

# FAMILY HOMELESSNESS IN VERMONT

FOURTH IN A SERIES OF VHFA ISSUE PAPERS

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Vermont Housing  
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*A growing number of Vermont families are a lost job, a large medical bill, or a divorce away from homelessness*

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**I**f there is one fact you should take away from this issue paper, it is that homelessness is closer to you or to anyone else than you might imagine.

My own spiral into homelessness did not begin with drug use, alcohol abuse or any of the other issues we, as a society, often believe “cause” homelessness. In fact, it was my education and my former station in life as a middle-class mom that eventually led me to rock bottom.

How was that possible? It’s pretty simple, really. I believed that, after leaving a bad marriage and finally having the courage to pack up my children — aged 4, 3 and 1 at the time — finding a job was the only barrier to happiness. I believed that once I found a “good” job, everything else would fall into place.

That’s not quite what happened. I found the job just fine, but somewhere in my formerly middle-class mind, I believed a good job equaled a decent place to live. I was wrong. Finding a good job just meant I didn’t qualify for help. So, while I worked my tail off working for tips in a restaurant, making a decent \$10 an hour, my children had to sleep in my car; because I didn’t qualify for child care assistance. Or housing assistance. Or food stamps.

So my kids and I lived in a car, lucky that it wasn’t winter, lucky we weren’t in a dangerous city. I didn’t have a shelter to go to. I didn’t have someone advocating for me — showing me the “ropes” of poverty, if you will.

I wish someone had. It would have saved my children and I a lot of pain during the months we lived in my Subaru station wagon.

I have discovered my own experience was not unique, that thousands of people have been there, just like me. So as you read this paper, keep in mind there are a lot of families out there living on the edge of homelessness, and many have already fallen over that edge. Keep in mind you may meet some of them working at a restaurant, a store, or perhaps a day-care center. And keep in mind it doesn’t have to be that way.

  
Michelle Kennedy

*Michelle Kennedy is the author of “Without a Net: Middle Class and Homeless (with Kids) in America: My Story,” published by Viking, 2005. She lives with her family in Chelsea, Vermont.*

## INTRODUCTION

This issue paper is a window into one part, a growing part, of the challenge of homelessness in Vermont: homeless families.

Homeless providers have for several years seen an increasing number of families with children coming to ask for assistance. These families become homeless for a variety of reasons, but they tend to share two particular characteristics — they've suffered some form of trauma (a lost job or domestic abuse, for example), and they're poor. Many homeless families have at least one adult who is working full-time but who does not earn enough to afford a place to live. So the adult leaves for work, and the children go to school, from some temporary living arrangement — which can range from a friend's apartment to a car — or from a homeless shelter.

This situation illustrates the increasing vulnerability of Vermont families to changes in the economic winds. A growing number of families are a lost job, a large medical bill, or a divorce away from homelessness.

Homelessness has a profound, negative impact on the men, women and children who experience it, and it has an effect on all of us, socially and economically. The problem is extremely hard to solve, for many reasons.

One is a matter of perception. The National Alliance to End Homelessness noted, "It is clear that when most Americans think of homelessness, they invoke images of men sleeping in parks or panhandling on the street ... misconceptions and stereotypes of families experiencing homelessness exist partly because of what we see ... most likely the person you see [on the street] is a single male. Families experiencing homelessness are less visible because sleeping on the street with children is an untenable situation for families."<sup>1</sup>

The difference in perception versus reality is important; because it frames our responses and helps drive the solutions we create.

Then there is the matter of definition. The McKinney-Vento Act, the federal law aimed at assisting people who are homeless, defines homelessness broadly and includes people who are doubled-up with friends or relatives or "couch-surfing," meaning moving from one friend's or relative's home to another, and it also covers more traditional images of street and shelter homelessness. The U.S. Department of Housing and Urban Development has interpreted this definition differently from other federal partners and only counts people who are living in a place not meant for human habitation (cars, abandoned buildings, etc) as well as those living in homeless shelters (including shelters for victims of domestic abuse who have nowhere else to go) or transitional housing.

The difference is more than just rhetorical; there are no federal housing resources for those who do not meet the HUD definition.

There is also the simple fact that, while we are getting better at determining how many Vermonters and their families are homeless, it is still difficult to get an accurate count, since that means locating people who may be living in campgrounds or cars and who may not want to be discovered. We acquire our data by counting the number of people who engage public services in one way or another. It could mean a family who shows up at a shelter seeking help or a school counselor or police officer becoming aware of someone who has become homeless.

Finally, there is the matter of resources. The answer to ending homelessness is building more housing affordable to low-income people, and, in particular, building affordable

housing that includes appropriate supportive services. That requires substantial public investment, a tall order even in the best of economic times. In the current environment, providing shelter — not to mention needed services — to people who are homeless is a task that outstrips the funding available.

### HOW MANY VERMONTERS ARE HOMELESS?

In 2007, Vermont had the highest rate of homelessness in New England.<sup>2</sup> Families and children accounted for a greater proportion of Vermont’s homeless population in 2007 than they did in 2000.<sup>3</sup>

From 2000 to 2007, the number of Vermonters who were able to find room in one of the state’s emergency shelters declined, even as the number of homeless families served by shelters increased.<sup>4</sup> (See chart below.) The declining number of people served is due to the fact that the length of time people stayed in shelters more than doubled between 2000 and 2007. That means people who might have been served by shelters simply had to be turned away; because there was no room. So, it is not necessarily the case that we have fewer homeless Vermonters, but it is certain that fewer homeless Vermonters have been able to find room in our shelters.<sup>5</sup>

The annual Point-in-Time homeless census, conducted January 30, 2008, found 2,249

Vermonters who had no place of their own to stay that night, and 503 of them were children under the age of 18. Nearly half of the homeless Vermonters counted that night were in families.<sup>6</sup>

### AFFORDABLE HOUSING REMAINS A CHALLENGE

Homelessness in Vermont is occurring in one of the tightest housing markets in the nation. Even with the recent slowing of increases in home purchase prices, affordability remains a major problem.

The standard definition of housing affordability holds that housing is “affordable” if the household is paying no more than 30 percent of its income for rent and utilities or for mortgage, taxes and insurance.

The median purchase price of a home in Vermont reached \$201,000 in 2007, slightly more than double the median price in 1996.<sup>7</sup> A Vermont household would need an annual income of \$65,000 (and \$14,000 for closing costs) to afford that median-priced home.<sup>8</sup> Sixty-five percent of Vermont’s households earn incomes below that figure.<sup>9</sup>

Rents have been climbing as well. The Fair Market Rent for a modest two-bedroom apartment in Vermont reached \$836 a month in 2008, a 49 percent increase from 1996.<sup>10</sup> To afford that rent, a household would need

Homelessness in Vermont 2000-2007								
Year	2000	2001	2002	2003	2004	2005	2006	2007
Total homeless	4,897	4,510	4,380	3,940	3,779	2,898	3,880	3,463
Homeless families	429	433	391	416	451	435	452	516
Homeless children	1,037	1,077	914	993	993	767	870	888
Average stay (in days)	12.9	22.9	15.2	22.0	26.5	26.0	25.0	32.5

Source: Vermont Office of Economic Opportunity

an income of \$33,342 a year.<sup>11</sup> At least 66 percent of Vermont's non-farm workforce in 2007 — more than 178,000 people — was employed in jobs paying less than that.<sup>12</sup>

Recent data from the Census Bureau's American Community Survey shows 47 percent of Vermonters who rent have crossed over the 30-percent-of-income threshold and are not living in affordable housing, and one-fifth of all renter households in Vermont paid more than 50 percent of their incomes for rent and utilities.<sup>13</sup>

A lack of affordable housing helps drive people into homelessness. Getting them out of homelessness means providing various services with housing, including mental health and substance abuse counseling, job training and financial literacy.

### **SHELTERS ARE OVERWHELMED**

Vermont has 22 state-funded homeless shelters, some of which provide only emergency assistance. Given the longer stays noted above, shelters around the state are nearly always full.

This means shelter staffers commonly work the phones, asking colleagues at other shelters, social service agencies or local churches if they have any room or if they know of some place that can take a person or a family. Sometimes the answer is a motel room, which is expensive, as much as \$70 a night.

"If I've got 17 beds and 24 people," said Elizabeth Ready, who runs the John Graham Shelter in Vergennes, "it becomes a nightly question, 'who do I ask to leave?' Sometimes it's, 'which family do you turn away?'"

"We have people getting up in the morning and going to work from the shelter," Ready said. "We have children going to school from the shelter. We've had babies born in this shelter."

"We served 25 percent more people in 2007 than we did in 2006," said Melinda Bussino, Director of the Brattleboro Area Drop In Center. "We're seeing more young people; we're seeing families. We have families who're couch-surfing; the campgrounds are full; I know of one family with children living in their car."

"We opened an overflow shelter this winter for adults, and we had 679 bed nights in the 74 nights we were open," Bussino said.

"The numbers are going up," says Kendy Skidmore, director of the Bennington Coalition for the Homeless. "We're getting more requests than in the past, and they're primarily from younger families. And we're seeing the first signs of generational homelessness, young adults whose parents were homeless."

"We're full all the time," said Tom Ketteridge, Managing Director of the Upper Valley Haven in White River Junction. "We still see a lot of people, and we still turn a lot of people away."

Over the past two years, Ketteridge said, the Haven has provided shelter for 83 families, and the length of time those families stayed increased by just over 10 percent.

This trend in family homelessness is reflected in the number of homeless children attending Vermont schools as well, according to Wendy Ross, State Coordinator, Education for Homeless Children and Youth Program, Vermont Department of Education.

In the 2003-2004 school year, for example, Vermont schools identified and enrolled 643 children between kindergarten and 12th grade as homeless. In the 2006-2007 school year, that number had climbed to 838. Of those, just over 35 percent were doubled up; 22 percent were in some form of shelter, 16 percent

were living in a hotel or motel, and more than 11 percent were “unsheltered,” meaning they were living in a campground, park, or in some other arrangement.<sup>14</sup>

“We have families in campgrounds; we have kids who show up at school with no parent or guardian,” Ross said. “We see couch-surfing going on a lot.”

“Vermont schools have experienced a dramatic increase during the 2007-2008 school year in the number of identified homeless students as well as requests for housing, employment and other services,” Ross said. “In response, schools are working more closely with Economic Services and other community service providers to meet the needs of students. The Homeless Education Liaisons in our schools work across supervisory unions to coordinate school enrollment, transportation and other services to this highly at-risk student population.”

Numbers tell part of the story, but the reality of homelessness only becomes clear from direct experience.

“It’s hard; it’s sad; it’s frustrating,” said Jessica, a 30-year-old mother of three who lived at the Six Bank Street shelter operated by the Bennington Coalition. “My kids are depending on me to keep a roof over their heads. It’s scary not knowing when you will be able to afford a place or how long it’s going to take.”

Jessica, a Bennington native who returned after living in Florida and Massachusetts, is a licensed nurse’s aide, so she was confident she’d find work, but until she did, she and her children were living at Six Bank Street. They’d been living with a relative briefly, but that arrangement ended. While she expected her children’s experience with homelessness to be

relatively short, it was clear they were still feeling its affects.

“It’s harder for them,” she said. “I keep telling them, ‘it’s only temporary,’ but they were used to us having our own place. You want to be where there’s stability.”

One of Jessica’s daughters, aged 9, summed up the experience of waking up in a homeless shelter: “Horrible.”

Tracy, another young single mother, has held a succession of low-wage jobs, but has often felt forced to quit in order to attend to her children. Between 2001 and 2007, when she was unable to find an apartment she could afford, she lived in a trailer, moved in with friends or relatives, went through spells of couch-surfing, stayed in a motel, and spent two months in a shelter. Children were often placed with relatives for periods of time while she looked for work and a stable living situation.

She imagined talking to someone who had no experience with homelessness and trying to explain it.

“How would you provide a meal for your child?” she asked. “How would you provide a warm, safe place for them when you had nowhere to turn to?”

She considered herself fortunate she usually had some form of help available, but that did always prevent her from becoming homeless. She said she knows others are not so lucky.

Like Jessica, Tracy sees the impact of homelessness on her children.

“My oldest son started kindergarten when we had a place to live, and he was okay, but

things got worse when we were homeless. It's hard for him to focus; he's in the detention room a lot."

### **WHY ARE PEOPLE HOMELESS?**

Many factors describe the condition of homeless families. They are poor. If one or more family members works, it's in a low-wage job. Their lives are unstable and often pock-marked with stress and violence. They typically lack the kinds of social networks that could help support them and keep them from becoming homeless.<sup>15</sup>

Substance abuse and mental illness, along with what are commonly termed "bad choices," are often cited as causes of homelessness. However, while those can be present when a family becomes homeless, poverty and a lack of affordable housing are much larger factors.<sup>16</sup>

"Homelessness and poverty are inextricably linked," notes the National Coalition for the Homeless. "Many [homeless shelters] house significant numbers of full-time wage earners."<sup>17</sup>

The National Alliance to End Homelessness concurs: "The primary cause of family homelessness is that families cannot afford housing. This is both because there is an inadequate supply of low-cost housing and because the families' incomes are so low that they cannot pay for the housing that is available."<sup>18</sup>

The Alliance also notes that families who've slipped into homelessness find it even more difficult to get housing.<sup>19</sup>

Vermont's homeless shelter operators understand there is a pervasive public belief that homelessness is the product of mental illness, substance abuse or personal irresponsibility. They see those things, but they say economics is still the major problem.

"It's the economy; it's the lack of affordable housing," said Melinda Bussino. "One-bedroom apartments that used to be affordable are now going for \$700 and up. People are working at minimum-wage jobs rather than living-wages jobs. They can't make ends meet. Go figure."

"Homeless shelters are becoming the housing for the working poor," said Linda Ryan, Director of Samaritan House in St. Albans. "We are seeing more women, more young people, more families. We're keeping people longer so they have time to save up money and move into an apartment."

"We have low-wage jobs and high rents, and that's really the story," said Kendy Skidmore. "Affordable housing is pretty scarce, and even middle-class families have trouble. So imagine what it's like if you're trying to live on the minimum wage. We need higher wages and more affordable housing, but how do you do that?"

"Life happens," Skidmore sighed. "I've seen people who've suffered trauma of one kind or another, or people who've made bad choices, and I've also seen people who're simply down on their luck."

### **HOMELESSNESS IS BAD FOR YOUR HEALTH**

Homelessness has major consequences for people's health. The National Alliance to End Homelessness report, "Promising Strategies to End Family Homelessness," states:

"For the parent, the experience of homelessness and the associated stress that results from economic, social and psychological dislocations can negatively affect health. [C]hildren in homeless families ... experience more health problems ... have higher exposures to stress and experience more disruptions in school and to friendships. Pre-school-aged



homeless children are more likely to have developmental delays.”<sup>20</sup>

Vermont’s homeless shelter staffers witness this situation every day.

“Most people have a difficult time understanding the suffering, the black-and-blue kind of suffering, of people who are homeless,” said Elizabeth Ready.

“We see depression, anxiety. We see it working on the kids,” said Kendy Skidmore.

Paul Capcara, Executive Director of the Morningside Shelter in Brattleboro, is also a registered nurse and has a Master’s Degree in Public Health. He has worked to address the medical needs of homeless people, and he said the link between homelessness and health problems boils down to a simple fact:

“Poor people are sicker because they’re poor, and homeless people are sicker because they are poor and homeless. They experience stress; they can lack access to health care; they don’t get proper food.”

A 1999 report from the Better Homes Fund, “Homeless Children: America’s New Outcasts,” summarized an extensive array of studies on the adverse health effects of homelessness. The report states, in part, that:

- Homeless children are in fair or poor health twice as often as other children and four times as often as children whose families earn more than \$35,000 a year.
- Poor health for homeless children begins at birth; they have higher rates of low birth weight and need special care right after birth four times as often as other children.
- Compared to other children, homeless children are twice as likely to suffer ear infections, are four times as likely to have

asthma, are five times as likely to have diarrheal and stomach problems, and are six times as likely to have speech and stammering problems.

- Homeless children between ages 6 and 17 are more than twice as likely as other children to have problems with anxiety, depression and withdrawal.
- Homeless children suffer from emotional or behavioral problems that interfere with learning almost three times as often as other children.<sup>21</sup>

Higher levels of stress and trauma are also common among homeless children:

- Twenty-two percent of children who have been homeless have been separated from their families.
- Nearly 25 percent have witnessed acts of violence in their families
- Fifty-eight percent worry they will have no place to sleep
- Two-thirds worry they won’t have enough to eat
- Eighty-seven percent worry something bad will happen to someone in their family<sup>22</sup>

For parents:

- Homeless mothers, like their children, suffer higher rates of medical problems like asthma and anemia.
- They are four times as likely as other women to have ulcers.
- Ninety-two percent of homeless mothers have experienced physical or sexual assault during their lifetimes.
- Thirty-one percent of homeless fathers suffer physical or mental health problems.<sup>23</sup>

## WHAT ARE WE DOING? WHAT MORE CAN WE DO?

Public funding for homelessness comes through several channels. For example, the Department for Children and Families, Vermont's Office of Economic Opportunity, distributed approximately \$1 million in FY 2007 to homeless shelters, community action agencies and programs providing services to the homeless. In addition, The DCF Economic Service Division distributes approximately \$3 million dollars throughout communities to provide housing to homeless families and prevention of homelessness, and almost \$2 million comes in through McKinney/Vento homeless assistance programs, primarily through the Vermont State Housing Authority.

The Vermont Housing and Conservation Board invested \$490,000 in FY 2008 to support homeless shelters and transitional housing. The Vermont Department of Corrections was appropriated \$1.134 million for transitional housing in FY 2008.

Vermont's community action agencies received just over \$2.9 million in FY 2007 for various efforts to fight the effects of poverty, although this was not funding targeted specifically at homelessness.

Vermont's Interagency Council on Homelessness has identified several "primary areas" on which it will focus its attention including a proposal to dedicate 10 percent of housing tax credit units to supportive housing for Vermonters who are homeless or who have disabilities, development and implementation of supportive housing initiatives for people who are homeless or at risk of becoming homeless, and development of a comprehensive 10-year plan to end homelessness.<sup>24</sup>

A memorandum of understanding outlining steps towards the dedication of 10 percent of

housing tax credits to be undertaken by various affordable housing and human service agencies was signed earlier this year.

With regards to combating homelessness, Benjamin Franklin's famous observation applies — an ounce of prevention is worth a pound of cure. The National Alliance to End Homelessness notes that current policies nationally tend to manage homelessness rather than stop it. But investments that prevent homelessness are less expensive than programs aimed at fixing it.

One important investment is the creation of more affordable housing and supportive housing. A serious lack of housing affordable to low- and very-low-income Vermonters is a major obstacle to combating homelessness, particularly family homelessness. Vermont is a national leader in this area; in 2006, the state targeted 41 percent of its housing tax credits to extremely low income households, more than any other state.<sup>25</sup> But there is still work to be done.

A particular area of focus should be permanent supportive housing, which combines housing and supportive services so badly-needed by homeless families. Supportive housing not only gets people shelter, it helps stabilize families and increases the chances they can avoid slipping back into homelessness.<sup>26</sup>

Vermont's Agency of Human Services has initiated HousingNow, an initiative aimed at alleviating homelessness, preventing the loss of housing, and delivering services to consumers through a holistic approach to enable them to maintain their housing and achieve self-sufficiency.

One successful model incorporating housing and services is the Brattleboro Housing Authority's Pathways to Housing program.

Pathways, funded by a \$149,000 grant from the Vermont Agency of Human Services, has supported families with children (nearly all headed by single mothers), women transitioning out of the Vermont corrections system, and children who “aged out” of foster care. The participants, considered “hard-to-house,” receive a housing subsidy and participate in comprehensive case management, which could include vocational training, dealing with substance abuse or handling mental health issues.

BHA Executive Director Chris Hart says the program has a 90 percent success rate.

“Everything I look at tells me this program has really worked out,” Hart said. “It worked because we offered housing assistance and services; bringing those two together was key.”

Another effective prevention effort is the Back Rent program, which annually serves more than 400 Vermont households. Annual funding for Back Rent has remained level at \$577,000 for several years.

Advocates say the Homeless Shelters and Services Program has been estimated to be underfunded by approximately \$400,000. The program received a \$150,000 increase in the state’s FY 2008 budget, and a \$100,000 increase in the FY 2009 budget. A further increase to make up the remaining estimated shortfall would extend the program’s reach.

Finally, there is a need for more public leadership in the effort against homelessness in Vermont. We understand who is affected. We know what they need. We know how best to deliver it. What is left is the initiative to invest in proven models of supportive housing, which provide shelter and services at lower cost. ■

## Endnotes

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*The Vermont Legislature established VHFA in 1974 to finance and promote affordable housing opportunities for low- and moderate-income Vermonters. Since its inception, the Agency has helped almost 25,000 households with affordable mortgages and nearly 7,000 families into affordable rental units.*