

ABSTRACT There are many issues of Poverty to include hunger, education, family, racial inequality, social inequality, disability and more. This month we look at the effect of Housing Insecurity

The Effect of Housing Insecurity on Poverty



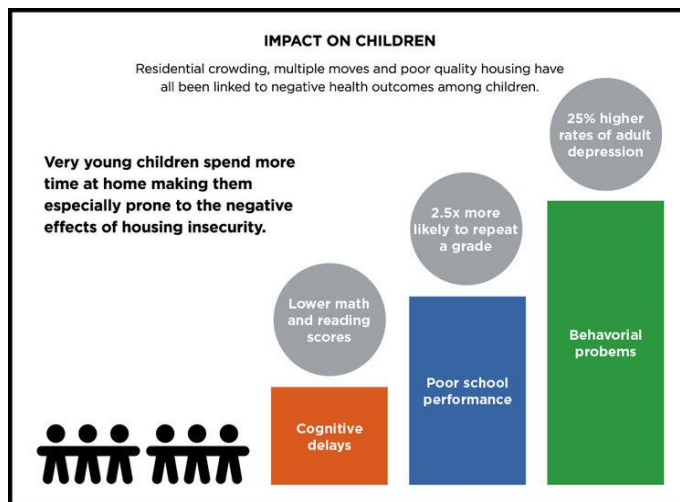
What is Housing Insecurity?

Websters dictionary defines Housing Insecurity is the lack of security in an individual shelter that is the result of high housing costs relative to income, poor housing quality, unstable neighborhoods, overcrowding and/or homelessness.

What that looks like to us?

Real life experience defines Housing Insecurity as the following

Imagine a day waking at 6:00a to get the kids off to school then heading to work for 8 hours, picking children up from childcare to return home to your neighborhood and there are police cars everywhere, walking up the stairs to your home stepping over passed out people, bugs running across your shoes from your neighbors apartment on your porch. Yelling and screaming coming from various apartments around you. Stepping inside your home and realize there has been a busted pipe while you were gone and the water is now off but the mess of the water is still in the floor, you want to move , you want better for your kids, but you just cannot afford too, you have bad credit, or evictions on your credit history that make landlords & banks look the other way. Any homes in better neighborhoods are way out of your price range, or your credit isn't good enough or you have a former eviction, the system just doesn't feel "set up" for you to get ahead.



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IMPACT ON CHILDREN

Housing insecurity has a devastating impact on young children living at the poverty line. Many households are spending more than 50% of their income on substandard housing with poor upkeep which exposes them to health & safety risks such as vermin, mold, water leaks, inadequate heating & cooling systems & in unstable neighborhoods leaving very little left over money for healthcare, food, clothing, utilities and any extra activities for children.

Neighborhoods where families know and trust each other and community level interventions that ensure adequate, safe & affordable housing can positively affect the physical and mental health of children.

Many households are spending more than 50% of their income on substandard housing

In a 2006 article from Funders Network cites that the threshold for affordable housing costs was set in 1937. The housing act of 1937 was passed using the 30% of ADJUSTED income in 1937 I am sure these numbers for cost of living, employment wages etc has changed significantly since that time. Nonetheless when you pay more than 30% of your income for housing you will likely not have the leftover finances for other necessary things.

Young children are vulnerable when a lack of stable housing or environments are present, the added stress on their families eventually carries down to them. They can influence parent/child interaction and behavior which can impede development. Poor social support, connections to childcare, transportation, healthcare and mental health services community partnerships in neighborhoods could ensure adequate safe & affordable housing and positively effect the physical & mental health of both parents & children. Therefore, social classes and neighborhoods are so important when considering restructuring housing policies.

Due to a limited rental market with very few cost affordable vacancies, families with the least income are forced to rent substandard housing that exposes them to health and safety risks such as vermin, mold, water leaks and inadequate heating and cooling systems. Recent increases in unemployment, housing foreclosures and the continued demand for low income housing all contribute to the environment of housing insecurity

In an article in Rural Voices from the Housing assistance council by Patricia Popp explores the relationship of housing insecurity & education. Children & youth are

not normally the first images that pop into someone's mind when they think about homelessness or housing insecurity, but teachers and administrators have a history of supporting several students who have inadequate housing. Each county & state should acquire a liaison to mediate for students and families who are experiencing housing insecurity so the students can be supported in their education once they are identified as homeless and collaborate with other agencies to ensure that child receives more services to help them excel. The barrier here is the great pride families have and their reluctance to be "outed" or even ask for help. The liaison must be trusted with their confidentiality and build a relationship with these families. Multiple moves and the distraction of "doubled up" families can lead to low attendance which leads to missing out on learning opportunities, unable to focus on homework due to lack of fixed nighttime residences. In order to break generational homelessness and poor education we need these liaisons for our youth who are experiencing homelessness. When schools and other community agencies come together to tackle the issue they can create safe and stable environments for students to grow beyond the halls of the education system.

They also may be forced to move in with others called "doubling up", which could lead the risk of overcrowding, this is defined as more than 2 people living in the same bedroom or multiple families living in one residence this could affect mental health, stress levels, relationships, sleep and increase the risk of infectious disease, developmental risks, & weight/height growth concerns also they can be asked to leave at a moment's notice with no legal rights. With each new move families and children have to learn new routines and expectations in the new household.

In 2019 1 in 5 children are living in a single parent household that is 300 more single led families than in 1960. Single mothers spend more than 1/2 of their income on housing, match this with childcare fees while they work, and it is impossible to come off any type of government/welfare assistance to provide just a home for their children. Nearly 15 million single parent-led households in the U.S. with one income 80% of them are led by single mothers Housing insecurity is among one of the top issues followed closely by income security. The breakdown of the child support system contributes hugely to the single mothers/father's income disparity. Only 1/3 of single led home receive child support from the non-custodial or absent parent. Making ends meet with only one source of income leaving them to struggle on less than adequate incomes forcing them to live in areas outside of basic comfort and comfort.



Households are “cost burdened” if they spend more than 30% of their income on housing and severely cost burdened if they spend ½ of their income on housing. Cost burdened households have little left over each month to spend on other necessities such as food, clothing, utilities & healthcare.

Housing costs that are more than a household can reasonably afford can lead to foreclosure or eviction (forced move) forced moves may also happen if landlords are in foreclosure on the rental property, or if the structure is deemed uninhabitable due to faulty wiring, or plumbing issues.

The poverty rate among single led families is 5 times that of married couples, which has major implications for the children involved, children who move alot are likely to have detachment issues, poor social skills, chronic health issues, problems building long term attachment.

The negative effects of homelessness in children is well known. But much less is known about the effects of being one of the “hidden homeless”. Hidden homeless families are not living in shelters or in the street. Homeless numbers are very hard to track and unrecorded by the homeless census, they move frequently, often into overcrowded apartments or double up with other families usually as a result of a job loss, serious illness, escape from domestic violence or increases in living expenses that stretch their limited incomes to the breaking point.

Children’s health watch has defined a scale of housing security in order to understand better the challenges and consequences of hidden homelessness. What

qualifies families as being housing secure are they have not moved more than once or “doubled up” in the past year. In the children’s health watch database 39.5% of families reported are housing insecure those are only the percentages reported and do not include hidden homelessness.

Even though many different solutions have been presented for our housing insecurity epidemic in the United States such as the Section 8 program, Family Self-sufficiency, Hud, Move to Opportunity, among many others the question is which of these programs will be beneficial in the long term answer for families in poverty. The framework for Habitat for Humanity seems to be working to lift low income families with poor credit history and other barriers it gives them the opportunity to invest in their future home with time, monthly mortgage payments, re-investment hours, education on home ownership & repair.

(<https://childrenshealthwatch.org/>)

(www.fundersnetwork.org)

<https://www.cohfh.org/solving-for-home-insecurity-with-affordable-housing/>

(HABITAT FOR HUMANITY ARTICLE)

(www.healthypeople.gov)

(www.fundersnetwork.org)

Housing Insecurity and Mental Illness

Having secure housing is a vital key factor in a person's mental health. When a person does not have secure housing, they are at a greater risk of mental health illnesses. Some of these illnesses are anxiety disorders, mood disorders, eating disorders, addiction disorders, post-traumatic stress disorder, schizophrenia and obsessive-compulsive disorders.

Everyone gets nervous at one time in their life or another. However, someone who is suffering from an anxiety disorder has that nervousness amplified. It controls how they think, act, speak, make decisions and so forth. It can control every aspect of a person's life. Someone with an anxiety disorder can cause life to feel overwhelming. They can feel like there is a giant weight on their shoulders that they can't get rid of. This fear can be disabling. There are several types of anxiety disorders. The first is panic disorder. A person can be struck with panic suddenly, with no warning. This causes a panic attack. During a panic attack a person may experience chest pain, heart palpitations and sweating. They can feel like they are having a heart attack or that they are choking. Social anxiety is the second type of anxiety disorder. A person with this disorder is constantly worrying about others judging their decisions or being embarrassed and made fun of. The third type is specific phobias. A person suffering with this will experience extreme fear about certain activities, objects or situations. The fourth anxiety disorder we will look at is generalized anxiety disorder. When a person suffers from this, they feel unrealistic,

If someone is already struggling with mental illness. Housing insecurity will multiply the effect and cause trouble in many areas of their lives.

excessive worry for little to no reason at all. When a person is not living in secure housing or is homeless, getting treatment for these issues becomes harder. They may not have insurance and most likely do not have the funds to get help by seeing a medical doctor or therapist.

Mood disorders are the next major mental illness that those living in insecure housing or are homeless may experience. Major Depressive Disorder is the most common type of mood disorder. It is also known as clinical depression. A person suffering from this type of depression experiences long periods of sadness that either keep coming back or just don't go away. A person may lose interest in activities or other things they used to enjoy. Even the smallest of tasks, like brushing your teeth, even getting out of bed every day feel overwhelming. A person will get frustrated or angry often and easily. They may sleep too little or too much. A person may feel empty, tired, hopeless, distracted or frustrated. Treatment consists of talk therapy. This could be either in a group or individual setting. A doctor may also prescribe an antidepressant. Again, just as with an anxiety disorder, a person not living in secure housing or homeless may find it difficult to get the help that they desperately need.

The next mental illness we will look at is eating disorders. Someone who is

homeless or not living in secure housing may not have the funds to eat properly. This can cause an eating disorder. They may be unsure where their next meal is going to come from and this can cause the "feast or famine mentality". This is where a person will binge upon food when the opportunity arises. A person may experience periods of time where they deal with starvation, periods of fasting and irregular food intake. This can cause an unhealthy relationship with food. If a person who is already at risk of an eating disorder has the risk of further worsening other mental illnesses. Eating disorders can be very expensive to treat. In the United States, the cost can range anywhere from \$500-\$2000 a day. For someone who is struggling financially or are homeless getting treatment can be very difficult because options are limited.

Addiction disorders are the next mental illness we will look at. Sadly, addiction and homelessness go hand in hand. Substance abuse can contribute to homelessness and it can also be the result of homelessness. According the National Coalition for the Homeless, 38% of homeless people are alcohol dependent and 26% are dependent on harmful substances. Homelessness can be the direct cause of substance abuse. Homeless women are at a greater risk of substance abuse than men. This is caused by unique trauma that is gender based. Approximately 30% of the homeless population suffer from a mental illness. That number is much greater in homeless women, approximately 50-60%. A lot of women become homeless due to situations such as domestic abuse or sexual abuse. Some are even victims who have escaped from sex trafficking. Because of these factors, approximately one third of homeless women have abused substances such as heroin and crack cocaine. Another large number of the homeless that have substance abuse is among teens aged 12-17. Of the runaways, missing, throwaway or abducted children, 71% are reported to have a substance abuse number.

Schizophrenia is the final mental illness we will look at. Just like the other mental illnesses, schizophrenia is higher among the homeless population at around 20% than the general population at 1%. Symptoms of schizophrenia include hallucinations, incoherent speech patterns and delusions. This can make it very hard for a person suffering with this mental illness to maintain good relationships, access treatment and find and keep a job and housing.

Safe, affordable and housing of good quality are extremely important to a person for maintain good mental health, as well as support those with a pre-existing mental illness. The homeless, and those at risk of becoming homeless are much more

likely to suffer from a mental illness. Most of those do not access the treatment they desperately need.

Those with a mental health condition are one and a half times more likely to live in a rented home than the general population. They are more likely to experience instability when it comes to tenancy agreements. They are twice as likely to be unhappy with their housing.

Mental illness affects each person differently and can occur at any time in our lives. Because mental health needs are so diverse, housing solutions must be equally as diverse. We must look at the different kind of support each individual need and how that could change over time.

Homeless and mental health have a two-way relationship. Homelessness can be created by having a mental illness. But it is also true that being homeless can cause a mental illness or make an existing problem worse. Becoming homeless can cause an obstacle that is hard to develop good mental health, to secure stable housing and stay physically healthy.

Of the approximately 550,000 homeless people in American in 2017, one in five suffer a mental illness. Those experiencing chronic homelessness, one in three are said to suffer from a mental illness. However, most of the people who suffer from a mental illness do not experience homelessness. Approximately 20% of Americans suffer from a mental illness and less than two-tenths of one percent of people suffer from homelessness in the United States on any given night in 2017.

If a person is already struggling with a mental health condition the likelihood that a person will become homeless increases. Someone who struggles with a mental illness of some sort and is also homeless or is not living in secure housing is less likely to receive recovery acquire stable housing. There are five ways that homelessness amplifies mental illness.

The first of these is unrelenting stress. If a person has does not have a safe and consistent place to live this causes an array of problems, or stressors, that negatively impact their mental health. They worry about things like where they are going to sleep at night, where they are going to get their next meal and whether or not they will become a victim of domestic violence. These are just a few of the examples of the things a person could worry about.

The second problem is lack of routine. Without a secure place to live, whether homeless or not, routines that most people take for granted are less common. Some of these routines include sleeping in a warm or cool bed at night, eating three meals a day and showering and bathing daily. Without having a consistent routine, it makes it harder to stick to a treatment plan, which causes a serious toll on a person's mental health.

Disrupted sleep is the third problem. Whether a person is homeless or sleeping at a shelter, getting a restful night of sleep is very hard. This can be caused by several factors, including noise, lights and worry about what is going on around you. Getting quality sleep is vital to everyone, but it is even more so to a person who is suffering from a mental illness. Our brain is sort of like a battery. When we sleep it charges? When we aren't getting proper sleep, our brain doesn't get the chance to recharge. This makes it difficult to take on problems such as finding a job and finding adequate housing.

The fourth problem is isolation. It is important for the stability of mental health for us to all have stable relationships. There are many cases of those who are housing insecure that do not have good relationships with family and friends. This breakdown in relationships can cause isolation. Many of the homeless are not welcome in certain public places. Because of this they may spend many hours, even days or longer, alone. It is vitally important for our mental health to have a network of supporters.

Most housing insecure, or homeless, are forced to take one day at a time, one hour at a time and one moment at a time they have a short-term view at their life. They can't look past what is happening at this exact moment, what they are going to eat today or where they are going to sleep tonight. This is the fifth problem. They can't make long term plans. They don't have the ability to consider the future. They are unable to make plans that could help them better manage their mental wellbeing or their physical wellbeing.

A study done by the United States Department of Housing and Urban Development estimates that over 500,000 people are homeless on any given night. The homeless are not just seen in big cities anymore, they are also seen in small towns. Homelessness has been steadily increasing since the 1970's. A significant number of the homeless are affected by mental illness.

The National Institute of Mental Health has done a study and found that 20-25% of the homeless are affected by mental illness. While only about 6% of the general population in the United States is affected. Of the homeless, about 45% of the population have a history of mental illness diagnoses.

People who are homeless and suffer from a mental illness are more likely to experience a decline in self-care which can cause a decline in their physical health. This can lead to respiratory problems, diseases such as HIV and substance abuse. Additional studies have shown that those who suffer from psychotic homelessness have a higher chance of being physically assaulted. Another study done in Baltimore shows that nearly one third of homeless women have been sexually assaulted.

Among the homeless who are mentally ill there is an increase in factors such as substance abuse. Because of this these individuals are much more likely to be incarcerated. In each state among the United States, more mentally ill people are arrested instead of hospitalized. One report found that 17.3% of prison inmates with a severe mental illness were homeless before they were arrested.

Having a mental illness can make it harder to find and keep a home. If a person is poor, it may make renting or buying a house feel impossible. It's possible that when a person finds affordable housing that it is in an unsafe area or harder to get it, possibly out of town. If a person can't afford their own housing, they may be placed in a group home or shelter where there may be rules to follow and you may have to live with people you don't know. A person with a mental illness may find it harder to live by these rules and get along with other people. If they are living in their own home, it may be harder for them to keep their home clean, keep the bills paid and keep up with the lease requirement.

In one specific study, the Massachusetts' Home and Healthy for Good Program provided housing for 766 homeless patients. Six months prior to this study each of the participants accumulated 1,812 emergency room visits, 3,163 overnight hospital stays, 847 ambulance rides and 2,494 withdrawal therapy sessions. After just one year in the program they were able to reduce the cost of healthcare in these individuals from \$33,190 to \$8,603 per person. The cost of housing and services through the program was approximately \$15,468 per person.

Another study was done on 95 chronically homeless patients who suffered from alcohol abuse. They were enrolled into a "housing first" program. The year

prior to the program the individuals accumulated \$8,175,922 in shelter and sobering use, hospitalizations, publicly funded alcohol and drug treatments, emergency medical services and Medicaid funded services. Each person who was enrolled had an average cost of just over \$4,000 per month. After just six months, this number dropped to around \$1,492. After a year, this number dropped even lower to \$958 a month.

<https://wellcommunity.org/2019/03/07/five-ways-housing-insecurity-magnifies-mental-health-challenges/>

<https://www.hcs.harvard.edu/~hcht/blog/homelessness-and-mental-health-facts>

<https://www.mentalhealthamerica.net/housing>

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<https://www.eatingdisorderhope.com/blog/resources-for-homeless-individuals-struggling-with-an-eating-disorder>

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<https://www.addictioncenter.com/addiction/homelessness/>

<https://www.healthify.us/healthify-insights/the-effects-of-housing-instability-on-health-outcomes-and-costs>

Housing insecurities
And
Criminal backgrounds



Every year, approximately six-hundred thousand people are released from state and federal penal institutions. That does not take into consideration the millions of people processed through local jails. An estimated one in five people released from prison become homeless and could be as high as thirty to fifty percent in bigger cities. (Per the National Alliance to End Homelessness)

The Bureau of Justice Statistics estimated that at the end of 2014, there were 6.9 million people either incarcerated in US prisons and jails or under parole or probation in their home communities. When they return home, as over ninety five percent do, they will become a part of the seventy to one hundred million adult Americans with criminal records. That is approximately the same number of Americans that are of working age with college degrees.

Because of the felon, violent felon and other labels. Nearly all of those convicted of crimes will experience a life sentence.

Contrary to what some may think, life on the outside may be harder than behind bars. Upon release, paying fees and fines to the justice

system often forces people with criminal records into debt. With more companies running credit checks for employment, job applicants with criminal records are fifty percent less likely to be interviewed by employers.

To make matters worse, forty-eight thousand federal and state laws make it harder for people with criminal records to obtain housing, employment, public benefits, and other services. For example, Supplemental Nutrition Assistance Program benefits, commonly known as food stamps, are unattainable in six states for citizens with a felony conviction. In addition, twenty-seven states automatically revoke or suspend driver's licenses of people convicted of drug offenses.

Permanent housing is sometimes hard to find for men and women being released from prison. It may seem that they have the same housing choices as everyone else, however, as felons, meeting the strict guidelines and policies set forth by the private sector is almost impossible. When it comes to temporary housing, the heavily enforced background checks can hinder the availability of the halfway houses, shelters and sober living facilities open to others that have not been institutionalized.

The Federal Interagency Reentry Council, of which HUD was one of the original members and founded in 2011, encourages agencies on the federal level to lift restrictions for formerly imprisoned men and women. In 2011, all public housing agencies (PHAs) received a letter from the Secretary stating that HUD has only two permanent disbarments : individuals who have been convicted of making methamphetamine on public housing property and individuals listed in the lifetime sex offender registry. HUD recently issued guidelines on the use of criminal records to deny candidates housing opportunities under the Fair Housing Act.

On November 2nd 2015, HUD issued a notice to public housing agencies and owners of federally assisted housing that advised on excluding the use of arrest records in housing determinations. The notice states that arrest records may not be used to deny admission, terminate assistance, or evict tenants from public housing and other federally assisted housing. It also states that HUD does not require the use of "one strike" policies.

The notice also invites PHAs and owners to incorporate clear standards for using criminal histories. It also provides a sample of best practices and peer examples of admission and occupancy policies which included address look back periods; clear standards for reviewing criminal histories to determine housing eligibility; and factors to consider before terminating a lease, such as the effects of eviction on family members not involved in the criminal activity.

Recently, in the absence of a clear commitment to returning citizens from a presidential administration, the following three recommendations promise a positive impact.

Establish Local Reentry Councils

There should be formal forums for collaboration created by the organizations that are serving the returning men and women. Because of the complexity of the challenges faced by the formerly incarcerated people, a public-private partnership is required.

Promote Family Reunifications

Upon their discretion, public housing authorities should help returning men and women reunite with their families. Housing authorities can be given the push or political cover by re-entry council's that they need to develop a family reunification policy.

Pass Fair Chance Housing Ordinances

To reduce the chance that private landlords deny applicants solely because of a criminal record, fair housing policies should be passed by the city government. Fair housing laws operate the same way and express in local laws what is already true at the federal levels: Applicants cannot be rejected solely because of their criminal record.

As the criminal justice system is improved, housing for recently released individuals must stay at the top of the agenda. Fewer people in prisons, more thriving communities, less crime and more efficient government spending will help us achieve the public safety results we all want. Most importantly, it will require us to find solutions for the housing issues of the returning population and how to remove obstacles from their path.

****The Information in this section was researched from various online articles and no references were sited****

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