

## **Debra Cronmiller column: Many factors add to Homelessness**

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We are indeed fortunate in the Fox Valley that so few of us experience the crisis of housing loss or food insecurity. But for growing number of residents, homelessness and hunger are harsh realities.

Today, nationwide, almost one in four families earns less than \$25,000 and incomes are declining annually since the recession began in December 2007. About 12 percent of residents in the Fox Valley live in poverty and this number is growing. Homelessness and poverty are inextricably connected.

While we know that homelessness is more prevalent among children and single female-headed households, it isn't always easy to understand or address the causes conditions that create poverty.

A number of factors we know to be key: eroding employment opportunities for large segments of workforce, the high cost of housing compared to median wages, the untreated mental and physical health issues of people living in poverty, low levels of academic achievement and the declining value and availability of public assistance.

Wage continued to grow during the earliest times of this current recession, though since December 2008, the percentage rate growth has slowed abruptly. If this trend continues, it will become harder for production and non-supervisory workers (who comprise over 80 percent of payroll employment) to support their families. 79 percent of minimum wage workers are 20 or older. The connection between impoverished workers and homelessness is seen in shelters every day, where significant numbers of residents are full-time wage-earners.

The cost of housing is also an underlying cause of homelessness. The lack of affordable housing – not the lack of housing – significantly burdens low- and extremely low-income families.

A growing number of families are expending more than 30 percent of their incomes on rent and this high rent burden forces too many

families into situations of overcrowding, substandard housing and increased risk of homelessness.

The 32 percent increase in foreclosures between April 2008 and April 2009 has also increased the number of people who experience homelessness. Today, 7 million families are at risk of foreclosure.

Housing assistance can make the difference between stable housing, precarious housing and no housing. The demand for housing assistance, however, far outpaces the availability.

Nationwide, only about one third of poor renter households will receive a housing subsidy from federal, state or local government.

Waiting lists are long causing more people to remain longer in shelters or other inadequate housing options. Ending homelessness will require closing the gap between incomes and housing costs.

Poor health is also an underlying cause of homelessness. Poor health, in fact, is both a cause and result of homelessness. The National Healthcare for the Homeless Council estimates that 70 percent of homeless clients don't have health insurance. Without health insurance, people with low incomes don't have the resources to pay for health services, resulting in homeless people being three to six times more likely to be ill than housed people.

Homelessness precludes good nutrition, good personal hygiene and basic first aid. The pervasive diseases that are common among homeless people such as heart disease, liver disease, kidney disease, skin infections, asthma, and exposure related disorders, requires ongoing treatment and medical care.

Lack of access, transportation and costs make such care impossible, resulting in the sad reality that homeless people are four times more likely to die prematurely than the general population. In fact, the life expectancy for a homeless person is between 42 and 52 years, compared to 78 years in the general population.

Education plays a significant role in determining not only a person's earning potential, but their ability to navigate the public benefit system.

Applying for benefits often requires legal advocated and others with post-secondary education levels.

Once in benefits, families are no longer raised above the poverty level. A single adult with Social Security benefits (typically \$674 monthly) can't afford a one-bedroom apartment in most markets, much less food, clothing and medical co-payments.

Homelessness has a devastating impact on children and youth's educational opportunities. Residency requirements, guardianship requirements, delays in transfer of school records, lack of transportation and lack of immunization records often prevent homeless children from enrolling in school.

Homeless children and youth who are able to enroll in school still face barriers to regular attendance: while 87 percent of homeless youth are enrolled in school, only 77 percent attend school regularly.

Families with children are, by the most accounts, among the fastest-growing segments of the homeless population. In the United States, an estimated 1.35 million people from 600,000 families will experience homelessness today, while 3.8 million more will live in "precarious housing situations."

In the Fox Valley, the Fox Cities Housing Coalition's Point in Time Data tells us that, on any given day, 330 individuals will be homeless, with countless more doubled up, in tenuous motel housing or otherwise hidden from the service system.

Federal policy, unfortunately, hasn't responded well to the needs of these low-income families while disproportionately benefiting the wealthiest Americans.

Benefit programs designed originally to assist families to live above poverty levels no longer do so. Subsidies for housing that could stabilize families are available to too few people living in poverty.

Health and mental health care services cannot be accessed by most homeless and low-income people, and our education system has, in fact, left too many poor and homeless children behind.

This week is National Hunger and Homelessness Awareness Week. Over the next days, more information about homelessness and hunger in our community will appear in this

newspaper as part of an effort to help every person in the Fox Valley better understand poverty and our current response system.

Understanding the problem and the impact that poverty has on our community will help us create the best solutions to address hunger and homelessness.

Understanding poverty is the first important step that each of us can take toward having a meaningful and productive conversation.

Ending homelessness is possible, but we all must work together to do so. This week will provide unique opportunity to draw more community members into this important conversation – a needed conversation if we're sincere about ending homelessness in the Fox Valley.

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