

## 2009 study

# Homeless and near-homeless people on Minnesota Indian reservations

Wilder Research

### REPORT HIGHLIGHTS

Key findings  
Numbers of homeless  
Doubled up  
Education and employment  
Health concerns  
Violence and abuse  
Income, housing needs, and  
affordability  
Service use  
Reservation and statewide  
comparison



## About the study

This is the second in-depth study of homelessness and near-homelessness on Minnesota's Indian reservations. The study was first conducted in the fall of 2006 by a collaborative of tribal representatives in conjunction with Wilder Research's statewide study of homelessness, and with the assistance of the Corporation for Supportive Housing's Minnesota Program through the American Indian Supportive Housing Initiative. People were interviewed from six reservations - Red Lake, White Earth, Leech Lake, Mille Lacs, Bois Forte, and Fond du Lac. In 2009, the reservation study was repeated with the same six reservations and two more: Grand Portage and Lower Sioux.

Special thanks go to the eight Tribal Councils who approved reservation participation, and also to the tribal representatives who identified people on their reservations who were without regular and adequate housing and recruited trusted interviewers who were essential to obtaining a comprehensive sampling. Thanks are due to the 1,137 homeless and near-homeless people who agreed to be interviewed and to share their circumstances and experiences so that the problem of homelessness could be better understood and better addressed.

We also thank our funders (*listed on page 23*).

## What do we mean by “homeless”?

A homeless adult is any person age 18 or older whose primary nighttime residence is a supervised, publicly or privately-operated temporary living accommodation, including emergency shelters, transitional housing, and battered women’s shelters; or whose nighttime residence is not meant for human habitation, such as under bridges or in cars. This is based on a definition by the U.S. Congress.

By law, this definition is expanded for youth age 17 or younger to include those who stay temporarily in other people’s homes, with or without their parents, because they have nowhere else to live.

In 2009, the definition for homeless adults was expanded to include a small proportion of those who stay temporarily in other people’s homes: if they have children with them, have a history of residential instability, and have a serious barrier to housing or employment. In the 2009 survey, 94 respondents (8% of the total) could be considered “homeless” based on these criteria.

**Near-homelessness.** In this report, all respondents who were staying temporarily in other people’s homes (doubling up) and did not fit the new 2009 expanded definition above are classified as “near-homeless.”

## Key findings

Findings from the 2009 survey are remarkably consistent with the 2006 findings. In brief:

- More people were enumerated who are homeless or near-homeless, due mainly to increased outreach efforts by the tribes. *(page 4)*
- A higher proportion of those enumerated fit the federal definition of homelessness, due in part to the increased outreach to unsheltered locations on the reservations, and in part to an expanded definition. *(page 6)*
- Personal characteristics of homeless and near-homeless respondents are very similar to those in the 2006 study. With a few slight variations, study participants’ ages, education levels, childhood experiences, and health status are all generally comparable.
- Overcrowding among those who are doubled up appears to have worsened slightly. The average number of residents per room is 1.6 in the 2009 study and 1.9 for families with children, up from 1.5 and 1.8 in 2006. *(page 7)*
- Respondents continue to face serious barriers to getting or keeping stable housing. Barriers that are cited at a higher rate than in 2006 include lack of a job or income, lack of affordable housing, credit problems, and criminal history. *(page 13)*
- Incomes are slightly up compared to 2006 for those who are not employed, suggesting a strengthened safety net on the participating reservations. However, incomes are down for respondents who are employed, reflecting losses in wages and hours due to the recession. *(page 11)*
- As in 2006, survey findings reveal high levels of economic distress (unemployment, low income, and lack of employment opportunities) and lack of infrastructure such as transportation, child care, and housing. The study also finds a continuation of the pattern of lower levels of personal distress compared to the statewide homeless population (including mental illness, alcohol and chemical dependency, chronic illness, and childhood experiences of abuse and neglect)—although those who are homeless on the reservation reported higher levels of these experiences than did those who were doubled up.

## What do these findings mean?

Our findings from the 2009 study reinforce those from 2006. Overcrowding continues to be a serious concern, with implications for personal relationships, health, and children's school success, among other consequences. The solutions can only come from a two-pronged approach: helping those already in need while also preventing that need through a combination of individual and community-level development.

The tribes in Minnesota have made remarkable progress in addressing homelessness since the 2006 survey. Data compiled by the corporation for Supportive Housing show that those reservations that participated in the 2006 survey and were able to more clearly demonstrate the problems of homelessness and overcrowding, received more than \$17,600,000 in grants and loans for supportive housing prior to the 2009 survey. Nonetheless, the 2009 survey results suggest that the severe recession that began in 2008 halted some of the progress that was being made on economic conditions. Thus, despite the development of new housing opportunities, even more reservation residents are in need of housing and associated supports.

Homelessness on Minnesota reservations is in part related to a relatively less-developed community-level infrastructure that is needed to help individuals thrive – for example, housing, jobs, education system, child care, and transportation. For many reasons related to how reservations were imposed on American Indians, this infrastructure has not developed with as much vitality on reservations as in many other Minnesota communities. Ending homelessness will depend on the success of the many initiatives now underway to address this need for economic and community development. It will also depend on the availability of a strong safety net. The existing personal network of supportive and clan members is a vital cultural heritage but cannot fill all the needs experienced on today's reservations.

Other studies and reports have detailed the implications of homelessness. Perhaps the most worrying is the effect it has on children, who comprise more than one-third of those enumerated in this study. Homelessness and over-crowding threaten their educational success, health and mental health, and personal development. Homelessness as a child is known to be associated with an increased risk of homelessness later in life. It is therefore disheartening to find that as many as 40 percent of homeless and near-homeless parents in our study had been homeless themselves as children, illustrating a pattern of vulnerability and instability repeated across generations.

This pattern needs to be changed. The new supportive housing programs and augmented safety net under development through the tribes' plans for ending homelessness, as well as other initiatives, represent a thoughtful, community-driven way to accomplish this. They deserve great prominence and support.



## Numbers of homeless and near-homeless

To understand the full picture of homelessness on the reservations, the study included not only people who fit the federal definition of homelessness, but also people who were staying temporarily with friends or family because they were unable to find or afford a place of their own. Research has consistently found that doubling up is a common response to homelessness in rural communities, including Indian reservations, where there are fewer formal shelter programs than in urban areas.

Moreover, although most people staying with family or friends are not considered homeless under the federal definition, the distinction between the two groups is not clear-cut. Many people go back and forth between temporary stays with family or friends and sleeping outdoors, in cars, or other situations that fit the definition of homelessness. Of the people identified in this study as doubled up, 19 percent had spent at least one night during October in a place not intended for habitation. Among those doubled up in substandard housing, the proportion was 26 percent.

### More than 2,000 people are homeless or near-homeless

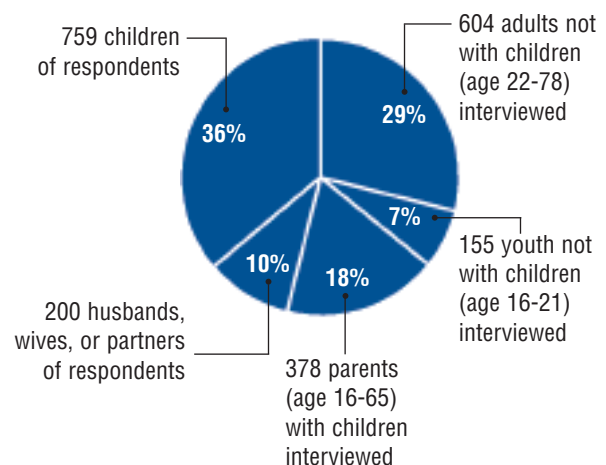
The survey identified 2,096 people who were homeless or near-homeless on the eight reservations participating in the study. This number included 759 children (age 17 or younger) with their parents, and 223 youth and young adults (age 21 or younger) on their own.

- **Homeless.** The survey counted 606 people who fit the federal definition of homelessness (29% of those enumerated in the study).
- **Doubled up and in substandard housing** (missing essential features such as electricity). The survey counted 177 people in this category (8% of those enumerated) who do not fit the expanded federal definition of homelessness.
- **Doubled up and in housing not identified as substandard.** The survey counted 1,313 people in this category who do not fit the expanded federal definition of homelessness (63% of those enumerated).

### These numbers are a minimum, not an estimate

The figure below shows the number of people who were interviewed, plus others in their families who were with them at the time of the study. It was not possible to interview every person who lacked fixed and adequate housing on the date of the survey, and not every person who was identified as eligible chose to participate in the survey. As a result, we know that the total of 2,096 people is lower than the actual number of people who were homeless or near-homeless at the time of the survey. Moreover, the number changes from day to day based on individual circumstances and changes in job and housing availability.

### HOUSEHOLD MEMBERSHIP OF 2,096 HOMELESS AND NEAR-HOMELESS PEOPLE ON MINNESOTA INDIAN RESERVATIONS, FALL 2009



Only one person per family was surveyed, so the 1,137 persons who were interviewed represent 1,137 homeless and near-homeless families. Of these, 378 are considered “families” by standard homeless reporting definitions – that is, they included one or more parents or guardians accompanied by one or more minor children.

Of the remaining 759 who were not accompanied by a child, 92 were with a spouse or partner, and 667 had neither a child nor a partner with them.

## Homelessness and doubling up are often interchangeable

The federal definition of homelessness has recently expanded slightly to include doubling up with family and friends under a few limited circumstances. However, by excluding most instances of doubling up, the official “homeless” data tell only part of the story about the experience of homelessness on Indian reservations.

Doubling up with family or friends is often the last housing arrangement a person has before becoming homeless. It is common, on or off of reservations, for people to go back and forth between doubling up and homelessness.

The proportion counted as homeless in 2009 is significantly greater than in the 2006 survey. The main reason for the increase appears to be the tribes’ increased efforts at outreach to potential respondents. The 2009

study includes 824 respondents who were doubled up with others, compared to 476 in 2006. The increased outreach also included more respondents staying in places “not meant for habitation” (outdoors, abandoned buildings, vehicles)—50 respondents in 2009, compared to 10 in the 2006 survey. Another possible reason is the increase in shelter programs on reservations. The information collected in 2006 was used to document the need for supportive housing on many of the participating reservations, and to plan and implement such programs. However, residents in permanent supportive housing programs—the main kind of housing developed since 2006—are not considered homeless because there is no limit to how long they can stay, and the 2009 results do not show an increase in residents in emergency shelters or transitional housing programs.

Another reason for the increase in the “officially” homeless respondents in the 2009 study is a change in the federal definition of homelessness that better

## Tribal plans to end homelessness

Following the first reservation survey of homelessness in 2006, each of the participating tribes convened elders, tribal officials, tribal and county service providers, national experts, and a variety of other sources of wisdom and expertise to prepare 10-year plans for ending homelessness on their reservations.

These are similar to plans that have been developed in each of the planning regions of the state. However, reservations face some unique challenges that must be addressed in their plans. For example, the following contextual factors are identified in the Mille Lacs plan:

- Because the federal government holds reservation land in trust for the tribes, reservations have no property tax base. Mille Lacs derives 100 percent of its government funding from casino revenues.
- Lack of access to housing has a long history on reservations. In 1934 when the Federal Housing Authority was created to help people purchase homes, loan criteria were designed in ways that systematically excluded American Indians as well as African-Americans. Another federal program that helped millions of white Americans buy homes was the GI Bill passed in 1944. Banks almost always refused to lend to American Indians under this bill because, with land held by the federal government instead of individuals, it could not be used as collateral for home loans.

## Doubling up in the wake of the recession

In the fall of 2010 the Institute for Women's Policy Research conducted a national survey of households that included questions to find out how many people were doubling up with others out of economic necessity.

They found that in the three years from 2007 to 2010, 14 percent of adult respondents had doubled up “due to financial pressures.”

The proportion was higher for women (17%) than for men (11%), and also higher for young adults, people with lower education levels, blacks, and Hispanics. Their sample did not include enough American Indians to provide estimates separately for this group; however, they noted a pattern of higher distress for “groups that have historically been most economically vulnerable.”

recognizes rural patterns such as those experienced on reservations. Under the newly expanded definition, a small subset of doubled-up people are now recognized as homeless if they (a) have minor children with them, (b) have a history of residential instability, and (c) have a significant barrier to housing and/or employment. In the 2009 study, 94 doubled-up survey respondents fit this definition who would not have been considered homeless under the federal definition in place in 2006. This is 30 percent of all those classified as “homeless” in the 2009 study.

### Doubled up: Living with others

This section describes the living conditions and history of the 918 respondents who reported that they were currently staying with others. This group includes 94 respondents who fit the newly expanded federal definition of homelessness, as well as 824 who do not meet the criteria for that definition.

#### Length of stay: Longer does not mean more stable

The experience of doubling up is not always temporary. Nearly half (48%) of doubled-up respondents had been without housing of their own for over a year. For about one-quarter (25%), it had been three years or longer. Nearly two-thirds of youth 21 or younger who were not with their parents had never had housing of their own. Single adults were more likely than parents to report longer periods of living with friends or relatives.

Three out of four respondents (75%) reported they could stay where they currently were for another month without being asked to leave. Nine percent said they could not, and another 15 percent did not know. Among those who expected to leave their current housing arrangement within a month, 74 percent expected to move in temporarily with someone else, 4 percent expected to move to their own apartment or house, 6 percent expected to stay in a motel, and 6 percent expected to go to a homeless shelter or somewhere not meant for habitation—on the street or in a car, abandoned building, or 24-hour business. Ten percent answered “someplace else,” which was not further explained.

Nearly all people (99%) staying with others would prefer a place of their own, and 82 percent were currently looking for housing. Over one-quarter (29%) of those not currently looking for housing said they had tried to get help to find housing. People with families were most likely to have requested help, while youth on their own were least likely to have done so.

### **Housing conditions: Most overcrowded, few substandard**

According to the U.S. Census, housing is considered overcrowded when there are more residents than the number of rooms. Over two-thirds (68%) of doubled-up respondents were living in overcrowded housing. The average number of residents per room was 1.6 (a level considered “severely over-crowded” by the Census Bureau), and the average number for families was even higher (1.9). While over half (54%) of the doubled-up respondents reported five or fewer people living together, 5 percent had more than 10 people, including one case where 24 people occupied the same housing unit.

Most housing (97%) had full plumbing, although 2 percent did not have both hot and cold running water, 2 percent lacked a flush toilet, and 1 percent had neither a tub nor a shower. Most housing also had full kitchens (97%), although 1 percent lacked a refrigerator, 2 percent lacked a sink with running water, and 2 percent lacked a stove top and/or an oven.

Housing was considered substandard if it lacked running water, a flush toilet, electricity, or central heat. Only 13 percent lacked any of these features: 2 percent had no flush toilet, 2 percent lacked running water, 1 percent lacked electricity, and 13 percent lacked central heating.

People living in substandard housing were more likely to be severely overcrowded: 63 percent of respondents in substandard housing had 1.5 or more residents per room, compared to 49 percent of respondents in housing not identified as substandard.

In addition, 23 percent of all doubled-up respondents were in housing that did not have telephone service.

## What is “substandard” housing?

Just under 3 percent (2.6%) of respondents who were doubled up lacked full plumbing, and 3.4 percent lacked a full kitchen. These rates are more than double those for housing on these eight reservations overall, where the 2005-2009 American Community Survey found that 1.2 percent of occupied housing units lacked full plumbing and 1.4 percent lacked full kitchens.

By comparison, for rural Minnesota as a whole, the 2005-2009 American Community Survey found that only 0.6 percent of occupied housing units lacked full plumbing and 0.6 percent lacked full kitchens.

**Full plumbing:** Has both hot and cold running water, at least one flush toilet, and at least one tub or shower

**Full kitchen:** Includes a refrigerator, a kitchen sink with running water, and a cook top and oven (either separately, or together in a single appliance).

## Who are the homeless and near-homeless?

Unless otherwise stated, the sections that follow describe all adults age 18 or older who were interviewed on the reservations, including those who were homeless and those who were doubled up in adequate or sub-standard housing. Where appropriate, we have included comparisons to the statewide survey of homeless persons (for example, “50% statewide”). Note that the statewide survey does not include people who were doubled up on the date of the survey. It does include those who may have been doubled up with others one or more times during the previous month, while still meeting the federal definition of homelessness at the time of the survey.

### Identification as American Indian

Nearly all (98%) of respondents identified themselves as American Indians. Ninety-three percent reported that they were officially enrolled with a tribe, and 87 percent reported that they were mainly affiliated with the reservation on which they were interviewed.

### Age

- The average age for homeless and near-homeless adults (18 and older) in the reservation survey was 32 for men and 33 for women (41 and 33 statewide).
- Five homeless unaccompanied minors ages 16 and 17 were interviewed who were not staying with a parent or guardian. In addition, 223 young adults, age 18 through 21, were interviewed. One of the unaccompanied minors was doubled up; four were homeless. Studies elsewhere find that unaccompanied homeless minors are among the most invisible of people who experience homelessness, so this number is likely to be an undercount of the actual number of unaccompanied homeless minors.
- Six percent of all those interviewed (64 persons) were age 55 or older. Over one-third (34%) of these were homeless. Only one was in housing that was identified as substandard.

On average, adults who were interviewed had experienced their first episode of homelessness slightly before their 21st birthday. Over one-third (36%) had experienced homelessness as a child, age 17 or younger.

### Families

Overall, 378 respondents had 759 children with them on the night of the survey. Just over half (54%) of the children were with a single mother or other female guardian, 17 percent were with a single father or male guardian, and 29 percent were with two parents or guardians. (In the statewide homeless study, 74 percent of children were with a single mother or female guardian, 5 percent were with a single father or male guardian, and 21 percent were with two parents or guardians.)

Parents had an average of 2.3 minor children (age 17 or younger). They had an average of 1.3 children living with them at the time of the survey.

## Education and employment

### Census shows economic distress on reservations

The 2005-2009 American Community Survey shows high levels of economic distress on the eight reservations that participated in this study. Average household income was about two-thirds that of rural Minnesotans statewide (\$46,189 compared to \$69,145 in rural Minnesota and \$73,009 statewide). The unemployment rate of 15.3 percent on the eight reservations was well above the statewide rural rate of 5.6 percent and the overall statewide rate of 5.8 percent. Eighteen percent of adults had not completed high school (compared to 10 percent in rural Minnesota and 9 percent statewide). Findings from the survey of homeless and near-homeless adults on the reservation reflect these background conditions.

### Education among adults

- 32% of homeless and near-homeless adults on the reservation had not completed high school (compared to 25% of homeless adults statewide).
- 51% had a high school diploma or GED (46% statewide).



- 17% had at least some higher education (29% statewide).
- 22% had received special education services while in school (27% statewide).

### Main income sources among adults

One in six (17%) respondents had no income during October (13% statewide). Two in five (38%) had just one source of income (42% statewide), but others (45%) had two or more different sources. Of those respondents who had income, they most often reported that their main sources were:

- 27% steady employment (15% statewide)
- 15% MFIP (welfare) (16% statewide)
- 12% day or temporary labor (5% statewide)
- 8% tribal money (less than 1% statewide)
- 8% General Assistance (26% statewide)

### Employment

- 33% of adults were employed at the time of the survey (22% statewide).
- 15% of adults were employed 35 hours a week or more (16% statewide).
- Two-thirds (68%) of people with jobs were paid less than \$10 per hour (50% statewide), and slightly less than one-quarter (22%) received less than \$8 per hour (18% statewide).
- Median monthly income (from all sources) for adults was \$400 (higher than \$239 statewide). Median income was higher for women (\$500) than men (\$350) (\$437 and \$203 statewide). (Median income is the amount at which half are the same or less, and half are the same or more.)

### Barriers to employment

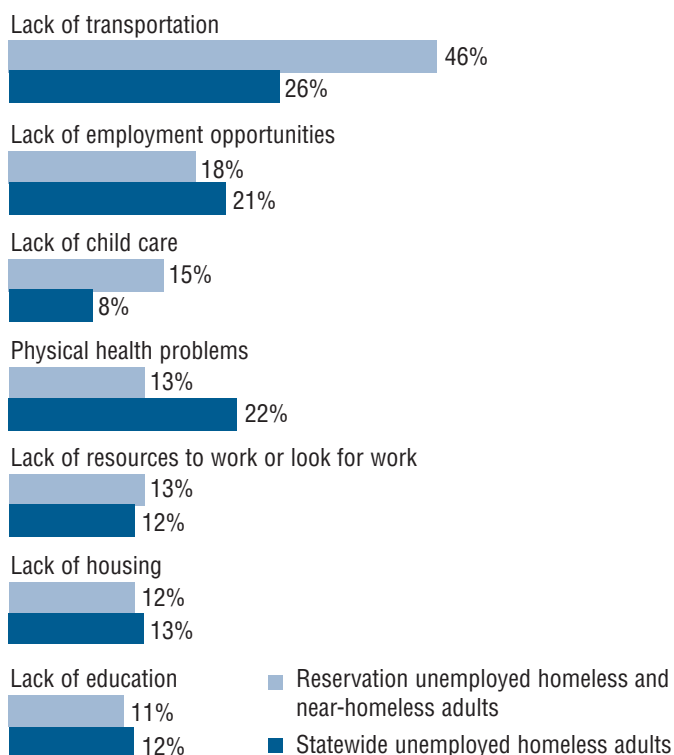
Answers to a variety of questions in the survey provide some insight into likely barriers to employment for those who were not working at the time of the survey. These include:

- **No recent employment history:** 62% had been unemployed a year or longer (49% among homeless adults statewide).

- **Lack of education:** 34% of those who were unemployed did not have a high school diploma or GED equivalent (22% statewide).
- **Substance abuse problems:** 45% of those who were unemployed reported having an alcohol or drug abuse disorder or having been treated for a substance abuse problem recently (37% statewide).
- **Criminal record:** 25% of those who were unemployed had spent time in a jail or prison in the last two years, or reported that an earlier criminal record was a problem (20% statewide).
- **Disability:** 25% of those who were unemployed reported having a physical, mental, or other health condition that limits the kind or amount of work they can do (47% statewide).

When unemployed respondents were asked what they considered their greatest problems in seeking work, they gave similar answers to the above. However, their answers also give important insight into the availability of resources and opportunities in the area. Asked to name the three most important barriers they faced, they most frequently mentioned:

### EMPLOYMENT BARRIERS MOST OFTEN NAMED BY SURVEY RESPONDENTS



## Health concerns

### Medical conditions

One-third (33%) of adult homeless and near-homeless respondents in the reservation survey reported at least one chronic health condition (46% of homeless adults statewide). Chronic health conditions were slightly higher among women (34%) than men (32%). High blood pressure, chronic respiratory problems (including asthma), and diabetes were the most common conditions.

### Substance abuse

Twenty-eight percent of adult respondents considered themselves alcoholic or chemically dependent (30% statewide). Eleven percent had been told in the last two years that they had an alcohol abuse disorder (19% statewide), and 10 percent had been told they had a drug abuse disorder (14% statewide). Alcohol abuse disorder was slightly higher among men than women (14% compared to 9%), as was drug abuse disorder (12% compared to 8%).

### Mental illness

Seventeen percent of adult respondents had been told by a medical professional in the last two years they had a significant mental illness (48% statewide). Including others who had received inpatient or outpatient care

during the same time period for mental health problems, 21 percent of adults had a serious mental illness (55% statewide). Major depression was the most reported illness (13%) followed by post-traumatic stress disorder (7%), bipolar disorder (6%), and antisocial personality disorder or another severe personality disorder (5%).

### Head injuries

Seventeen percent of adult respondents had received serious head injuries, followed by the onset of behavioral or emotional problems—evidence of likely traumatic brain injury (TBI) (32% statewide).

### Cognitive disabilities

Eleven percent of adult respondents reported they often felt confused, had trouble remembering things, or had problems making decisions, to the point that it interfered with daily activities (33% statewide).

Study results show a lower incidence of mental health and cognitive problems among reservation study participants compared to the statewide homeless population.

### Medical insurance and medical home

Fifty-seven percent of adult respondents reported they had medical health care coverage in the month of the survey. Three-quarters reported they had a public medical health benefit (56% Medical Assistance, 9% Medicare, 7% MinnesotaCare, 4% GAMC) and 6 percent had a medical health benefit through Indian Health Services. These percentages should be used with caution, as experience has shown that people who receive public medical benefits are not always able to accurately identify which program provides their coverage.

Four of five respondents (82%) reported they had a regular place where they go for their medical care. For most of this group (81%), their regular “medical home” was an Indian Health Services clinic.



## Violence and abuse

Both as a cause and an effect of homelessness, violence and abuse are common threads in the lives of homeless adults, including exposure to abuse during childhood.

### Domestic violence

Fourteen percent of adult women respondents were fleeing domestic abuse situations (26% statewide). One-quarter (26%) of women had stayed in an abusive situation at some time because they did not have any other housing options (48% statewide).

### History of childhood abuse and neglect

About one in six (18%) of adult respondents had been physically abused as a child (36% statewide). The proportion was higher for women (21%) than for men (15%). Ten percent of adult respondents had been sexually abused as a child (26% statewide). Again, the percentages were higher for women (16%) than for men (4%). One out of seven respondents (14%) reported that their parents had at some point neglected to provide them with food, shelter, or medical care as a child, or left them unsupervised for long periods of time when they were too young to be on their own (22% statewide).

### Community violence

Thirteen percent of adult respondents (and 14% of women) reported that violence in the neighborhood was a factor for leaving their previous housing (11% of adults statewide). The survey results show that a lack of stable housing puts people at a higher risk of violence—7 percent of respondents (including 10% of women) had been physically or sexually attacked while they had been without a regular place to live (20% statewide).

## Income, housing needs, and affordability

Housing availability and housing affordability are sometimes separate problems. The evidence suggests that both are serious challenges on the reservations in the study. Using statewide census data from the American Community Survey, the Minnesota Housing Partnership examined what percentage of their income households were paying for housing. Comparing 2007 to 2000, they found that Minnesota had the steepest increase of all the states in the percentage of households who were “extremely cost burdened”—that is, they were paying at least half of their total income for housing. Even in the year before the current severe recession began, the study found that 1 in 8 households were stretching considerably beyond the 30% of income that is considered affordable. This represents nearly a doubling of the rate, which in 2000 was 1 in 15. It is evident that the shortage of affordable housing is a problem statewide. However, on the reservations, survey responses show that this shortage is made worse by a shortage of housing in general.

In the 2009 reservation survey, the median income for adult respondents was \$400 per month (\$239 statewide). For those who were employed, the median income was \$800 per month (\$669 statewide), and for those who were not employed the median income was \$300 per month (\$203 statewide). The median income for employed adults is lower than it was in the 2006 study.

Not all of the need for housing is for separate, single family homes. Nearly one-third (31%) of adults reported that an efficiency apartment (no separate bedrooms) would be enough for them. Fifteen percent need one bedroom; 31 percent need two bedrooms; 17 percent need a three-bedroom unit; and 7 percent need four or five bedrooms.

## Economic trends in Indian Country

The Ninth District Federal Reserve, headquartered in Minneapolis, recently published a summary of trends in economic conditions on Indian reservations in Minnesota and the region. After significant gains between 1990 and 2000, more recent trends (from 2000 to the period of 2005-2009) show increased poverty rates, increased unemployment, and stagnant or decreasing income on reservations. During this period the disparities between reservations and statewide economic indicators continued to be large.

Overall, the median amount adult respondents reported they could pay for housing (rent and utilities) was \$210 per month (\$198 statewide). For those with jobs, the median amount was \$300 per month, while for those without jobs it was \$200 per month (\$375 and \$101 statewide). These figures include one-sixth (17%) of respondents who reported they would be unable to pay anything (26% statewide).

One-third of respondents (35%) were on a waiting list for public housing, a housing voucher, or some other type of housing that offers financial assistance. Another 14 percent had been unable to get on a waiting list because it was closed. Of those on a waiting list, half had been waiting for a year or longer. (Statewide, a higher proportion, 43 percent, were on a waiting list. The statewide average wait was slightly lower, with only one-third having waited a year or longer.)

### **Housing shortage vs. affordable housing shortage**

2005-2009 American Community Survey data show 28 percent of reservation residents paying an unaffordable amount for rent (more than 30 percent of income) – about the same as the 33 percent of Minnesotans statewide and 30 percent in rural Minnesota. If we consider only those renting their homes, the percentage was lower than statewide (33% compared to 48% of renters statewide and 47% of rural renters). This suggests that during the 2005-2009 time period the affordability of housing was less of a problem on these reservations than the shortage of housing overall. This is supported by the fact that overcrowding (more than one person per room) is more serious on the reservations. On the eight reservations in the study, 4.9 percent of households were overcrowded, compared to 1.6 percent of households statewide and 1.3 percent in rural Minnesota. Similarly, 1.2 percent of reservation households were severely overcrowded (1.5 or more people per room), compared to 0.4 percent statewide and 0.3 percent in rural Minnesota.

## Barriers to stable housing

Based on responses to questions throughout the interview, the following barriers to housing are common among homeless and near-homeless adults on the reservations:

- Lack of a current job: 67% of respondents were currently unemployed (80% statewide).
- History of unstable housing: 81% had been homeless before (74% statewide).
- Criminal background: 54% spent time in a jail, prison, or juvenile detention facility (47% statewide).
- Lack of income: 36% reported they could afford less than \$200 per month for housing (54% statewide).

When the respondents were specifically asked what prevents them from getting or keeping housing, their most frequent answers were very similar to barriers listed above:

- Lack of a job or income (65%) (43% statewide).
- No housing they can afford (37%) (24% statewide).
- Credit problems (24%) (16% statewide).
- Criminal background (20%) (16% statewide).

## Effects of prior institutional living

Nearly three-quarters of respondents (72%) had prior experience living in a jail, drug or alcohol treatment facility, halfway house, mental health treatment facility or foster home (69% statewide). Half of respondents who were homeless following time in a residential facility were homeless before they entered it (52%).

Of adults who had left a facility within the past year:

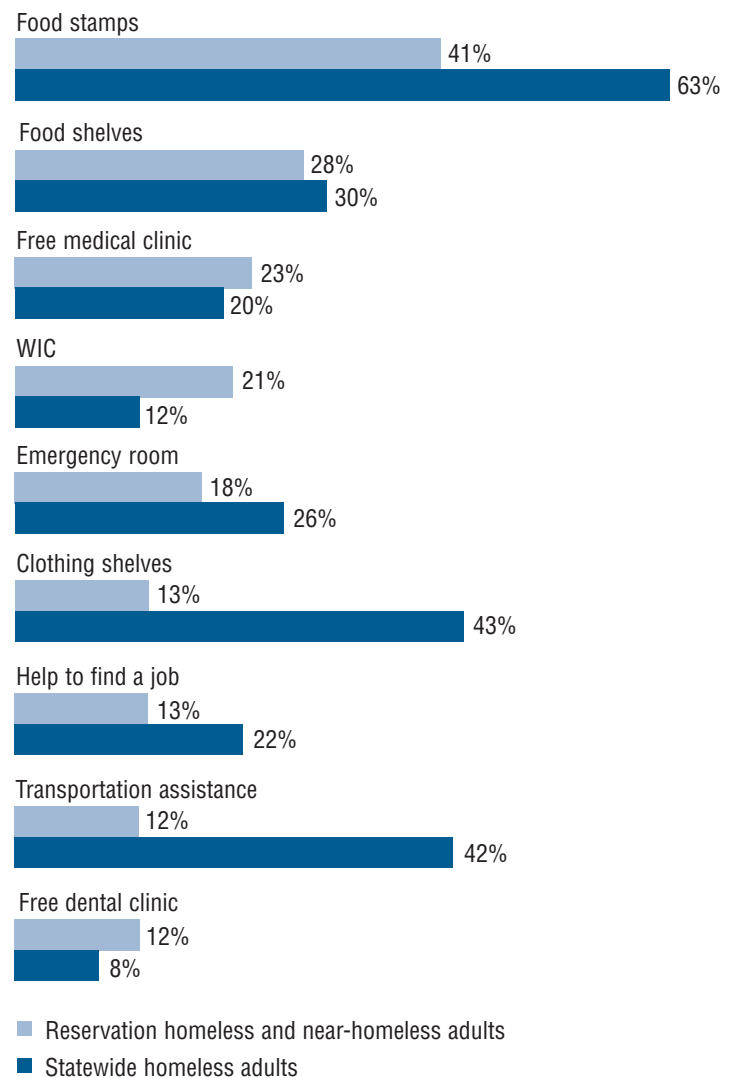
- 59% were homeless when they entered a social services or treatment facility and 46% lacked stable housing when they left.
- 58% were homeless when they entered a jail or prison, and 42% lacked stable housing when they left.

## Services

In October 2009, 73 percent of adult respondents received at least one formal, community-based service to assist them.

The services most commonly used in the month of the survey are shown in the figure below.

### SERVICES MOST OFTEN ACCESSED IN PAST MONTH BY SURVEY RESPONDENTS



Tribal governments support of this type of study is in recognition that despite gains in tribal economic participation, there remains a need to build capacity and service delivery to the most vulnerable of our citizens.

- Karen Diver

*Fond du Lac Band of Lake Superior  
Chippewa Chairwoman*

Respondents from the reservations used fewer mainstream safety net services than respondents from the statewide survey. This likely reflects the lower availability of services on reservations compared to the metropolitan area (which includes about two-thirds of the homeless adults in the survey). It also reflects a greater need for services among the statewide group, of whom all fit the federal definition of homelessness that excludes most people who are doubled up.

#### Public services and loss of benefits

- 52% of adult respondents had received public medical benefits during the previous 12 months (76% statewide); of these, 12% had lost them (11% statewide).
- 46% of adult respondents had received Food Stamps during the previous 12 months (70% statewide); of these, 11% had lost them (12% statewide).
- 22% of adult respondents (including 35% of women) had received WIC (supplemental food program) during the previous 12 months (15% and 29% statewide); of these, 2% had lost WIC benefits (5% statewide).
- 18% of adult respondents (including 29% of women) had received MFIP (family welfare) during the previous 12 months (22% and 42% statewide); of these, 21% had exited MFIP or been sanctioned (21% statewide).



## Special populations

### Doubled-up children and youth are considered “homeless”

The unstable living conditions typically associated with doubling up often make it difficult for doubled-up children and youth to keep up in their schoolwork, and difficult for schools to serve them. The federal definition of homelessness recognizes this by including doubled-up children in the definition of homelessness, including both children who are with their parents or guardians and unaccompanied youth who are on their own. Federal law also includes specific policies, and some funding, for schools to provide appropriate educational services.

### Children and youth with their parents

The homeless and near-homeless people who were interviewed are the parents of 759 children age 17 and younger who were with them on the night of the survey. Sixteen percent (119) of these children were with their parents in shelter programs or unsheltered locations. In addition, 10 percent (79) were doubled up in substandard housing, and 74 percent (561) were doubled up in housing not identified as substandard.

Two-fifths of parents (40%) had at least some minor children who were not living with them at the time of the survey. There were a total of 628 children living away from these parents. Half of these children were age 4 or younger.

Among parents whose children were with them, 10 percent reported a child with emotional or behavioral problems and 6 percent reported a child with physical health problems (21% and 13% statewide). One-quarter (24%) reported having been unable to obtain regular child care during the previous 12 months when they had needed it (34% statewide). Nearly one in ten parents reported problems obtaining dental health care (9%) and physical health care (6%) for their children (12% and 8% statewide). Seven percent of parents reported that their children had to skip meals in the previous month

because there was not enough money to buy food (8% statewide).

Of parents with school-age children, one in five (20%) reported having a child with learning or school problems, and 18 percent of parents reported having a child who had repeated a grade in school (37% and 19% statewide). Eighty-two percent of parents with school-age children reported that all of their school-age children attended school on the day of the survey (84% statewide).

### Youth and young adults on their own

This survey interviewed 5 unaccompanied minors (age 17 and younger) and 223 young adults (age 18 through 21) who were on their own, not staying with a parent or guardian. Compared to the statewide survey, these proportions are slightly lower for unaccompanied minors, but slightly higher for young adults.

- The average age for unaccompanied minors on their own was 17 (16 statewide). The average age among young adults (those age 18 through 21) was 20 (same as statewide).
- Over half (53%) of unaccompanied minors and young adults were female (61% statewide).
- Nearly three-quarters (72%) had been homeless before (74% statewide).
- Nearly half of the female youth (43%) had children of their own with them; 20 percent of male youth had children with them (48% and 6% statewide). Two of the unaccompanied minors (age 17 or less) had children with them (25% statewide).

Unaccompanied minors and young adults who are homeless are more likely than those in stable housing to come from troubled backgrounds and to face multiple challenges, including mental health issues (12%) and parental neglect (10%) (46% and 34% statewide). Fifteen percent had been physically or sexually mistreated (45% statewide), and 10 percent had considered suicide (31% statewide).

Nearly two-thirds (64%) of unaccompanied minors and young adults had been placed outside of the home at some time in their lives (64% statewide). Four in ten (39%) had spent a week or more in juvenile detention, and 28 percent had been in foster care (37% and 37% statewide).

### **Military veterans**

Eight percent of men in the survey were military veterans, and 12 percent of veterans had served in a combat zone (19% and 26% statewide). Veterans who were surveyed had higher rates of mental and physical health problems than non-veteran adults, and were almost twice as likely to consider themselves alcoholic or chemically dependent (a pattern also seen among veterans in the statewide survey). One in four veterans (24%) reported having service-related health problems (44% statewide).

### **Homeless individuals**

Twenty-eight percent of those surveyed fit the federal definition of homelessness on the date of the survey (see definition, page 2). As discussed earlier, the distinction between this group and those who are doubled up is not always clear, because many people go back and forth between the two kinds of arrangements from night to night. The difference has become even less distinct since 2009 when the federal definition was expanded. (In reviewing comparisons, bear in mind that the statewide survey does not include the “near-homeless” who are doubled up and do not fit the federal definition of homelessness.)

Adult respondents who were homeless on the date of the survey are in most respects very similar to adults who were doubled up. Both groups had slightly more men than women (51% vs. 49%). The two groups had similar rates of full-time employment (although more adults who were doubled up had part-time employment, and their incomes were higher on average). The two groups reported similar rates of alcohol or drug abuse disorders.

However, in a few respects the two groups were quite different. Compared to homeless adults, adults who were doubled up at the time of the survey were more likely to be 21 or younger. They were also more likely to report that their main source of income was a steady job.

Compared to adults who were doubled up, homeless adults were more likely to report having major depression, having a chronic health condition, having suffered a traumatic brain injury, or having been incarcerated. They were more likely to report having experienced physical abuse during childhood and more likely to report having stayed in an abusive situation for lack of other housing. They were also more likely to report having received public medical benefits.

The table on pages 20-22 gives more details on these comparisons.

## **Comparison of reservation and statewide results**

The last pages of this report contain a table comparing homeless and doubled-up adults (18 and older) on the reservations with homeless American Indians and other homeless adults who were interviewed as part of the statewide survey in October 2009. The statewide survey, which includes only people who were homeless on the survey date, represents 671 people age 18 or older who identified themselves as American Indians and 5,285 other adult respondents. Of the American Indian respondents, 64 percent reported that they were mainly affiliated with one of the 11 Minnesota reservations, and 62 percent were affiliated with one of the 8 reservations that participated in the reservation survey.

In general, reservation respondents reported lower levels of individual distress (problems with health or violence) and economic distress (employment and income) compared to the statewide homeless respondents. In the statewide survey, in general, American Indian respondents reported higher levels of distress than non-Indian respondents.



Compared to the statewide homeless respondents, reservation respondents were less likely than either the Indians or the non-Indians outside of reservations to report problems with alcohol or drug abuse, chronic health conditions, mental illness, cognitive disabilities, or head injuries. They were also less likely to report childhood experiences with physical or sexual abuse or parental neglect, and women were less likely to report having left a prior housing arrangement because of domestic violence.

Compared to homeless adults statewide, reservation respondents were less likely to have completed high school. They were equally likely to report they had ever been in jail or prison.

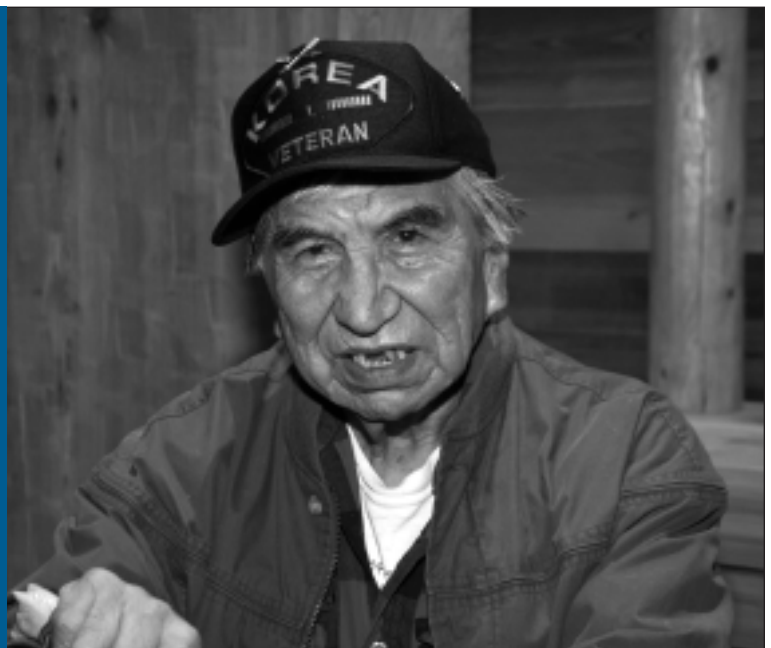
Respondents on the reservation were more likely than homeless Indians and non-Indians statewide to be working. They were more likely than both statewide groups to be working full-time. Reservation respondents were more likely than either statewide group to report that employment barriers included lack of transportation or lack of child care.

## Study methods

### About the study

In 2006, a group of people from six northern Minnesota Indian reservations—Red Lake, White Earth, Leech Lake, Mille Lacs, Bois Forte, and Fond du Lac—along with the Corporation for Supportive Housing, the Minnesota Coalition for the Homeless, Wilder Research, and the Minnesota Department of Human Services met to discuss the feasibility of a survey to better understand homelessness on Minnesota’s Indian reservations. In October 2006, the first study was conducted on these six reservations.

In 2009, eight Tribal Councils gave approval to participate, and a second reservation study was conducted in conjunction with the statewide homelessness survey that Wilder conducts every three years. In addition to the original six northern Minnesota Indian reservations, Grand Portage and Lower Sioux reservations joined the study. Band representatives used a variety of methods and sources to identify people on their reservation who were without regular and adequate housing on October 22, 2009. At one site, due to local conditions, a small number of interviews were completed in February, 2010.



Each tribe recruited interviewers who could help convince respondents to answer the interviews and inspire confidence that responses would be kept confidential. Some bands supplemented paid band member interviewers with volunteers from the cooperating agencies. All interviewers were trained by the study director in methods for unbiased social science interviewing as well as familiarity with the questions in the interview. Training was conducted by a combination of video disk and interactive television. Face-to-face interviews were conducted during October in community centers and in the locations where people were staying (doubled up in other people's houses or in unsheltered locations). A total of 1,137 eligible people were interviewed on the eight reservations. Respondents received a small honorarium (in an amount determined by each tribe) in compensation for their time. Due to unique circumstances, Lower Sioux interviews were completed in January 2010.



### Interpretation of findings

The survey was completely voluntary, and respondents who chose to participate could skip questions they were not comfortable answering. In addition, some questions (especially those relating to certain kinds of health) are personal and sensitive, and it is likely that some levels of trauma and distress are under-represented as a result.

Figures for housing quality underestimate the number of houses that lack essential features, because missing data (where a respondent skipped a question) are counted as if the respondent reported the feature was present.

### About the triennial statewide survey of homelessness

This reservation study was done in conjunction with a statewide survey of homeless persons that Wilder Research does every three years. In the statewide survey, trained volunteer interviewers conduct face-to-face interviews with adults and unaccompanied youth who are in emergency shelters, battered women's shelters, or transitional housing programs, or who are staying in places not meant for habitation. Unlike the reservation survey, the statewide survey does not include adults whose primary nighttime residence is doubled up in another person's house or apartment.

More information about the statewide study, including highlights from the 2009 findings, can be found on the Wilder Research web site ([www.wilderresearch.org](http://www.wilderresearch.org)).

## Other research on reservation homelessness

**Few studies have been published about homelessness on reservations, but from those that have we find support for the findings from our study, as well as further depth and context.**

A master's thesis completed in 2007 by Celeste Cloud at the University of Minnesota Duluth described in detail the experiences of four American Indian youth who had been homeless on a northern Minnesota reservation. Her qualitative study found that their childhood home experiences included occasions when they had chosen to stay with other relatives or friends in order to escape from traumatic home lives. These home lives often included parental alcohol abuse, domestic violence, neglect, and depression. The study also found that the care provided by those with whom they stayed typically met their housing needs but often failed to meet their emotional needs.

A 2011 report by Whitbeck, Crawford, & Hartshorn (see details on page 23) described a more comprehensive study of a broad sample of parents of children on four northern Minnesota Indian reservations and four Canadian First Nation reserves. The study followed 969 parents for five years, beginning in 2002-03 when their children were ages 10-12. It found that 39 percent of study participants—a cross-section of all parents on the reservations—had experienced homelessness at least once in their lives. Of those who had been homeless, 74 percent had been homeless while living on a reservation, and 41 percent had been homeless while living off the reservation.

The study found that people who ever experienced homelessness more often had negative family experiences while growing up, including exposure to family violence and sharing a home with someone with serious drinking or mental health problems. Those who had been homeless also had higher rates of several health problems and more experiences of job loss, eviction, and other financial and economic setbacks. The authors report that “the picture that emerges is one of cumulative and persistent disadvantage.”

	RESERVATION SURVEY				STATEWIDE HOMELESS SURVEY			
	Near-homeless adults <sup>(a)</sup>		Homeless adults		Indians		Other adults	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Adults surveyed, fall 2009<sup>(b)</sup></b>	821	100%	311	100%	671	100%	5,285	100%
<b>Gender</b>								
Men	418	51%	159	51%	276	41%	2,876	54%
Women	403	49%	152	49%	395	59%	2,409	46%
<b>Age group</b>								
18-21	180	22%	43	14%	129	19%	778	15%
22-54	599	73%	246	79%	507	76%	4,060	77%
55 and older	42	5%	22	7%	35	5%	448	9%
<b>Education</b>								
Less than high school	250	32%	94	31%	231	35%	1,201	23%
High school only	404	52%	158	52%	291	44%	2,415	47%
Some college	131	17%	55	18%	141	21%	1,562	30%
Special Education while in school	170	22%	69	23%	241	36%	1,343	26%
<b>Currently employed</b>								
Working 35+ hours per week	115	15%	42	14%	20	3%	321	6%
<b>Main job barriers (self-reported)</b>								
Lack of transportation	176	46%	80	45%	147	29%	935	26%
Lack of housing	42	11%	23	13%	82	16%	446	12%
Lack of employment opportunities	75	20%	28	16%	79	16%	813	22%
Lack of child care	59	16%	25	14%	62	12%	275	8%
Criminal history	35	9%	17	10%	62	12%	467	13%
Lack of job experience/history	26	7%	7	4%	66	13%	496	14%
<b>Monthly income</b>								
Mean (average)		\$686		\$437		\$381		\$449
Median (midpoint)		\$536		\$400		\$250		\$300
Unable to estimate income	180	22%	71	23%	64	10%	425	8%
<b>Main source of income</b>								
Steady employment	158	30%	46	22%	43	8%	658	15%
Day/temporary labor	61	12%	25	12%	30	5%	225	5%
MFIP (family welfare)	78	15%	32	15%	96	17%	663	15%
General Assistance	41	8%	18	9%	129	23%	1,124	26%
Tribal money	41	8%	17	8%	17	3%	-	-

	RESERVATION SURVEY				STATEWIDE HOMELESS SURVEY			
	Near-homeless adults <sup>(a)</sup>		Homeless adults		Adult Indians		Other adults	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Amount respondent could pay per month for housing</b>								
\$0	94	17%	36	16%	137	26%	1,123	26%
\$1-\$199	106	19%	43	20%	113	21%	970	23%
\$200-\$399	165	29%	73	33%	129	24%	849	20%
\$400 or more	197	35%	67	31%	154	29%	1,340	31%
<b>Chronic health condition</b>	242	30%	131	42%	320	48%	2,441	46%
<b>History suggests traumatic brain injury</b>	114	14%	79	25%	258	38%	1,628	31%
<b>Cognitive disability (problems with confusion, memory, or decision making)</b>	69	9%	46	15%	230	35%	1,700	33%
<b>Ever incarcerated</b>	423	52%	186	60%	404	60%	2,396	45%
<b>Substance abuse disorder</b>								
Alcohol abuse disorder	80	10%	45	15%	198	30%	910	18%
Drug abuse disorder	71	9%	38	13%	113	17%	728	14%
Either of above	110	13%	54	17%	223	33%	1,162	22%
Considers self alcoholic or chemically dependent	215	28%	90	30%	293	45%	1,446	28%
<b>Significant mental illness</b>								
Major depression	87	11%	60	20%	395	59%	2,855	54%
Post-traumatic stress disorder (PTSD)	44	6%	37	12%	163	25%	1,092	21%
<b>Women who are fleeing abuse</b>								
Respondents (of either gender) who have stayed in an abusive situation for lack of other housing	125	16%	87	28%	272	41%	1,745	33%
Physically abused as a child	112	14%	80	26%	311	47%	1,820	35%
Sexually abused as a child	65	8%	41	13%	217	33%	1,281	25%
Neglected as a child	96	12%	56	18%	261	40%	1,016	20%
<b>Average number of nights in October spent...</b>								
Doubled up	12 nights		9 nights		4 nights		2 nights	
Outside, car, etc.	1 night		4 nights		4 nights		2 nights	

	RESERVATION SURVEY				STATEWIDE HOMELESS SURVEY				
	Near-homeless adults <sup>(a)</sup>		Homeless adults		Adult Indians		Other adults		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
<b>Services used in October</b>									
Food Stamps	318	10%	137	45%	421	63%	3,297	63%	
Food shelf	214	27%	93	30%	260	39%	1,508	29%	
Free medical clinic	170	21%	79	26%	138	21%	1,040	20%	
WIC food program	166	21%	64	21%	97	15%	635	12%	
Clothing shelf	93	12%	55	18%	329	50%	2,202	42%	
Help to find a job	90	11%	52	17%	156	24%	1,148	22%	
Free dental clinic	94	12%	41	13%	48	7%	437	8%	
Transportation	90	11%	46	15%	285	43%	2,219	42%	
<b>Public benefits received in last 12 months</b>									
Public medical benefits	391	49%	179	58%	507	77%	3,987	76%	
Food Stamps	356	45%	149	49%	468	70%	3,702	70%	
WIC food program	173	22%	66	22%	125	19%	762	15%	
MFIP (family welfare)	137	17%	63	21%	165	25%	1,163	22%	
SSI (disability)	49	6%	33	11%	92	14%	590	11%	
Earned Income Tax Credit	48	6%	19	6%	42	6%	516	10%	
<b>Public benefits lost in last 12 months<sup>(c)</sup></b>									
Public medical benefits	54	14%	16	9%	69	14%	409	10%	
Food stamps	39	11%	17	11%	67	14%	442	12%	
MFIP (family welfare)	28	20%	13	21%	35	21%	242	21%	
WIC food program	4	2%	0	-	7	6%	31	4%	
<b>Main housing barriers (self-report)</b>									
Lack of job or income	224	65%	95	67%	296	63%	2,264	68%	
No affordable housing	130	38%	50	35%	178	38%	1,237	37%	
Criminal background	63	18%	34	24%	144	31%	829	25%	
Cost of application fees	42	12%	18	13%	63	13%	425	13%	
No local rental history	53	15%	21	15%	59	13%	338	10%	

Notes: (a) In this table, doubled-up respondents who fit the recently expanded federal definition of homelessness (see page 2) are included in the "Homeless adults" column. This allows a comparison to the results of the Statewide Homeless Survey (in the right hand columns) based on an equivalent definition of homelessness.

(b) Numbers and percents may not include all adults surveyed because not all respondents answered every question.

(c) For public benefits lost in last 12 months, percents are shown as a proportion of adults who had received the benefit.

**Study funders:**

Blandin Foundation  
 Cooperation for Supportive Housing  
 Greater Minnesota Housing Fund  
 Housing Assistance Council  
 Minnesota Department of Human Services  
 Minnesota Department of Veterans Affairs  
 Minnesota Housing  
 Amherst H. Wilder Foundation

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**Learn more:**

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**Learn more about the reservation study:**

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April 2012

## Wilder Research



*2009 study:*

### **Homeless and near-homeless people on Minnesota Indian reservations**

*April 2012*