education, 2% completed college, 29% reported completing some college, 14% held a GED, 20% reported completing high school, 18% completed some high school, and 2% completed 8th grade. On average, participant households included 2.03 (SD=0.86) adults and 2.57 (SD=1.37) children.

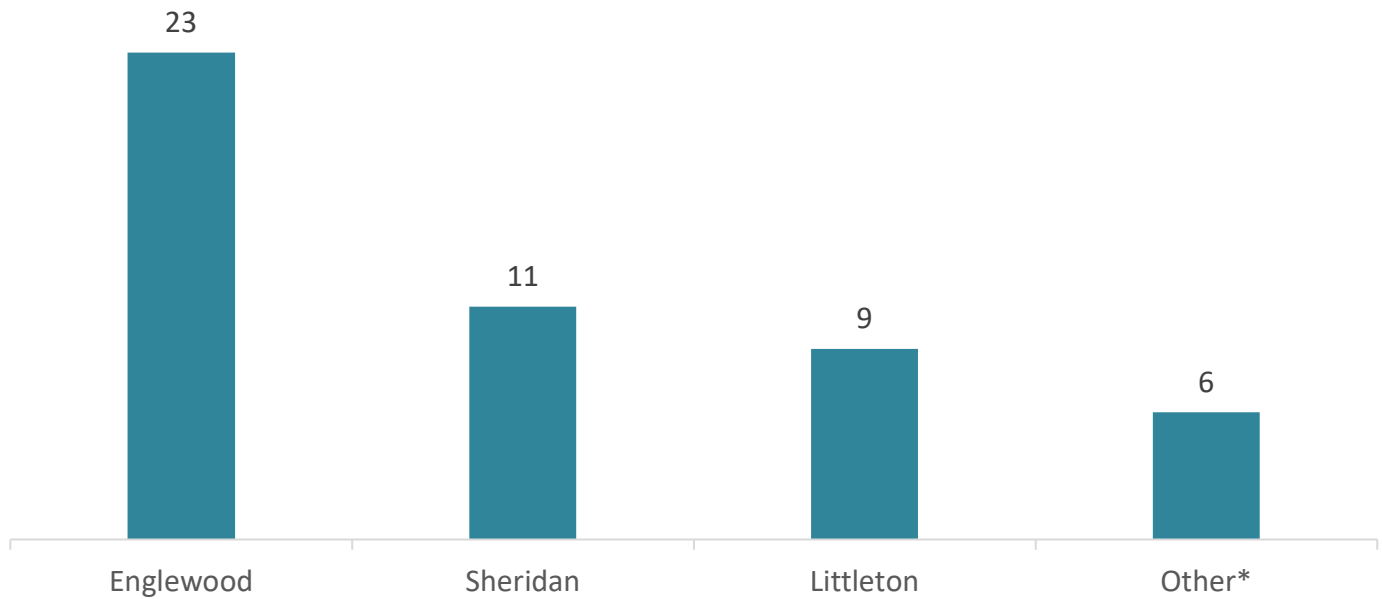


Figure 2. Number of family participants by city.

Figure 2 shows the majority of participants reported staying in Englewood, followed by Sheridan and Littleton. Our preliminary report showed Sheridan with the lowest of the three response rates. This likely changed because of our collaboration with the Community Language Co-op, which allowed our team to collect data from families who would not have otherwise participated in the assessment. This is a critical finding for the city of Sheridan, as we learned from Sheridan respondents, specifically, that families in the city are not seeking services for fear of deportation and the consequences of the Public Charge which will be addressed later in the report.

Where are caregivers and families sleeping in the Tri-Cities?

The majority of participants reported staying with family or friends over the past two years. Similarly, most participants reported staying with family, friends, or a shelter the night before completing the family assessment. **Figure 3** reflects all reported locations where participants stayed over the last two years as well as the night before completing the assessment. All participants who completed the survey reported that they are or have experienced homelessness in the Tri-Cities. Figure 3 below shows that six participants reported “Other” when asked where they have slept over the last two years, and eight reported “Other” when asked where they slept the previous night. These participants all reported staying in an apartment, home, or duplex but did not indicate whether they stayed with family or friends which is why we maintained the “Other” category.

Few participants reported staying on the street or outdoors the night before the assessment and over the past two years. An important takeaway from this study is the important role of family and friends in the lives of families who lose housing.

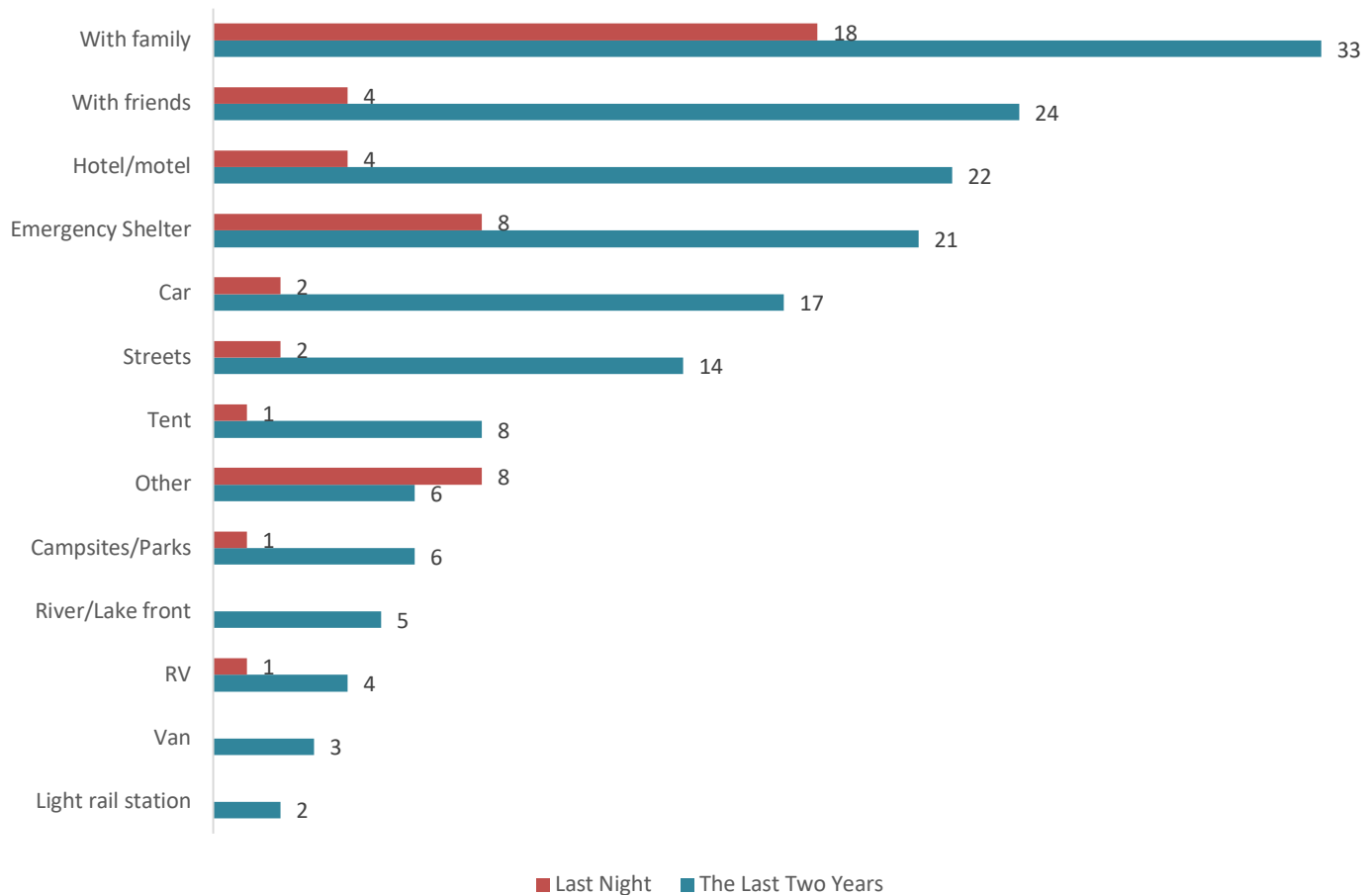


Figure 3. Places where participants stayed over the last two years as well as the night before completing the family assessment.

Q1: What led families in the Tri-Cities region to their experience of homelessness?

Participants were given a list of factors that led to their experience of homelessness and were told to report as many causes as applied to their family. Caregivers reported an average of 7.20 (SD=4.00) causes that led them into homelessness. When we consider the 345 total reported causes in [Figure 4](#) along with the average of 7.20 causes selected per participant, it is clear that caregivers experienced several hardships that ultimately led to their loss of housing.

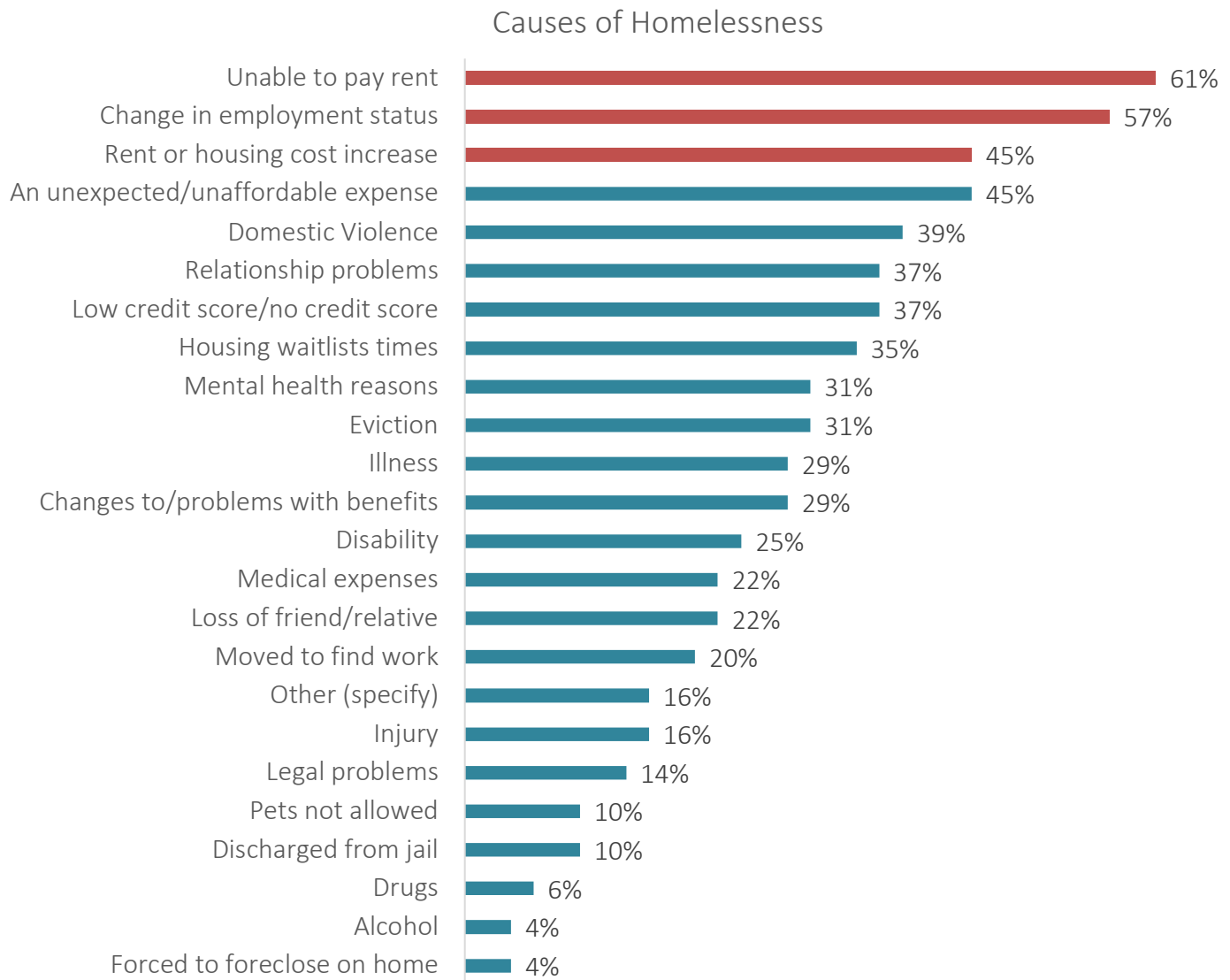


Figure 4. Reported causes of homelessness.

Participant Themes

In addition to the written survey, caregivers shared their family's personal experiences with homelessness. The following themes were pulled from their personal experiences and organized, alphabetically, below.

Affordable Housing

According to interviews with family caregivers in the Tri-Cities, the cost of housing has been the major cause of family homelessness. Interview participants repeatedly say that the rent is too high. One participant noted that, *"when the rent is so expensive out there, I work a full-time job with my income. It doesn't cover rent. It doesn't cover it. I mean, I would have to find a roommate, but, you know, how reliable is that?"* Another explained that the rising cost of housing was the direct cause of their move to homelessness. *"Well my rent had raised...it raises every year and it just so happened to raise a little bit more. So, I mean, it was just way too much and I just decided to get back out."* It is interesting that some participants noted the high cost of housing, but others were able to identify that it was the increasing cost of affordable housing that led to an experience of homelessness. One participant identified that the rising cost of housing, even with work, created a problem for their family. When asked about the causes of their homelessness the family caregiver responded, *"Rent or housing cost increase is another one because when you get the job you're like, 'okay, where can I afford?' And then if I get approved then you're looking at, um, what's affordable? So like right now, really what's affordable for me, would probably still be a one bedroom. But I've got three kids now. So a one bedroom would[n't] work."*

In addition to housing costs being too high, one participant identified that distrust in the system and the confusion of the affordable housing process led to their experience of homelessness. The participant talked about how they used to understand how to pay their Section 8 rent, but the process she understood doesn't work anymore. *"[With] Section 8 we paid \$586...But actually that'd be \$589. Cause they charge \$3 to do that at King Soopers. They, you have to pay it there, and then you get a receipt because after they, they fired that lady too. I don't know what she did. So now it goes straight to the owner's bank. And then they don't do that no more."*

A few participants noted that the challenging dynamics of raising a family and paying high housing costs was what caused their homelessness experience. In one case, the participant identified that they couldn't afford the housing space they needed for their family—specifically, rental costs for at least a two-bedroom were unaffordable.

Another theme was that instability caused family homelessness. One participant identified income gaps from their seasonal work led to their experience of homelessness: *"I got in on a \$99 move-in, an apartment and I was working at the time for Aramark, working for Rockies games and then, um, transferring to the Pepsi Center in the Winter for the Avs/Nuggets games. Um, but it was in between seasons. So I got in on the \$99, but that apartment lasted probably not even three months. I couldn't do it. It wasn't doable."*

Another caregiver explained that they had a temporary housing voucher, and when the voucher ended, their family became homeless. The caregiver said, *"But when that housing term ends, they throw you out with current, you know, current, whatever rents, and everything."* The existing literature on housing supports shows that temporary housing is not the most effective approach to providing housing support.

In summary, interviews revealed that the high cost of housing is the most frequently mentioned reason a family had an experience of homelessness. In addition, participants noted that instability around work and housing

supports as well as a confusing affordable housing system contributed to the already challenging nature of affording housing, and this instability was a root cause of their homelessness experience. For the Tri-Cities to prevent homelessness, there is the challenge of providing more affordable housing for families in the lowest income categories that can be maintained through the unstable and challenging aspects of caregivers lives.

Disability & Health Issues

Several caregivers report that living with a disability, or other health issues, affected their family's financial stability, which led to loss of employment and, ultimately, loss of housing. One participant shared, *"It felt like the boss was trying to get rid of [my husband]. They were going to make his pay go down from \$27 to \$18/hour, so he quit and started working up in the mountains, but then had issues and had to go to the hospital and have surgery. The weather started getting bad, and there was less work available. We thought he'd have work when he got out. Before you know it, days and weeks had gone by and rent was due. We just moved from the apartment with no notice, so we weren't technically evicted."*

Domestic Violence

Of those who answered, 39% described fleeing domestic violence as the primary factor that led their families to lose stable housing. Caregivers reported experiencing mental, emotional, financial, and physical abuse. Many people leaving abusive relationships and almost all women accessing domestic violence victim services are not immediately able to pay the deposit, first and last month's rent, and 100% of the ongoing rent. Thus, many female survivors, without some kind of assistance to obtain permanent housing, may be left to find a temporary solution to their housing needs while hoping for permanent housing in the future. Interview notes from one interview showed that the participant's husband took all her belongings from their Englewood home when she went back to India. *"She does not know where her belongings are...Family members suspect the husband has a mental health issue. He took all her money from her dowry, and she is receiving temporary financial help from her brother and friends."*

Several participants were willing to share their experiences living with abusive partners. One explained their partner as *"a bad guy and he was controlling. He didn't let [them] go to school; they couldn't wear makeup. Him doing all that to me made me have trauma in my life, and it was hard for me to get stable. It was hard for me before. I'm doing so much better since he got deported. I'm not afraid anymore."* Another flatly stated that their partner, *"is trying to kill [them] and the[ir] kids...so, that's a problem."*

Upon leaving their homes, several people reported staying with family or friends. While some described receiving support from family and friends, others reported being asked to leave or being ridiculed by former friends who supported the perpetrator. One participant noted being asked to leave where they were staying after experiencing an assault by their perpetrator that caused a traumatic brain injury: *"So I moved to Colorado and I got—I was with my ex, and we ended up getting pregnant with my son. He was pretty abusive throughout the pregnancy, and then after I had my son, everything was good until about a month later, and he hit me in front of my son. So I left. So I stayed with his sister and brother-in-law, and it just got worse from there. Like he assaulted me to where I had a brain injury at their house, and they asked me to leave, so I had to go to a domestic violence shelter. And I was also experiencing-- I have a really bad back, like I needed a major back surgery done, and I could barely walk with my son. I'm at a shelter. I can barely take care of him. Yeah, it was... it sucks. So it was just this big vicious cycle, and then I gave my son to his dad when he was about 9 or 10 months."*

A few participants spoke of having to rely on perpetrators for childcare while navigating medical issues. One survivor recalled learning about how the father and perpetrator treated the son and would not let him contact her while she was hospitalized with injuries (including a traumatic brain injury) after a car accident.

Others reported physical abuse affecting their job performance, as they had to miss work because of physical signs of violence and appeared unreliable to their employer. Some participants expressed that their social support was affected, feeling isolated when former friends supported the perpetrator and ridiculed them. One participant shared, *“domestic violence was a big one. Um, because of, uh, from splitting with his father. I ran into another guy and it was kind of like now looking back on, it was like a ‘misery loves company’ type of thing and it was more about the company more so than the actual person and he wasn’t the best person to be around. Um, and so I went through physical stuff with him that I really rather would have not. Um, and that didn’t help me at all either. Because then there were some days I couldn’t go to work because I had this like handprint on my face that was like unexplainable and embarrassing. Um, which kind of put me in a bad position at work because now I’m missing days and I don’t seem as reliable, and that type of thing.”* Another said, *“I did something I thought I would never do to my boyfriend of 10 years. You know, never laid hands on me, never. And then he did, twice in two days, tried to strangle me. And it’s wrong, it’s abuse. It’s wrong... And so, um, I put them in DOC for six years. I speak out. And there’s a lot of people out there who hate me. You know, you don’t, you’re not, you don’t call the cops, you know, you know, you don’t. Well, you know what, when you are sitting they’re not able to breathe and you see Satan, there on top of you. They would have probably been... I did the right thing, but you know, I’m scared. A lot of people are treating me badly because of it. But I don’t care. It was a lot of people. But you know, I at the same time, I served for games like. Oh, where do I go to get a friend, you know, do I go to rent a friend? You know, so it’s a little hard to start over.”*

Another survivor described the difficulty of accessing areas with the most affordable housing, such as Denver and Aurora, because her abusive ex had connections there. As a family, they were using a Housing Choice Voucher, but the participant could not transfer the voucher to another home, as it was under her ex’s name: *“I mean the first part; I was in an abusive marriage for the last seven years. Finally found the opportunity to head out and I stayed at my brother’s for about two months before I finally got a room at the House of Hope... Yeah it’s just hard. My ex-wife knows so many people that it’s hard finding a city to-- like, I can’t go to Denver or Aurora, which is the main places that have a lot of those low income, like homeless benefits, or they work a lot with the homeless people. So it’s definitely hard in Englewood, in Littleton... you know, the homeless rate isn’t as bad as Denver and Aurora. I think when I Googled low income apartments in Englewood, I think there was like five results. Um, well I had just gotten my job before I left, so I don’t think it affected the rent yet. The rent was still billed cause it was under Section 8... Which I would have been able to just find different housing, but it was under my ex-wife. She was the head of household, so I couldn’t do a transfer or nothing... Well, still even through, unless it was like low income or housing, I probably wouldn’t have been able to afford, cause they only had me working one day a week. Cause I was, I believe... about seven months-- eight months pregnant. So they only-- I only had that job because my mom worked there and she had worked there for a year, so she was able to convince them to kind of find a job for me to do that only required me to be there once a week. So, I think I made about \$50 a week... If I would have had my job before I left [my perpetrator], I was making about \$600 a check. So then maybe I probably would have been able to afford something.”*

Several participants also reported having insufficient income for housing or childcare, making it difficult to get and keep a job that would cover rent. Others were financially dependent on their perpetrator and found themselves having to provide for their families on their own. One explained, *“when I lived with my ex, he would pay most of the bills, but he left me and my son. I have to provide all of it for the two of us now. I can’t afford an apartment, let alone a house.”*

Employment

Not surprisingly, losing a job, or leaving a job because of bad work conditions, led some families to an experience of homelessness. This is a particularly somber reality with the current high unemployment rates related to the coronavirus pandemic. One participant said, *“we were managers at Brentwood...Up there in Lakewood, uh for Brentwood Apartments, and the manager sold, uh, some apartments...So we had to leave, we were getting income from there. Cause my husband, uh, was a manager there and he did all the fixing and stuff...So, and that's what led us to my daughter's house.”* Another participant said, *“like the loss of a job. I just went through a loss of a job last year. I was laid off cause I couldn't travel to like Wyoming every, every morning and back and... Yeah, got laid off for that and, but I got unemployment but it's still unemployment. It's not the full, it's still like you're still trying to make up some money. And I was out of work for about three months for that. It's hard to get a job once, like in the winter, like I paint. So it's hard to get a job in the winter. If you get laid off then like right now you ain't getting to work till' like March or April. Yeah, it's scary [sighs].”*

For families in the study, the loss of a job was often the precipitating condition for the experience of homelessness. For other families, the loss of a job accompanied another crisis that led to an experience of homelessness. One participant talked about their son's health condition. *“Back in October, son started having seizures. It needed attention. I talked with my employer and it was better for me to get laid off so I can give my attention to my child.”* Another noted that the job was not a good one and that losing the job may have been a positive for the family. *“Um, I just lost my job actually. It was probably a blessing cause I was going to quit anyway cause it was just not nice. I've been a social worker for over 20 years. I've never been in an environment like that. It was insane. Anyway... It was, it was. Yeah, it was. And I was excited because it was an all-black organization, and to know that my own people were just, it was a lot of microaggressions and unethical things and yeah. So anyway, I lost my job in October.”*

Other participants noted that work doesn't pay enough to keep up with the cost of living and housing costs. One participant said, *“just the cost of living is ridiculously is going up.”* Another participant noted that their minimum wage job was not enough to afford housing. *“Then like minimum wage because I do only have my GED. I do have my, my daughter. Um, so probably our minimum wage.”* Then another participant seemed to express some frustration with the fact that work, even working multiple jobs, does not provide enough money for housing. *“I'm not the only one that has to work three to five jobs, and to barely even make it. I am, I'm not even making it. Like there's no way I could afford one of those cracker box apartments that they're putting up all over the place.”*

Eviction

A sudden change in housing can be a traumatic event for children and adults alike. Therefore, it is important to consider how eviction has an effect on families who are entering and exiting homelessness. The caregivers interviewed in this assessment tell their stories on how eviction has led to an experience of homelessness. One survey question examined the relationship between causes of homelessness and evictions. Of the caregivers who responded, 31% listed eviction as a cause of homelessness. Participants cited financial issues, debt, and illicit drugs as reasons that contributed to or caused an eviction. Eviction, however, is rarely caused by a singular issue, such as financial hardship. There are often other factors involved, including financial hardship, health, or in some cases, substance abuse. One participant explained that after her fiancé died from an overdose, she was evicted because *“[they] signed a federal thing stating no... illicit drugs or anything and they found that he had done fentanyl and cocaine.”*

Another participant cited that breaking an apartment lease resulted in debt and financial insecurity. When she went to apply to different apartments, she was denied because of the debt she owed from breaking a previous lease. At the time of the interview, this participant was still attempting to secure housing and clear her record of debt caused by the eviction. Even though she believed that breaking her lease would prevent her from having an eviction record, the consequences were the same.

Relationships and Relationship Loss

Relationship problems and loss were found to be significant factors that led families to experience homelessness. Of those who answered, 39% identified relationship problems like break ups, divorce, familial conflict, and domestic violence as factors that led them to lose stable housing. One participant explained, *“the main thing was being in a relationship with a pretty amazing guy and it went south because I lost my son in 2005. He was hit by a drunk driver. I've been very bitter since I lost my son, and nothing makes me happy. He was jealous and didn't want her (daughter) around. I was sticking up for myself and he got physical. He threw all my son's stuff away. I wasn't mentally stable at all, especially to take care of my daughter. We even hitched a ride all the way to Colorado Springs here and then to Denver. It's been a really long, bumpy road but I'm out of that relationship. Now, the biggest barriers are being able to pay a deposit and rent and then I don't know how I'd furnish it.”*

Twenty-eight percent of those who answered attributed their experience of homelessness to issues within relationships and the loss of a friend or relative, entailing occurrences like the death of a partner, family member or friend, and being distanced from loved ones. Several participants expressed that the death of a loved one was the main factor that led them into homelessness, leaving the family with insufficient income to pay rent and/or resources to survive. One shared, *“I lost my fiancé's income [when fiancé died]. I mean, I don't know that that counts as employment status. I lost his income.”* Another described their loved one's loss: *“she lost, uh her mom, her dad. Well, my stepparents, and my uh, my stepbrother.”*

While some participants described the impact of losing a loved one through death, another participant explained that her husband going to prison left her without the income needed to pay rent. This caused her and her child to double up with family. In addition to the loss of income, others spoke of the emotional toll of being distanced from family: *“I just have-- my issues, it sounds so stupid, but being away from my husband, like he's in Denver and I mean, I can't go see him as much as I like and it's just-- I know I should just tough it up to do it, but his mom died last year. He's almost died a couple times from getting like hit by a car and all kinds of stuff. And so it's just like to me, life is too precious. I don't want to miss the time with him, and I've been locked up and I don't want to miss more time with him.”*

Q2: What prevents families in the Tri-Cities region from exiting homelessness?

Caregivers were also asked to identify barriers to housing, selecting from a comprehensive list of factors. On average, participants reported 5.94 (SD=3.95) barriers that prevent them from exiting homelessness indicating, again, that several life circumstances prevent caregivers from exiting homelessness.

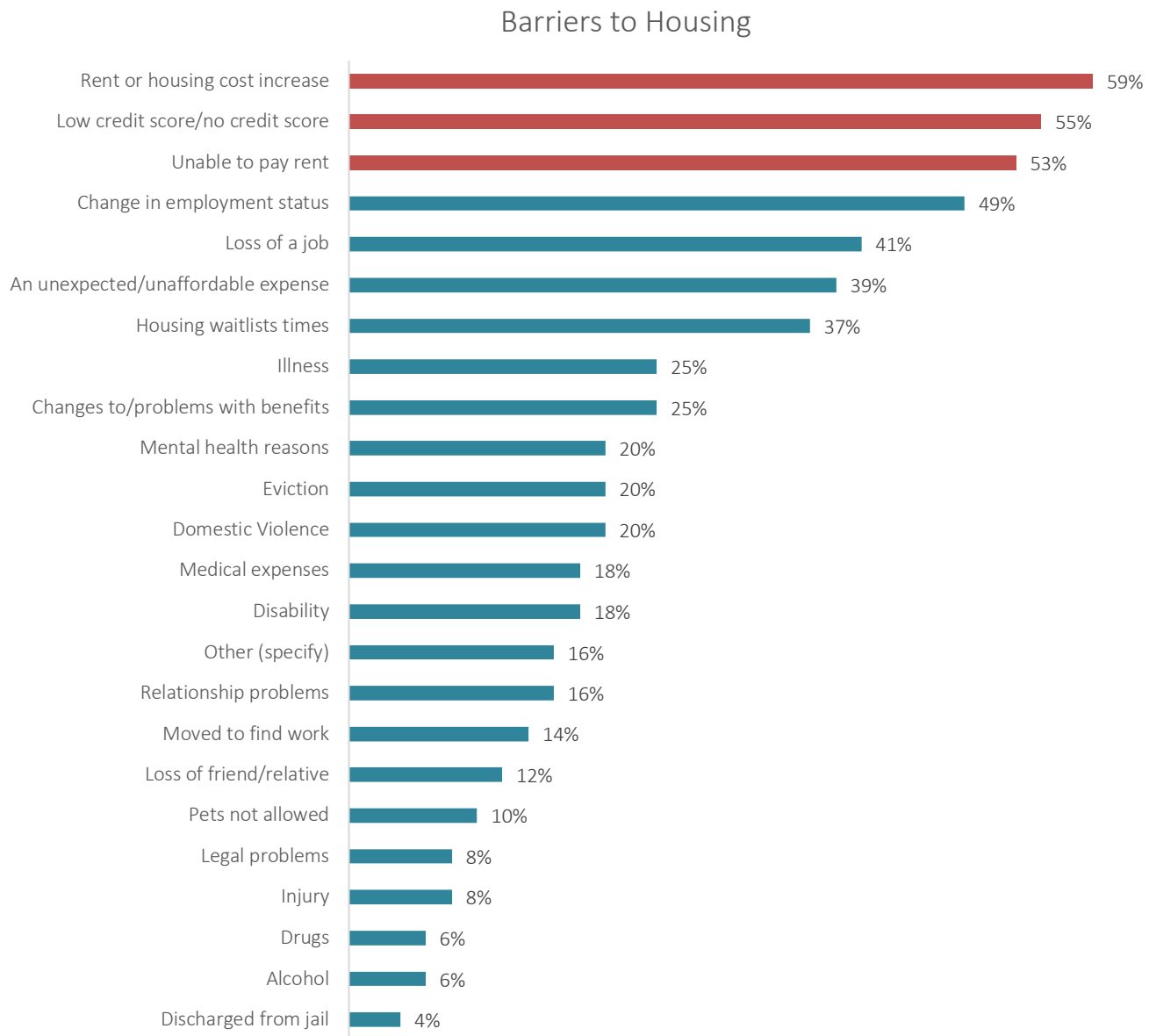


Figure 5. Reported barriers to housing.

Participant Themes

The following are themes (in alphabetical order) pulled from caregiver interviews that provide insight into the barriers that prevent them from exiting homelessness.

Affordable Housing

Once a family is experiencing homelessness, money seems to be the primary barrier to leaving that experience. Participants talked about two sides of money as barrier to housing. On one side, participants talked about the cost of living being too high, and on the other side participants talked about wages being too low to leave their experience of homelessness.

A number of expenses made the cost of living too challenging to leave the experience of homelessness. However, housing costs were by far the most commonly cited expense preventing people from exiting homelessness. One participant said, *“the housing is so expensive here.”* When asked what their barriers were to leave their experience of homelessness, another responded, *“rent prices right now. Job security. And, just... Just, like, prices in general... cost of living... How much of my check goes to rent?... Like my whole check goes to rent... For where I'm living, I paid \$1300, so I would want to pay, \$400 less, at least.... rent, is just stupid. \$1,300 for a one bedroom.”* Another noted that the housing costs, even with housing subsidies, were too challenging to manage: *“Even when you're on Section 8....You try to get a house. There's no way we could afford that. They only have a certain limit for you. Can't go over that.”*

Participants also noted that other expenses made it too challenging to secure their own housing. One participant noted, *“I pay my dad to like-- I pay almost half his rent so that cause half his rent is what I make monthly. So I pay half to him. I pay quite a bit. I probably pay after paying everything that I've got. I probably have \$200 left to my name to last the month... 50% of my income goes to rent... once you factor in gas in the car, uh, phones, food, everything, it's about 95% of my income... In the home I'm in now... Um, I think I'm okay just cause I can rely on my dad. Um, for me to successfully make it with my kids about, let's see here, 150 bucks a month maybe. And getting on food stamps like that is the biggest thing is the food and clothes for the kids are the biggest financial factors.”* Another participant noted that the cost of other bills and services were too much: *“I tried to take her to help get services in [the Tri-Cities] area for electricity, to help her pay her electricity. [I thought], maybe someone could help her pay her rent so she could stay in her apartment. Um, that was zap. Nothing. No services for it at all. And we called 211, everything. There was nothing.”*

In addition to costs being too high and money not going far enough, participants also identified that there just wasn't enough affordable housing to meet the demand. When asked what was needed to leave their experience of homelessness, one participant said, *“Um, more affordable housing in the area. That's probably about it. And also if they didn't have as many, um, like credit checks because I have no credit. Yeah. And they also ask for, um, rental history, which is a pain too.”* Another participant identified that the intersection of a lack of affordable housing choices along with the need to provide their children with a good and stable school was a major barrier to leaving the experience of homelessness: *“I mean like low income housing, cause like, I like the schools here. I don't want to have to move my kids out to different schools. Even in Jefferson-- I mean, right now my youngest who are in Jefferson County, and I know that I'm going to have to move them down here soon. We're trying to see if they'll let them stay there till the end of the year. Um, but even still, like that's fine, and even if we found some-- but there's no low-income housing that I know of available in a good school area-- a safe-- that I feel is safe, for me.”*

Childcare

Participants frequently identified difficulty accessing childcare and afterschool programming as a barrier to their family exiting homelessness. In particular, some caregivers identified not being able to afford or secure childcare, and, on more than one occasion, their lack of access to childcare impacted their employment. One participant expressed concern about raising children as a single parent without access to affordable childcare: *"It's kind of hard to have someone babysit every day or pay for daycare...I don't know if I would be able to be a single parent, if I didn't have my wife or my wife didn't have me. I don't know if we'd be able to raise the kid as good as we could."*

Other participants noted that childcare and youth programming were either not available in their area or had age restrictions. Some participating parents reported needing *"summer programs for kids, particularly for older kids - some don't accept older children and others cost money."* Others specified the need for *"affordable daycare, like without going to the city."*

Afterschool programming was also desired by a number of participants, not only for positive and safe activities for young people in their community but also a source of meals. One caregiver said, *"They could have more activities, more afterschool programs for the kids... Anything that benefits the kids and the neighborhood. Keep the community safe."* Another noted, *"Make sure there's more resources...that they can go to like after school programs and stuff...I'm talking about for like afterschool that when they did the afterschool programs and stuff, they would do the free lunches for the kids and stuff at the schools. Like sometimes voluntary stuff."*

Credit Score Requirements

Families who participated in the survey also frequently discussed low credit and no credit scores impacting their experiences. Specifically, of the 50 caregivers who chose to share their experience, 37% reported credit score requirements as a barrier to housing. One participant reported that when he had applied for housing, his entire application was denied, solely due to a low credit score: *"My low credit score keeps me from finding any housing really because I, you know, you need a certain limit, so they automatically just deny me."* Another caregiver voiced challenges with securing affordable housing due to the lack of a credit score combined with his rental history: *"if they didn't have as many... credit checks because I have no credit. Yeah. And they also ask for rental history, which is a pain too."*

Moreover, families were not only restricted from renting due to barriers created by credit score requirements. One participant cited credit score requirements as a *"barricade"* to their goal in becoming a homeowner. They explained, *"the low credit score, it's way easier to lower your credit score than it is to raise it. That's for sure. And you have to do 10 perfect payments or one late payment... they don't really run your credit score for renting. But for uh, for like my goals and buying a house, yeah, it's definitely a barricade cause that's like the only requirement is you have to have that."*

Disability

When identifying barriers to securing permanent housing, almost a quarter of participants reported being homeless and living with a disability as well as subsequent medical expenses as barriers. One participant explained, *"There are a million factors for each person's story. My whole life I've had psychological and emotional abuse that has led me to question my self-worth. I think that is a really big factor to homelessness, and also the financial aspect. If you're coming out of homelessness long-term, you need support to evolve to be a "normal functioning person," and it takes a lot of work, grit, and positive reinforcement. For those that are*

homeless and have mental health issues, they may not be able to get a job because they have a hard time even having a conversation, and then they're on long wait lists. It's just a broken system. More recently, I tore my ACL and had to pay medical bills instead of rent."

Employment

Unstable work and wages were mentioned several times by caregivers as barriers to leaving their experience of homelessness. Participants often noted that they needed stable work, not just work, to secure housing. One participant said, *"And change of employment status is, just starting up with a different company. Just having to start over, having to meet new friends, having to meet new bosses, having to like impress people all over again, having to, you know, I don't know... I have six jobs, six W2's this, this, this year... Yeah, been rough. It's a rough year. Off and on, off and on, off and on. Just hopping back and forth, different companies, people paying more, people paying less, no work this week. I can't afford to take a day off."* Another caregiver reported, *"I don't have work this week." I have no choice but to go to, to a different company, you know? And that's how it is, like with painting and construction in general, it's just like off and on."* One caregiver talked about how they saw stable employment as the barrier preventing them from leaving the homeless experience: *"Not having, um stable income. Um like, I could do the staffing agencies, but those were like sporadic, the projects that they could place you in."*

Eviction

An eviction was also cited by caregivers as a barrier to exiting from homelessness. When individuals and families have an eviction record, property managers are less inclined to accept their application. Of the caregivers that reported experiencing barriers to exiting homelessness, 29% selected eviction as one of the primary factors. One caregiver explained that, after an eviction, property managers *"require a lot more down first, last and deposit."* In addition to an increase in expected payments, an eviction often lowers a credit score, which has a negative impact on one's ability to secure a rental agreement or a mortgage loan. Furthermore, an eviction stays on one's record for up to seven years. It is common for landlords and property managers to run background checks on prospective applicants. When an eviction notice comes up on an applicant's record, it is often an automatic rejection.

While people are in the process of searching for housing, they still have to live somewhere. Whether that is a motel, staying with friends or family, or other temporary solutions, money is being exchanged that could have gone toward savings for a deposit or first/last month's rent. This does not include money for other basic necessities, including storage units to hold personal belongings while in-between housing. One participant described her experience of attempting to secure housing for her and her daughter. She explained that with an eviction you have to pay the first and last months' rent as well as the deposit. However, *"that would be like three months income without spending a dime on anything...and so just not spending anything would still take three months."* The reality of having to provide three months' worth of rent up front would be an economic challenge for anyone but especially those who already spend upwards of 30% of their monthly income on rent.

Public Charge and Immigration Status

Several caregivers expressed a fear of accessing services due to their immigration status; specifically because of the new public charge rule by the current federal administration, which states that immigration officials can deny applications for lawful permanent residency (LPR, or "Green Cards") if they determine the applicant is likely to depend too much on public benefits in the future (Protecting Immigrant Families [PIF], 2020).

If an application was filed after February 24, 2020, immigration officials will consider if the applicant is receiving cash assistance (like SSI or TANF), Medicaid, Supplemental Nutrition Assistance Program (SNAP), and federal housing/Section 8 Housing Choice Vouchers. PIF (2020) explains that the public charge test does not apply to all immigrants; most immigrants who are subject to public charge are ineligible for the benefits that count, and many benefits are not considered in the public charge assessment. Despite these facts, a PIF (2020) report explains that, informed by previous public charge rules, families will experience psychological distress and fear will lead to reduced participation in public assistance programs.

Caregivers expressed hopelessness about their needs being met through community services. Several explained that, though the cities are making efforts to expand availability of affordable housing, new affordable housing units are not built with the immigrant community in mind, as a certain immigration status is needed to qualify for them. One caregiver shared, *“the only thing I would like to see is that helping the community shouldn't have to require immigration status. Many homes get built and although you could technically qualify for something, the only thing keeping you from getting it is immigration status.”*

Another caregiver described the public charge as a barrier to services, saying that it's *“stopping US immigrants from applying for anything. There isn't anything available to [those with varying citizenship statuses.]”* One caregiver shared, *“I would have liked if they could have helped me with food stamps, but I'm still on the waiting list, since the last days of March. Still they can't call me. I already called to ask what was happening, but they said there was a very long list, that there were a lot of people asking... I had food stamp benefits [but had to reapply] due to the law that Trump made about the [public charge].”*

Subsidized Housing: One Caregiver's Experience with Section 8

One participant shared about her experience with Section 8. Section 8 and government-based affordable housing are meant to be part of a housing solution. However, housing subsidies can add another element of frustration to securing stable housing. One caregiver shared her perspectives on unreliable property managers under Section 8 housing. She acquired an apartment under Section 8 housing; however, she and her family almost faced an unjust eviction because her property managers were stealing their rent money and *“putting it into his account.”*

Luckily, this caregiver saved her receipts and was able to show the court that the checks had been cashed. The court was able to determine that an eviction would have been under false pretenses. During this experience, the caregiver learned that the property manager had been doing this to multiple residents, so she filed a grievance against him after living there for two years. She won the case against her property manager and has continued to live there since. However, it is easy to see where things could have gone wrong. Ultimately, the participant saved her and her family from a wrongful eviction using meticulous accounting practices and knowledge in navigating the judicial system.

Qualifying for Benefits

Participants frequently shared personal experiences, where they struggled to qualify for services that are intended to aid low-income families. In fact, of the 49 participants who chose to share their experience, 25% reported changes to or problems with benefits as a barrier to securing permanent housing. Many of these stories spoke to particular systemic and cultural barriers (ranging from income requirements, to a fear of discrimination on the basis of citizenship status or sexuality) that resulted in a perpetual struggle for participants to afford housing, the cost of living, and essential services for their families.

One participant explained, *“in general, I think more services for immigrants without penalties for asking for help, after all we are also contributing financially to this country.”* Another caregiver shared, *“so I would say just up until recently, the employment thing was hard because there are some housing programs that might take you, but you have to have income. You don't have any income, it doesn't work.”* A third caregiver expressed his frustration, saying, *“I thought I couldn't ask for services. My wife is 4 months pregnant and we're afraid of asking for assistance because of our status and sexual preference.”* A fourth caregiver shared her confusion and struggle finding benefits for her family, telling her interviewer, *“when my ex-husband was paying child support for the youngest two, I made too much to get on food stamps... I'm feeding two, like my two are almost like teenage size, so, uh, at six and eight, so they eat a lot... We're fine with Medicaid, but getting anything else is harder just because, and I thought there was a different scale for disability, but it has to be like social security disability, not VA disability cause they don't count, they count VA disability as an income, not a, not a disability. So even though that's where I'm getting it, like you would think that it would go under the disability factor, but it doesn't... like just securing other benefits other than Medicaid is insanely hard with my income.”*

Moreover, a different caregiver disclosed how being a single father limited what social supports he was eligible for, stating, *“it's harder to get services as a single father, like child-care assistance, section eight, WIC, employment opportunities, employment assistance, and help with finding this assistance... Like with the benefits, my wife, she was working one week, getting food stamps, regular and then the next week like, hers, like if she didn't get a paycheck stub or if she missed work or they would like to disappear, or they would like decrease like a lot. Like hundreds of dollars and that'll affect you... And, and yeah, just having to come up with an extra hundred dollars to make up for it. It, it sucks.”*

Finally, one particular caregiver's story highlighted how a fixed income requirement for SNAP benefits, operated as a disincentive for securing a higher-paying job. Many studies have criticized the unintended consequences that result from the design of how social service benefits are calculated, as well as the “work for welfare” model (Loprest, Schmidt & Witte, 2000). *“So my benefits changed because I got a higher paying job... So for example, um, I got, let's see, 300 food stamps, which is EBT... I had to go to a higher paying job... I was only making 11.50... 4 - 5 days a week and I worked like nine hours a day. And, um, they literally gave me \$10 in \$10 in food stamps... So basically I lost all my benefits and I barely had enough to cover what they had gave me in the first place... So then I was struggling with other things that I had to pay just because, you know, I didn't have those benefits no more... I think that financial assistance would help... I know like TANF is available, but I make too much and with not being, because I make too much for food stamps and so all my cash goes out to food, then I don't have financial assistance to backup what I've already spent out... I'm going to try to reapply now that I'm in Arapahoe County, but I still think I make too much. Um, especially since my daughter's 18, even though she lives at home because they'll calculate her income on top of my, even though I'm providing for her, they'll calculate her income and with both of us. I'm pretty sure we'll make too much to qualify. Um, so that is like the hardest part is because she, I don't rely on her income or try not to rely on her income because she needs that. She needs her car; she needs her license. She's trying to get everything ready to go. So when she goes to Greeley [college], she can come home on the weekends... Like some, some like, like I don't... I don't get TANF because I thought I was going to get unemployment and you don't want to get... now they have it's a cap of 60 months throughout your life... I don't know, something might happen, and I might need it again in the future. So I just, I don't know how many months I have left, so I just didn't apply again.”*

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Transportation

Several participants also mentioned lack of transportation or access to transportation as a barrier to securing permanent housing.

One participant pointed out systemic barriers are built into the public transportation system. She explained how RTD is not only creating unnecessary barriers for people experiencing homelessness to be able to access discounted fares (Regional Transportation District), and how this was likely caused by policymakers not including families experiencing homelessness when designing the LiVE program.

Another participant painted a vivid picture of how the local public transit system (RTD), coupled with an interpersonal conflict that destabilized her temporary housing, prevented her from interviewing for a job that would have provided invaluable income for her family. *“Well I had an interview with this lady... I didn't want to tell her I had issues trying to get there... It's like three buses... It's walking Broadway, up Orchard, to University. Which is kind of a hike... we had set it to interview with her at 5:30 today... She texted me, this morning... That she was home today, because her daughter was home from school with pinkeye. Could I come earlier and see her? So I called her... and I said, "... I'm gonna need a little time to get over there... about an hour and a half. So I was getting ready and that's when my friend started, uh, with the negativity... the way my friends have started talking to me and treating me, is less than a dog, when I'm at their house... So anyway, um, it was taking a long time to get out of the house, and I was just like all upset and it was really cold and windy at that time... So I went into Wendy's bathroom... calling her phone and she answered... You don't tell people your personal issues when you're going to go interview with them. So I said, 'well, I'm really sorry,'... 'I'm going to need to reschedule us.'... 'I can't make it up, out there today.' And she said, um, "Well, I've been waiting here for over two hours for you... I don't really think we can use your services, thank you.' I said, 'well, you know what, thank you for your time.*

Bye-bye. Toodle-oo.'... I was trying to say, I, you know, I'm, I'm trying my best to make this thing happen. It was scheduled for 5:30 tonight."

A third participant shared that her family's lack of access to transportation was preventing her daughter from receiving mental health services. She explained, *"my younger daughter needs therapy, but did not have transportation, since my son couldn't drive her, and I had to work. She may have to wait until the school year to speak to a therapist."*

Q3: What services do, or do not, exist for families experiencing homelessness in the Tri-Cities region?

Existing Services & Experiences with Providers

Caregivers were asked to describe the local services with which their family has engaged. Caregivers were also asked to share the type of services they found most helpful as well as any services they needed or wished they had. Caregivers discussed engagement with county-based, faith-based, and community services as well as supports.

County-Based Services

Many participants reported engaging with Arapahoe County Human Services and utilizing public supports like food and cash assistance, utility assistance, Medicaid/Health First Colorado, and Section 8 Housing Choice Vouchers. One participant explained the vital role of public supports: *"I was— at the time, I wasn't on any like cash benefits and when I had gone into the building, I really didn't know too much. So I'm glad I got the chance to do that, and they [Arapahoe County Human Services] also helped me with like going back to school. That was kind of one of their rules, so I would have to actually go to school in order to receive the benefits."* This participant also reported receiving food assistance. Another participant explained the importance of qualifying for a Section 8/Housing Choice Voucher: *"Oh my gosh, I would never been able to have a roof. I would never been able to afford to, to raise my kids under a roof. We would definitely been homeless. I can't even, that would make me sad to even think about."*

While many mentioned receiving public supports at some point, several described the disheartening process of applying and waiting for benefits, only to not qualify because they were slightly over the income limit. Others spoke of qualifying and being afraid to lose benefits upon receiving a job offer or raise: *"you could, um, be on low income housing and then all of a sudden they, you get a job—they take away everything. They take away your food stamp benefits. They take away your Medicaid benefits. They take... I mean, I mean you're barely even staying afloat as it is, and then when you do get a job that doesn't pay a lot of money, you're back to square one. Nothing. I mean, struggling even harder than you were before."* One participant received bus passes due to their involvement with Child and Adult Protection Services. However, the participant felt judged and perceived a lack of respect for confidentiality among Arapahoe County Human Services employees.

Faith-Based Services

Caregivers cited receiving support from outside the non-profit and county human service sectors, such as programs run by faith communities, the city, and schools. Several caregivers stressed the importance of the Sharing with Sheridan Food Pantry at the Sheridan Recreation Center, staffed by volunteers from St. Philip

Lutheran Church and community members, as well as shower vouchers provided by the Recreation Center. One caregiver explained, *“You know, they helped put food in my baby’s stomach and I, um, you know when I don’t get benefits or when something does go wrong, I can always depend on them to help me out, so that’s good.”*

Many caregivers described community churches as integral to their emergency support network. One caregiver explained that *“Interfaith is huge”* (referring to Integrated Family Community Services, formerly Inter-Faith Community Services) and also reported that her family received rental assistance from Mission Hills Church when she was sick and unable to work: *“... they helped to pay my rent for two months because I wasn't getting paid for the month of December as I was sick. Um, but it's just one sickness away from homelessness...”* Another participant mentioned a food bank at *“a little community church”* off Floyd and Irving (potentially All Saints Church) as well as a pet food bank *“on Lowell”* (potentially Community Ministry Food Bank).

School and Community-Based Services

Several participants named schools as sources of support. One participant explained that she was connected to county assistance for public supports through her school: *“My school—my schooling, that was really good. I think they should tell schools a lot about it because sometimes you know, like when you're a senior in high school, you know, some may not have their parent's support, and they'll have to, you know, get out of their parents' house right away, or they might run into some trouble.”* Another participant shared that teachers at her sons' school cooked and delivered meals for her household when she was sick and unable to work: *“... the children's school was very helpful this time. Um, teachers brought over food, um, dinner. Um, I didn't know what was wrong with me.”*

Participants reported obtaining services from several community-based organizations. One participant explained that, despite being told by several organizations that they could not find her housing application, she had a positive experience with Mercy Housing. Another participant expressed gratitude for the accessibility of birth certificate vouchers from Metro Caring.

Shelter and Housing Services

Several caregivers reported accessing local shelters, such as Samaritan House, House of Hope, Brandon Center, and the Aristocrat/VOA Family Motel. Residents reported staying in various shelters in the Denver Metro area for various lengths of time during the last two years. Several expressed feeling *“scared”* or *“afraid”* in emergency shelters and cited crowding and a perceived lack of security. One participant explained their experience at Samaritan House: *“I had to leave right away. It was so over-packed, and I did not— I was afraid to be there. I was afraid of the area, everything. It was scary.”* When asked if their family lived in a shelter or on the street in the past two years, another participant responded, *“On the street. We tried a shelter once and that was scary.”* Several participants reported having to move locations more than twice in the past year, whether to another emergency shelter or to a friend or family member's home, suggesting that perhaps they were unable to secure transitional or permanent housing after staying in an emergency shelter. Semi-structured interviews with staff at House of Hope and the Aristocrat/VOA Family Motel suggest that, although the ultimate goal is to support the family in securing permanent housing by the end of their stay, a family's best option is often to move to another shelter or to double up with relatives or friends. Strict limits on shelter stays can make meeting families' needs more challenging.

Needed Services

Caregivers were also asked if there were services they needed or wished were available to them. They described services like financial and housing assistance as well as improvements to available services as measures that would help prevent experiencing homelessness and support them in exiting homelessness.

Financial Assistance

Caregivers offered a variety of suggestions related to financial assistance. One person relayed a need for general emergency assistance for families for unexpected events and needs: *“Like emergency situations, stuff that is not planned. Because 90% of the people I know live paycheck to paycheck. So if something happens, not their fault. There should be something.”*

Several caregivers mentioned housing-related debt as a barrier that prevents their family from securing stable housing. One caregiver spoke of the need for grants to help pay off housing-related debt (i.e. from breaking a lease) so that families can obtain housing again afterwards.

Other caregivers described a need for utility assistance in addition to existing programs. While several caregivers cited using the Low-Income Emergency Assistance Program (LEAP) for heating costs, they shared a need for assistance with other utilities like electricity or water bills.

Family & Domestic Violence Shelters

Caregivers expressed gratitude for family shelters in the area, while suggesting that greater capacity and improvements are needed.

One caregiver spoke about the need for providers at family shelters to have more compassion for program participants. They expressed frustration with service providers within a shelter not being on the same page with rules, and explained how it can feel as though participants are being revictimized: *“It's like a lot of these shelters that take in families need to be more aware and have more compassion for the client, instead of thinking that they're bigger and better than all of their clients that they take care of. At the same time, they also need to be all on the same page about rules instead of making their own rules. A lot of us get in trouble because of that, because one person says, no, we can't do this. And the other person says, Oh yeah, you can go ahead.... it's just a lot of these shelters need to have more compassion, especially workers. And if they don't like working with these families that are homeless and they shouldn't be working here at all because it's just frustrating because they're, re-victimizing us again, they're re-abusing us again and they don't see it that way. They're just like, Oh, we're just trying to find [inaudible]. Yeah, in a way we're being revictimized again, and the same time they changed the rules just so they can have us under their thumb constantly. They want that full control over the clients here and a lot of us don't like that.”*

Another caregiver wished for additional resources for families at a shelter where her family stayed: *“...so for instance, at the shelter that we're at right now, there's no TVs. There's VCRs, there's just like nothing to do to kind of entertain yourself. [...] Um, but just maybe more resources, you know? Like that money maybe could be spent on um, diapers that can go into the shelters for the kids. And then you get, um, all the different sizes you could possibly think of and formula. Um, because there are families in there with infants that can't, maybe they use all of their WIC already. Um, and so now they need formula, but they don't have enough money. Um, just um, spending money more on their resources is a big thing I think.”*

Several caregivers expressed their experience of being a survivor of domestic violence and trying to access local shelters. One caregiver explained that being in a regular family shelter did not feel secure enough for someone fleeing domestic violence: *“More secure shelters that are open to different types of people and are welcoming.”* Several caregivers expressed feeling *“scared”* or *“afraid”* in emergency shelters and cited crowding and a perceived lack of security. One participant explained their experience at Samaritan House: *“I had to leave right away. It was so over-packed, and I did not— I was afraid to be there. I was afraid of the area, everything. It was scary.”* When asked if their family lived in a shelter or on the street in the past two years, another participant responded, *“On the street. We tried a shelter once and that was scary.”* Another survivor expressed a need for officials and service providers to respect a survivor’s choice about filing restraining orders: *“I feel like they need to be more forgiving to moms going through homelessness, especially those dealing with domestic violence. It's so sad the way the law works, that you have to have a restraining order, but they don't understand that could increase violence and could get the survivor killed. I'm not going to run, but I am going to hide. I need to be around someone I can run to. They need to take action to hold the abusers accountable without having to file a restraining order. We need more safe shelters for moms and children.”*

Employment Assistance/Ready to Work Programs

Several caregivers discussed the helpfulness of employment assistance and ready to work programs. One person described being in a residential Ready to Work program in Aurora: *“I've never seen anything like it. You move in. They give you a job and then you save money. By six months, you get your own job and then they help you find a place to live- not housing, but a place to live. So you're completely self-sufficient and then they help—they put away like a third of your check from each paycheck [...] So the goal is to help around three to five thousand dollars when you move out. [...] They do groups. They do counseling, which I'm not so much into, but they get you set up with everything you need. They help fix your credit—everything.”*

Another caregiver recalled a program her friend was in: *“Need a program that assists with saving for a down payment... but they had a savings account that they would put away each month for you and if you complete it, their program for housing or whatever, like a goal, then all that money was able to go to a down payment and that's how she bought her house.”*

Clothing banks

Several caregivers shared the importance of and need for additional clothing banks, particularly for children and teens, as they are still growing. New clothing is a consistent unmet need with a great expense for families. One caregiver explained: *“... the clothing bank type stuff because clothes are expensive and I have two very, very growing kids. Um, I mean like my son's in the 90th percentile for height and 95th for weight and finding clothes that fit him round and lengthwise is a little hard. But my baby is, she outweighs her brother by 10 pounds cause she's in the 98th percentile for weight, but the 94th for height. So she's like a perfect square. So finding stuff for her is insanely hard for me too. Um, so I'm gonna use that [clothing bank].”* Another caregiver described the same need for her growing son: *“So it's like, you know, at the time I was getting TANF, so you know, trying to save and all that stuff, you still have to buy clothes cause he's a giant. He's 6'7” now... So it's like, even the donations wouldn't fit him.”*

Parenting & Financial Literacy Support

Several caregivers discussed needed support for caregivers around managing money, financial literacy, loans, saving, managing credit, and exiting subsidized housing: *“... maybe if they offered like classes that would teach you how to manage your money. That'd pretty amazing because I just came across like a couple of months ago, um, something called velocity banking. And I have to get more in depth cause I don't even want to give you the*

wrong information on it. But when I was sitting there in the seminar I was like mad as hell that I didn't have this information like five, six years ago. Cause I would've managed my money completely different. I've been able to do different things with my credit and all types of stuff. So maybe, um, like free classes where you can learn how to manage and budget your money and you know, all that type of thing. So you don't wind up back here, in these types of predicaments.” Another caregiver explained, “Yeah, it was my sister's boyfriend, and my, my boyfriend encouraged me as well and they told me that I didn't have to pay student loans back and I had no idea. I mean, my mom didn't know how to read or write, you know, growing up. And so we didn't get food stamps and she didn't have assistance and cause she didn't know how to do the application. And so we were poor growing up and so when they told me to take out student loans, I just thought, ‘Okay, so yeah, it was badly advised.’” She continued to describe what would have been helpful for her, as someone with a Housing Choice Voucher who experienced near homelessness: “Um, financial classes. Like I even went to my church to ask, like, you know, can we, is there like a group I can join or something? Um, but I don't feel like, I wish that like housing would offer classes to teach you, like how to save or allowed you to save. I think there's, I don't even know if I'm allowed to save. Like what's the cap? Cause I'm low income.”

Other caregivers voiced the need for education to strengthen parenting skills in times of crisis. One caregiver explained, “Um, maybe some real good parenting classes maybe can help the parents with, um, learning how to express like these things that they're going through in a good way to their children. You know, cause I think it gets frustrating too sometimes. You know, like children are like, Oh, like my kids right now, they're out there running around the playground. So they're happy right now. They like to come over here. But some places they're like, ‘Oh geez, we have to sit here all this time.’ You know, you just tried to get food and they don't understand. [...] So sometimes that, and you know, I just think that it's as parents, you want to learn a good way to express these issues with your children without making it seem like, Oh, the world's ending today. You know?” Similarly, another caregiver mentioned the need for a space for children to wait or play while they pick up food or receive services from providers.

Support for Caregivers with Disabilities

Various caregivers spoke of the need for additional support around disabilities. One caregiver with a Housing Choice Voucher expressed unease about the stability of her housing, due to rules for lawn maintenance and potential development overtaking space for affordable housing: “I felt we were stable, like, um, you know, about, about a year after we were in [subsidized] housing. Um, but then, [...] about six months ago, housing said that they may demolish my unit and, um, and if they do, then I'm going to have to move again. [...] Um, unfortunately, um, they're like kinda on you like hound dogs, like you get pink slips on your door all the time. And you know, even, even like, even if you go out every day and pick up your yard, put your trash out every week and, uh, the water, weed, all that, you will still get pink slips on your door that say, you know, ‘If you don't go out and weed again and water...’ Um, and so it's real hard to, like, um, they just have someone come over and walk around your yard and if they see one little thing wrong, um... They saw a bag of cans inside my truck that I recycle, and I put them in there to take them to the recycle center. They put a pink slip on my door and said I had to get rid of it. It's inside my vehicle, and I have a topper on my truck, so it's not like everybody can see it.” They went on to explain the need for lawncare assistance: “Um, and the only other thing is [...] my neck and back from the car accident. Because of that, I physically can't do yardwork. Let's put it this way- I have a very small yard but I'm expected to shovel the snow and mow the grass. [...] And that's very, that's very, I can't, I can't really do it without them, I think. So, um, I tried to get help from my young neighbors but they don't really want to do that anymore, and so if, for people with disabilities who may need help and also want to stay in their home... because whether you're in public housing or not [inaudible] the rest of my life because I-- I'm worried about- you know- I don't wanna get evicted.”

Caregivers also spoke of a need for employment opportunities for people with disabilities. One explained, *“I had a car accident six years before and they had to put me on oxygen... that all adds up to it being hard to concentrate. And so, because of all of that, and that's why I'm on SSDI [inaudible] I don't feel that if I'm going to get a job that anybody's gonna give me one [inaudible], but it's just become more severe. I mean, like a lot of stuff I wasn't even there a week and she said, you know, the first few things she said are 'I want to hire you full-time' and with more time, 'I'm not going to hire you.' They let me go. When, you know, if you have any memory issues, it really sucks trying to keep a job.”* Another caregiver spoke about the difficulty of finding job opportunities for people with disabilities: *“You know, they don't I mean there's probably stuff people could do and still maybe get money or maybe even get help with food or something like that for doing, you know, giving time and stuff like that. But, you know, I never could find these places.”*

Additional Needs

Caregivers expressed additional needs related to their families' housing stability. One spoke of the need for discounts or waivers for childcare: *“I wish that like, um, like boys places like boys and girls club provided like discounts or scholarships for homeless because um, like when, when I so, one of House of Hope's rules are that residents have to be out of the house, um, Monday through Friday, 9-2, unless you're sick or your child is sick or if the therapist is there, you plan to see the therapist. So my son and I had to learn the bus system really fast and for him to be at the time young in a new state to learn the bus system by himself cause I had to go to CWE, you know, and we found out about a Boys and Girls Club. [...] But you know, still had to pay [...] You know, so it'd be nice if places like Boys and Girls Clubs where you know, he was excited cause he's like, 'I've always wanted to be at a place like this.' You know, he is able to make friends that he's still friends with today. Um, so yeah, so that would've been nice.”*

Another caregiver spoke about the importance of internet access in maintaining subsidized housing and seeking employment: *“a lot of people call it “the Obama phone” because it's free. But because they have these limits on the phone... Now you can pay if you want more minutes, but I don't want to do that because I can't really afford it, but because these certain limits on data- I'm talking about going on the internet to job search on your phone [...] or you're missing important calls relating to your occupancy, you know, something like that. [...] I've had my landlord call and say, you know, “If I don't hear from you by this date-- if you don't call me, I'm going to issue an eviction.”*

Various caregivers discussed the need for assistance in securing affordable, safe housing and obtaining furniture. One explained, *“It was income-based apartments. I didn't use no resources. I didn't have help. no one helped me, nothing. I got that on my own; rent down to furniture. I got all that myself. That was all from the trash, but hey, it worked. So you gonna have to do all that yourself.”* Another caregiver, when asked what would make the greatest impact for families experiencing homelessness, answered, *“Being able to get housing faster... helping people with the stuff they need for an apartment, like rental assistance, furniture, etc.”*

Stories of Family Homelessness

Family members shared many personal stories about their experiences of homelessness. These stories are an important part of the assessment of family homelessness in the Tri-Cities. Not only are there reasons for an experience of homelessness and barriers to exiting homelessness, but there are also stories of real families who are struggling with an experience of homelessness in each of the Tri-Cities. We provide four stories from interviewed caregivers that reflect the struggle and hardship experienced by families experiencing homelessness in the Tri-Cities. These stories address the impact of eviction, domestic violence, caregiving for children while homeless on individuals, families, and communities.

MP's Story

One young single mother, who we will refer to by the pseudonym MP, was subjected to arguably unethical fees for breaking her lease, as they were not clearly communicated by her landlord. MP proceeded to follow what she understood as her responsibilities (cleaning, return of key, etc.) prior to moving out, unaware of any fees associated with breaking her lease early until she was continually denied on applications for new housing. Consequently, these fees resulted in an outstanding bill (that was sent to collections), which served as both a contributing factor to her experience of homelessness and a barrier to her ability to attain permanent housing.

"A few years ago I broke my lease... so I moved out, I returned in the keys and then there was some fees that I did not pay, and they went and sent it to a debt collection agency where it accrued a bunch of interest. And I was unaware of this until I started trying to get us back into an apartment, and my applications were being denied. Upon which I learned that I had accrued over a few thousand dollars' worth of debt. And now I'm trying to figure out how to get over that hump.

I thought like, and I was trying to avoid that by not getting an eviction. So I broke the lease... I can't remember what she called it. Um, but it was like basically, not a pay to quit, but basically that where you're like relinquishing the keys and the apartment... So I thought I was in the clear. Apparently not, there are some fees I had to pay, and I wasn't aware of, and that kind of screwed me a little bit..."

While MP was resilient and was eventually able to recover and find an employer, her eviction records still provided an additional obstacle for her to secure permanent housing.

"I just got offered a job at [name of hotel excluded for confidentiality] downtown... so I'll be having steady income, a good job, and now it's just about finding a landlord or an apartment building that wants to work with me, and then I'm gonna pay that. And I've got a repayment agreement, um which it could be very helpful and so now I'm just waiting to see, you know, how helpful it actually is."

Regardless of her understandable frustration of the hardship, due largely to her landlord's lack of communication, MP took some responsibility for her lack of awareness of fees associated with breaking a lease.

"Honestly, I think the eviction would probably be worse. But had I caught the fees when they were reasonable, I think I would've been okay. And that was just partly me not being knowledgeable enough on certain aspects of renting.

And I was just, I should've, I honestly should have [done] my due diligence and just checked in and made sure everything was clear. Um, but I didn't, and my life was going in a million different directions at the time, which is why I had to move out anyways."

Through all of the challenges that MP had faced, she still seemed to have a bright outlook on her family's future and voiced her gratitude for the services that she was utilizing in the community at The Colorado Coalition for the Homeless and a potential rental assistance program she heard about on the local Human Services website.

"Oh yeah, I'm working through it. It's a work in progress. Um, and I'm just so thankful for the resources that there are. Um, because without them, I don't even know. I have no idea what we would do."

CX's Story

A third story that we found particularly memorable and unique, was that of a kind and dedicated single father. For the purpose of this report, his pseudonym will be CX. CX was interviewed while he and his daughter were staying at a local hotel. CX shared that he and his pre-school age daughter had only been experiencing homelessness since April (about 5 months). However, CX and his daughter had been struggling to find stable housing since 2019; prior to which he was employed, living with roommates, and able to afford \$600 per month for his share of rent.

CX went on to explain that he was working at a local grocery store until early 2020, when he lost his job due to the *"domino effect"* of a health crisis (that required him to seek medical help and medication). Interviewer notes say, that CX explained that *"this domino effect really began at the start of COVID. He was upset that people were not wearing masks in the store where he worked."* As a result, CX's work environment began to negatively impact his mental health, leading him to experience a greater health crisis and lose his job. Eventually, CX and his daughter were sleeping in his car, and on some nights in a hotel or motel.

CX mentioned feeling better after receiving mental health services and is currently looking for work, but that obtaining employment is the biggest barrier standing between him and securing permanent housing for his family. Unfortunately, as a single father, CX also faces a roadblock (or second barrier) that he must overcome in order to become employed. CX explained that he cannot find an affordable source of childcare; and prior to him to be able to look (and interview) for work, he would first need someone to supervise his daughter.

As a single father, it was harder for him to get social services (i.e. childcare, section eight, WIC, and employment assistance), or to even get help finding those services. CX was thoughtful and specific, when asked what three wishes he would make to improve the lives of individuals experiencing homelessness and housing insecurity in his community. Notes from his interview state, that CX would *"like there to be better and more employment opportunities, more affordable childcare (emphasizing the need for these services for fathers), and for jobs to provide livable wages (that do not require you to need 2-3 jobs)." The interviewer noted, that CX went on to add, "Even apartments in less desirable neighborhoods are too expensive. They say people are staying home more [due to COVID-19], but also you stay home when you can barely afford rent."*

LW's Story

Another single mother with a particularly powerful story, who we will refer to as LW, survived several traumatic experiences and continues to demonstrate a tremendous amount of resiliency. Soon after receiving

her master's degree and acquiring her first post-master's job, LW lost her job due to a horrific car accident, which resulted in her sustaining a TBI, and led to a long recovery process.

“Um, so I was in a head on collision, um, in 2012... A 17-year-old hit me head on. So I had, I had to learn how to walk again amongst other injuries but also have a TBI... And then like, because I wasn't able to work either... I did lose my job because of the accident.”

LW not only lost her job while recovering from her injuries but was also not covered by her employer's insurance at the time of the accident. This resulted in out of pocket insurance expenses.

“I had just got hired... my first full-time job after grad school... so my benefits would've kicked in in December [the car collision happened on October 12th].”

While in recovery, LW and her son also began to experience abuse from her ex-husband, prompting her to leave stable housing, double-up with a friend, and eventually use her limited financial resources to move to Colorado.

“So... recovery was a long time, [I] learn[ed] how to walk again and um, and then my ex, just started to change, just change a lot on me...and I finally got tired. The last time, I just finally got tired and I was just like, I'm leaving.

...I left my permanent housing. I finally got the courage to leave my abuser. I stayed with a friend and her family for a few months... I filed my taxes... I wasn't working, but I was able to get a refund because I had to pay for insurance... and bought us a train ticket to get here. We had \$150 in our pocket and never been here before, ever been to Colorado.”

After moving to Colorado, LW was still experiencing a neurological disability due to her TBI, which impacted her ability to communicate and she feared would inhibit her ability to work.

“So, again, I was just afraid I wouldn't be able to work again because...my greater occipital nerve is damaged, so I have a lot of spasms... they're much worse than migraines... I have trouble sometimes finding the words to say and remembering things and some, but I use tools... I was afraid I wouldn't be able to work... Sometimes it's still a hindrance.”

While trying to get back on their feet, LW and her son were feeling the lingering effects of the mental and emotional abuse they endured from her ex-partner, which continued to be detrimental to their mental health and wellness. In response, LW began to seek out mental healthcare services but encountered several barriers to accessing therapy (i.e., affordability and therapists accepting Medicaid) and was forced to find a new therapist for her son.

“It was mostly emotional and mental abuse, which as we know can be sometimes worse... Cause I still have to fight those voices today... After the fact, finding out things, how he treated my son when I was hospitalized, wouldn't let him call me and visit me and it was just... cause there's always been my son and I, [I] beat myself up about it cause I didn't know and thought he was a good person cause you only want the best for your children.

... I have had mental health therapy, um, well of course during my recovery, this is, I've been here but not consistent enough. [I], now, finally found the therapist for him. But then of course I couldn't afford to pay that therapist, but he was open, happy to see, you know, a Black family. Cause he's a Black therapist, [and] Black male patients don't come to his office, you know, cause the stigma in our community. Um, so he was giving my son five sessions, but then he [her son's therapist] was in a car accident... So we haven't seen him... I need to check; see how he's doing. So anyway, once those pro bono sessions are, you know, have ended, I can't afford it. I don't know if, I don't think his practice accepts Medicaid...

... You know, not having your own place is a lot and you know, not having enough money, you know, to do things. And I do the best I can cause I mean, I was working, so able to buy clothes for my giant because he wears a size 17 shoe as well."

Despite all of the challenges that LW and her (now teenage) son have endured, she is now employed and optimistic about the future. However, she emphasized concerns for the local housing market and the impacts of gentrification on communities that have historically lived in Metro Denver.

MIP's Story

MIP, a single mother of ten years, and her two teenage children, moved in with her father to survive. MIP's family has lived in Arapahoe County for 13 years. She described the stress that comes with doubling up:

"Yes... it gives me a lot of haste, if my 13-year-old daughter were to get sick...she wants her own bedroom. When she wants to call her cousins, and I have to sleep in the bedroom [we share], and my father's in the other bedroom, she has to take the call outside. Sometimes we need the bathroom and [one of us] takes a long time to shower. Sometimes, like when we were in quarantine and couldn't leave, we would have liked to have a yard, but with apartments, we can't."

She recalled receiving financial assistance from a service provider in the community for several years and having to stop going there, as she met their assistance limit. She explained that being unable to seek assistance from this provider has complicated matters for her family, *"making it difficult to get help."* MIP re-applied for food assistance back in March and was still waiting on these benefits. She continued accessing the food pantry at another local provider and began using other local food pantries that arose to meet increased need during the pandemic.

MIP recalled her family needing additional assistance since the COVID-19 pandemic began. Both she (and her father) were out of steady work from the beginning of the pandemic. MIP worked in housekeeping at a hotel that had to close for at least three months during the pandemic and her father was completely out of work. When the hotel reopened, they were only able to keep some of the staff, so those who remained were doing two job's worth of work over a few days a week: *"but we don't have another option."* When asked what social distancing looked like for their family, MIP disclosed:

"I'm scared. I'm scared because my child has asthma. My father is already old and it scares me that I'm going to get sick and go to the hospital and be unable to leave to work or get groceries, but unfortunately one has to go out because you have to pay the rent and all that."

MIP's family was able to secure assistance for their electric bills from April and May from a local church, and financial assistance to cover rent and food for July from a local government fund. They were working on putting together rent for August. Unfortunately, MIP's family was already dealing with an unexpected expense from last fall when her son was involved in a collision. Her family hired and paid a lawyer, but were not sure what happened with the case:

"... to this day we don't know anything—what happened with the court—nothing." MIP contacted the courts to figure out what to do and learned that they owed \$2000.

Both MIP and one of her children have needed emotional support and scheduled appointments with therapists. They both ultimately had to cancel the appointments, however, because MIP had to prioritize work to make ends meet and the child did not have alternate transportation. Thankfully, MIP receives social support from a local health promoters group in her community that shares resources over What's App. She has engaged with this group since 2014. The group is fighting to be able to make a community garden and sell their own vegetables. Since school began this fall, MIP's child has access to support through school staff.

When asked what families in this situation need, MIP quickly responded:

"To have affordable/low-cost apartments for single mothers, help with food and clothing for the kids, and to have a house for my family."

Implications

Results from the assessment show participants reported varying causes of homelessness and barriers to exiting homelessness. Results also show that several causes of family homelessness actively present barriers preventing families from securing permanent housing. *Figure 6* illustrates causes of family homelessness, barriers to family homelessness, and factors that present as both causes and barriers to family homelessness.

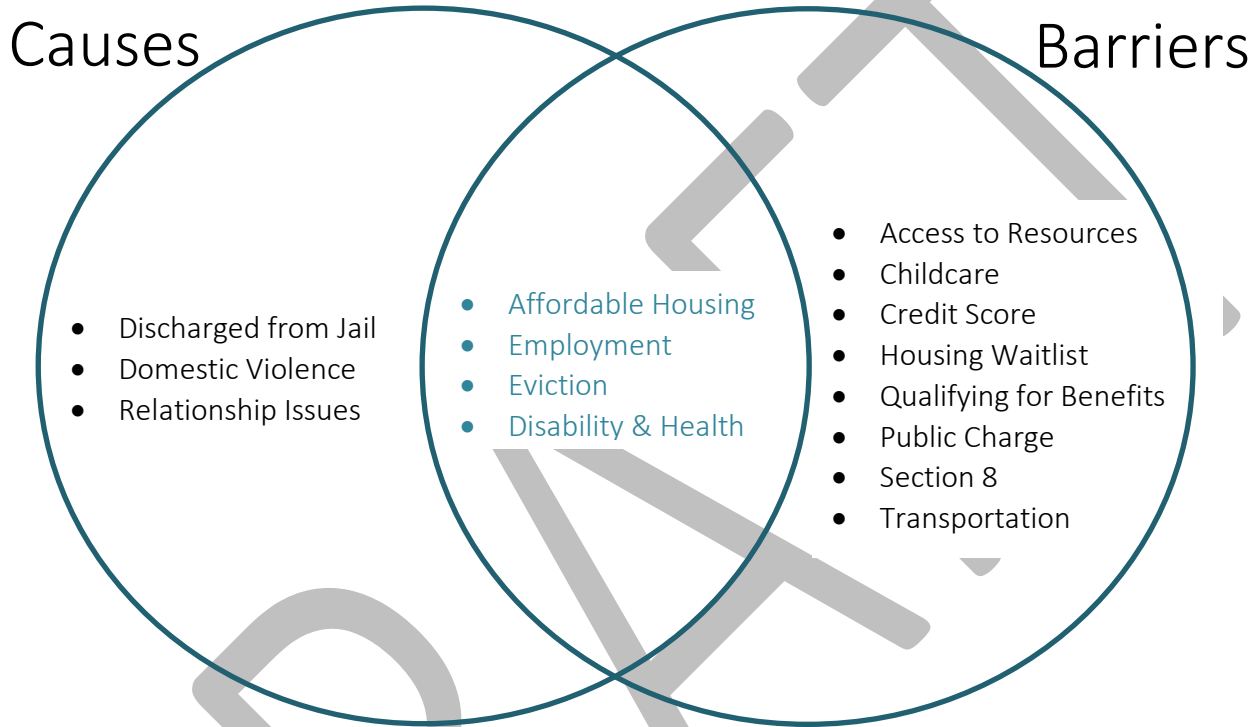


Figure 6. Diagram of causes and barriers.

It is clear that families often experience more than one cause and/or barrier that leads them to, and prevents them from, exiting homelessness. Furthermore, several factors have a “waterfall effect,” in which one detrimental situation leads to another, setting off a cascading series of circumstances, whereby families find themselves buried under financial hardship. For example, Figure 7 in the previous section shows Change in Employment Status as the second highest rated item under Inability to Pay Rent, which is understandable considering that a loss of income would ultimately affect a family’s ability to make rental payments.

We can also see the similarities between the top three factors between both results for causes and barriers. Primarily, cost of housing, cost of living, and low wages together creates an entanglement that both causes homelessness and makes it very challenging to exit. Along with this entanglement, inconsistent pay, or temporary housing seem to be a real part of this strain. Ultimately, people need permanent and reliable wages and housing.

The remainder of the implications section expands on the issues identified in the results. It is important for the reader to know that we do not discuss all of the bulleted factors from Figure 6, but rather we chose the topics that caregivers highlighted as some of the primary causes and barriers to maintaining permanent housing; specifically, availability of affordable housing, available resources in the areas where affordable housing exists (stable employment, childcare, transportation), housing qualifiers (e.g. credit checks), and eviction records.

Affordable Housing in Opportunity-Rich Neighborhoods

Results from the assessment show the need for more affordable subsidized housing. Affordable housing units should be in safe and opportunity-rich neighborhoods, or neighborhoods with employment opportunities, as well as access to public transit, affordable childcare, medical services, grocery stores, and other essential resources. This report has shown that families experiencing homelessness often face multiple financial hardships. This is why it is important to establish living spaces in areas where families are set up to thrive rather than re-house them in places where there are fewer opportunities to become self-sufficient. The following demonstrates the interconnected relationship between housing, employment, childcare, and transportation and how limited access to these factors affects a family's ability to maintain permanent housing.

Employment Opportunities

Access to stable employment is critical in order to maintain permanent housing. Stable employment was defined by our participants as non-temporary, routine work. Participants also shared that staying housed required that they work multiple jobs. These jobs were often described as hourly, temporary, and/or seasonal and, for the most part, participants were unable to pay their rent and lost their housing when the work ended. Many participants shared that they worked multiple jobs to maintain their housing. Working multiple jobs requires several additional resources, such as reliable childcare and transportation, that many of our participants either lost or had limited access to in the first place.

Childcare

Research has consistently demonstrated the need for affordable and accessible childcare and afterschool programming for low-income children and families (Brooks & Buckner, 1996; Groton et al., 2017). In fact, in their study of employment for low-income single mothers, Brooks and Buckner (1996), stated "the limited supply of affordable childcare was the single greatest barrier to employment for women" (p. 534). However, participants in this study voiced the need for childcare and community-based afterschool programs that fit the unique needs of youth and families experiencing homelessness.

Transportation

This assessment identified transportation as a barrier preventing families experiencing homelessness from accessing essential services and employment opportunities. In a study examining what influences the traveling decisions of people experiencing homelessness, Hui & Habib (2017) reported that individuals aged 40 to 60 may be willing and able to work but may not pursue employment due to the associated traveling time and transportation costs. In a study interviewing job-seeking women experiencing homelessness, Groton et al. (2017), found that "transportation was universally cited by the women as an obstacle to job hunting while housed and while homeless" (p. 128).

Credit Score

In addition to housing cost and stable employment, housing qualifiers such as credit checks are also identified as significant barriers to permanent housing. Previous literature has cited credit score requirements for low-income housing as an unnecessary burden on families living in poverty and experiencing homelessness (Benjamin, 2012). Such policies prevent families from moving into housing and hinders their upward financial mobility. Thus, credit checks should be reconsidered as a housing requirement.

Credit score limitations to homeownership have also been cited as a systemic issue, creating an unnecessary barrier for individuals and families (Rohe, 2017). In a review of policies driving the housing affordability crisis, Rohe (2017) stated that “unnecessarily tight lending standards, including high down payment requirements and credit scores” were working to prevent homeownership rates from recovering after the 2009 recession (p. 491). One way of removing this barrier to housing is to make exceptions for families experiencing homelessness, or to eliminate them altogether.

Eviction Records

Lastly, this section will discuss the serious and lasting consequences of eviction records. According to the Eviction Lab, Colorado had approximately 18,195 evictions in 2016, equating to approximately 50 evictions per day. The 2016 Eviction Lab report noted that Colorado residents can expect higher eviction rates than the national average. The cost of an eviction is not simply short-term, like paying a fee or another month’s rent, as many landlords or people in a higher socioeconomic division might expect. A single eviction record will affect the quality of housing a family can obtain for years to come. Therefore, it is important to consider how eviction has an effect on families who are entering and exiting homelessness.

Participants cited financial issues, debt, and illicit drugs as reasons that contributed or caused an eviction. Eviction, however, is rarely caused by a singular issue, such as financial hardship. There are often other factors involved, employment, health, or in some cases, substance abuse.

In addition to an increase in expected payments, an eviction often lowers a credit score, which has a negative impact on one’s ability to secure a rental agreement or a mortgage loan. Furthermore, an eviction stays on one’s record for up to seven years. It is common for landlords and property managers to run background checks on prospective applicants. When an eviction notice comes up, it is often an automatic rejection.

In summary, the theme throughout this report is that there are many, and often interwoven, causes of family homelessness and barriers to permanent housing. The complicated nature of homelessness will require a comprehensive, multi-faceted approach that targets several different causes and barriers. The following section provides selected recommendations to the Tri-Cities about how to move forward from learning to action.

Recommendations

The goal of this assessment was to better understand the nature of family homelessness in the Tri-Cities region. The assessment questions addressed in this report are:

1. What led families in the Tri-Cities region to their experience of homelessness?
2. What prevents families in the Tri-Cities region from exiting out of their experience of homelessness?
3. What services do, or do not, exist for families experiencing homelessness in the Tri-Cities region?

Of those who responded, the top five factors that led families to experience homelessness were an inability to pay rent, change in employment status, rent/housing cost increase, an unexpected unaffordable expense, and domestic violence. As families' experiences preceding homelessness are multi-dimensional, solutions to preventing homelessness must match these multi-dimensional needs. Potential ideas include emergency financial assistance, expanding shelter capacity and ensuring inclusiveness and safety for survivors of domestic violence, and implementing housing support for caregivers living with disabilities.

The top five factors that prevented families from exiting homelessness and securing stable housing were rent/housing cost increase, low/no credit score, an inability to pay rent, change in employment status, and loss of a job. Responding to these factors may entail interventions like implementing Ready to Work programs, widespread clothing banks, opportunities for parenting support and financial literacy education, discounted or free childcare for single parents with low-income, and internet access to support occupational and housing needs.

Existing service providers are administering essential services to these families, such as food, shelter and public supports. Several factors that led families to homelessness were also identified as ones that prevented them from exiting homelessness. Because of this, and the multi-faceted nature of family homelessness, wrap-around services are essential to supporting families.

From a high-level approach, it is recommended that the Tri-Cities Homelessness Policy Group:

Engage community providers and participants

- Engage community providers and participants in reviewing the data in this report. Have them make meaning of the key data points. This might be a series of focus groups or follow up surveys. Meet people where they are in the community (versus asking them to come to a meeting). Community partners such as Change the Trend, House of Hope, Sheridan Rec Center would be ideal to support this effort and help recruit families.
 - *“Raise awareness about homelessness/share stories of those experiencing homelessness. Increase education about homelessness and what leads to it. Englewood sends a magazine to Englewood residents - could feature a family who is homeless; [or send] email updates.”*
- Looking at the top identified barriers and create a shared vision in partnership with your constituents for what you want your communities to look like. It can be difficult to identify where resources need to go without a clear vision for what the community is striving for and what constituents consider to be the

highest priorities. Once you have a high-level vision of what you want for families in your communities, you can get more tactical on what needs to happen. For example, if you want all families to have safe and affordable housing, then you will need to understand how much someone in your community needs to be earning in order to afford housing, what housing is available, what additional services are needed, etc.

- Tease out challenges that occurred due to COVID 19 vs. pre-existing challenges of families experiencing homelessness in your community. Across the board, the pandemic has simply highlighted equity issues around housing, education and health and mental health care in our country.
- Family's stories are included in this assessment. It is important to remember that the caregivers we talk about in this assessment are whole people with whole families, not just themes or isolated issues. It will be important to keep in mind these full stories to realize that the solutions need to be person oriented.
 - *"I'm trying to get to know a person in the situation. Don't assume that everyone moved here because marijuana is legal because I don't smoke marijuana. I barely have a glass of wine every three, four months, barely, you know, don't assume that. Um, and we just really need to do something about the mental health support and services, and you know, we really do, it's really bad. It's really bad. **Just remember that some people who are experiencing homelessness or housing insecurity have children.** You know, so it breaks my heart cause like we really do try to do the best you can in some situations. It's just unexpected. Like I didn't expect to be hit, you know what I'm saying? In a car accident and for my ex to just change on me. We had a nice house, beautiful sunroom and two car garage and, Lexus truck, and a Lincoln. I left all of that because you know what I'm saying? So that's the life I left. Yes. **Just remember that we're people.**"*

Gather additional data

- Gather additional data on affordable housing- What currently exists in your communities that meets the criteria for affordable housing? Where are the gaps? What is the average rent/deposit?
- Further explore the frequency of moves within and outside the Tri-Cities, and particularly how these impacts children switching school districts. McKinney-Vento liaisons could potentially offer data and insight on this.
- Encourage and allocate resources toward service providers and schools across cities and districts collaborating and helping connect families to support. CHHR spent a significant amount of time at the beginning of this project just trying to identify where families might be accessing resources. When someone is in crisis, quickly being able to identify and connect with resources is critical.

Collaborate with partners

- Identify the current funding that comes into the Tri-Counties to support housing, services for families, students experiencing homelessness (state, federal, and foundation). Are there opportunities to better

utilize and coordinate these resources? Are they aimed at the areas identified in this initial assessment as high need and/or key contributors to families experiencing homelessness?

- Coordinate with other initiatives happening in the Tri-Cities such as the Englewood Police Reform Task Force.
- Explore how other communities are addressing similar challenges. Benchmark with communities that are experiencing success in supporting families through collaborative and innovative approaches to housing and homelessness.

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Appendices

The following appendices include survey measures and stakeholder interview protocols.

Appendix A: Survey Measures

Demographics

In which county does your family currently reside?

If they answer "Arapahoe," ask "How long have you been in Arapahoe County?"

Years: _____

Months: _____

In which town do you currently reside?

- Englewood
- Sheridan
- Littleton
- Other: _____

In the past two years, has your family lived in a shelter or on the street?

- Yes
- No
- Prefer not to answer

If so, how many times? _____

If "yes" to the previous question:

What is an approximate length of time your family has lived on the streets or in shelters? _____

Prefer not to answer

When (year) was the last time your family had permanent, stable housing? _____

And where was it?: _____

Have you ever had permanent housing in Arapahoe County? (yes/no): _____

In the past two years, where have you and your family slept? (Check all that apply)

- Emergency Shelter
- Streets
- Car
- Van
- RV
- With family
- With friends
- River/Lake Front
- Campsites/Parks

- Tent
- Hotel/motel
- Other: _____

Where did you and your family sleep last night?

- Emergency Shelter
- Streets
- Car
- Van
- RV
- With family
- With friends
- River/Lake Front
- Campsites/Parks
- Tent
- Hotel/motel
- Other: _____

Are you currently on any housing waitlists?

- Yes
- No
- If yes, for where and how long? _____
- Prefer not to answer

What is your gender? [Mark the most appropriate response]

- Female
- Male
- Non-binary
- Transgender Female
- Transgender Male
- Other
- Prefer not to answer

What is your race? [mark all that apply]

- African American/Black
- Alaskan Native (specify): _____
- Asian
- Biracial
- Latinx
- Native American (specify): _____
- Native Hawaiian or Other Pacific Islander (specify): _____
- Multiracial
- White, non-Latinx
- Other
- Unknown
- Prefer not to answer

What is the highest grade in school you completed?

- K-8
- Some high school
- High School Graduate
- GED
- Some College
- College Graduate
- Post-Graduate

- Other
- Prefer not to answer

How many children and adults make up your household?

Number of children: _____

Number of adults: _____

Prefer not to answer

Are you raising children as a single parent?

- Yes
- No
- Prefer not to answer

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What factors, if any, have led to your family losing/not securing permanent housing?

	Yes	No	Prefer not to answer
An unexpected, unaffordable expense			
Change in employment status			
Changes to/problems with benefits			
Disability			
Discharged from jail			
Discharged from the military			
Domestic violence			
Eviction			
Forced to foreclose on home			
Housing waitlist times			
Illness			
Injury			
Legal problems			
Loss of a job			
Loss of friend/relative			
Low credit score/no credit score			
Medical expenses			
Mental health reasons			
Moved to find work			
Pets not allowed			
Relationship problems			
Rent or housing cost increase			
Substance use:			
Alcohol			
Drugs			

Unable to pay rent			
Other (specify):			

What factors, if any, <u>prevent</u> your family from securing permanent housing?			
	Yes	No	Prefer not to answer
An unexpected, unaffordable expense			
Change in employment status			
Changes to/problems with benefits			
Disability			
Discharged from jail			
Discharged from the military			
Domestic violence			
Eviction			
Forced to foreclose on home			
Housing waitlist times			
Illness			
Injury			
Legal problems			
Loss of a job			
Loss of friend/relative			
Low credit score/no credit score			
Medical expenses			
Mental health reasons			
Moved to find work			
Pets not allowed			
Relationship problems			
Rent or housing cost increase			
Substance use:			
Alcohol			
Drugs			
Unable to pay rent			
Other (specify):			

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Services

Is your family currently receiving any services/assistance from providers in the area? [\[Frequencies\]](#)

- Yes
- No
- Prefer not to answer

Please share the type of services that you find the most helpful that are available to you in the area where you currently reside (Probe: What about the services make them helpful?).

What, if any, are services that you need or wish you had but are not available to you in the area where you reside?

Housing

What are the factors that prevent you and your family from securing permanent housing? (Probe: Can you speak more to the factors you just mentioned?)

If participant specified they are currently living in non-permanent housing or facing loss of permanent housing:

If you had to estimate, what percentage of your income is spent on your rent/mortgage?

- 0%, I own my home
- Less than 10%
- 10%
- 20%
- 30%
- 40%
- 50% or more of your income
- Prefer not to answer

Approximately, how much (in dollars) would your rent/mortgage need to decrease to allow you to sustainably afford to live in the home you're in now?

How much do you currently spend on rent or a mortgage?

Do members of your family share bedrooms/sleeping areas?

- Yes
- No
- Prefer not to answer

If so, how many people share per room/sleeping area? _____

Is your family “doubled up” or living in one home with additional families/residents?

- No, only my family lives in our home
- Yes, other families/residents live in the same home where my family lives
- Prefer not to answer

In the past year, has your family moved from where you?

- None
- 1 time
- 2 times
- 3 times
- More than 3 times
- Prefer not to answer

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Narrative Questions

Are you comfortable with continuing this final part of the interview?

- Yes
- No

If “no,” end the interview. If “yes”, continue to the final questions.

Open-ended Questions

Are you able to speak more to the boxes that are checked in the written assessment?

Recall a time, despite experiencing homelessness or housing insecurity, when you and your family felt like you were getting the support you needed to help move you toward a better situation. What formal or informal resources were you utilizing? How were you connected to these resources?

If you had a magic wand and could have three wishes to improve the lives of families experiencing homelessness and housing insecurity in your community, what three things do you think would have the greatest impact?

Is there anything that we did not cover in the survey that you wished we had asked or that you would like to share as the Arapahoe County Commissioners strive to better understand the experiences of families experiencing homelessness and housing insecurity in your community?

Appendix B: Stakeholder Focus Group Tool

Name: _____ Organization: _____

County in which you live: _____

County in which you work: _____

In what capacity do you work with families experiencing homelessness?

How often do you work with families experiencing homelessness?

Is there a specific time and setting in which you most often work with families experiencing homelessness?

What factors do you see that contribute to family homelessness?

In your time at your organization, which of these settings have you known families experiencing homelessness to stay in? Please include details such as specific shelters and motels as well as any others you think are important to capture.

Emergency shelter: _____

Local Motels: _____

Vehicles: _____

Doubled up with family/friends: _____

Other: _____

What barriers/challenges do you see that inhibit families from securing permanent, stable housing?

Here is a list of potential collaborators we plan to engage in this project. Is there any person or organization you think we should add to the list?

What kind of strategies could we use to engage with families experiencing homelessness?

Do you know of someone who is a formerly homeless head of household who may have interest and availability to work with us as a peer interviewer?

Is there a particular site you would recommend for interviewing families? The site would need to be convenient for families and somewhat private.