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**TESTIMONY FOR CIVIL SOCIETY CONSULTATION
Universal Periodic Review for the United
Nations Human Rights Council**



Submitted by:

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Thank you for this opportunity to testify today on the critical issue of homelessness, a situation that robs far too many people in our region of dignity, opportunity and human rights. My name is Amy Rynell and I serve as a director at Heartland Alliance for Human Needs & Human Rights. Heartland Alliance is a service-based, human rights organization focused on investments in and solutions to help the most poor and vulnerable people in society succeed. Heartland Alliance served over 200,000 people last year through its affordable housing, human services, and health programs. My testimony comes from three perspectives:

- Heartland Alliance is the largest provider of homeless services in the region, providing a spectrum of interventions including homeless prevention, outreach, supportive housing, health care for the homeless, and affordable housing, to name a few.
- Secondly, as coordinator of the Regional Roundtable on Homelessness of Northeastern Illinois, I have the privilege of working with the leaders of the eight homeless continua of care systems in the region, participating in their troubleshooting and decision-making.
- And finally, I have conducted a myriad of research studies on conditions faced by people who are homeless, homeless systems, and housing and service interventions.

Causes of Homelessness: There are many different factors that lead individuals and families into homelessness in the United States, and most of the time these factors are interrelated.

Homelessness, simply defined, is not having a stable place to live. Examples of financial and social vulnerability that increase people's risk of becoming homeless include high unemployment, growing poverty, having a mental illness, and unaffordable housing. These trends, which are often out of the control of those experiencing them, influence people's housing stability in profound ways. See attached *Causes and Predictors of Homelessness Brief* for more information.

Scale of Homelessness: Homelessness is unacceptable and disproportionately impacts people with disabilities and African Americans.¹

- Approximately 10,000 people in the region were determined to be homeless on one night in the 2009 count of people who were homeless. And this count comes nowhere close to capturing the full scale and depth of homelessness in the region. These counts are limited in that they use a narrow definition of homelessness, have trouble finding people who are

¹ 2007 and 2009 homeless count results for Chicago, Cook County, DuPage County, Evanston, Lake County, McHenry County and Will County.

homeless, rely on different data collection methods, and are typically designed and run by non-researchers.

- In Chicago, approximately one out of every four people experiencing homelessness is considered chronically homeless, and across the suburbs there has been almost a 10% increase in the number of people who are considered to be chronically homeless from 2007 to 2009. A chronically homeless person is defined as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years.²
- In Chicago the majority of homeless adults continue to be disproportionately African American (79%), and there was a 5% increase in the Hispanic population, representing 11% of the homeless population in 2009 compared to 6% in 2007.

Homelessness Exacerbated by the Recession: Homelessness would have been even worse if not for the Homeless Prevention and Rapid Re-Housing program

- As a result of the recession, it is estimated that approximately 34,500 additional Illinoisans, most living in this region, may experience homelessness by the end of 2010, absent effective interventions.³
- The state budget crisis is having a devastating impact on our efforts to end homelessness and ensure that all Illinoisans have access to safe, affordable housing. The state has reduced funding for homeless programs by nearly \$10.7 million or 23%. These cuts impact over 15,000 adults, teens, and children annually.⁴
- Through the American Reinvestment and Recovery Act of 2009, HUD launched a new Homeless Prevention and Rapid Re-Housing Program (HPRP). HPRP provides communities with flexible financial tools to prevent homelessness as well as to assist in re-housing homeless households. The region received over \$45 million in critical new assistance to help stem the tide of homelessness in the face of severe economic challenges.

We Know What Works to End Homelessness: Additional resources and coordination are needed to realize the right to housing for people who are homeless.

- **Homeless Prevention and Rapid Re-Housing's** flexible financial assistance is successfully preventing homelessness and rapidly re-housing those who become homeless – significantly lessening the consequences of homelessness for families. This new HPRP program should be continued, making it a permanent part of homeless systems in order to significantly bolster efforts to prevent homelessness.
- **Permanent Supportive Housing** has been proven to end homelessness for people who might be considered the hardest to house - those with a mental illness, those who were formerly incarcerated, those with a disability or health issue, and those with histories of drug use. Demand far exceeds supply and funding for the services needs to be enhanced and could come from multiple federal and state departments where savings are realized once someone is housed – corrections, Medicaid, mental health facilities, nursing homes, and others.

² Notice of Funding Availability for the Collaborative Initiative to Help End Chronic Homelessness/Federal Register, Vol. 68, No. 17/Monday, January 27, 2003, 4019. This definition is shared by the U.S. Department of Housing and Urban Development, the U.S. Department of Health and Human Services, and the U.S. Department of Veterans Affairs.

³ Author's analysis of National Alliance to End Homelessness. (2009, January 15). *Homelessness looms as potential outcome of recession*. Washington, DC: Author; U.S. Census Bureau, 2007 American Community Survey.

⁴ <http://www.thechicagoalliance.org/documents/Budget%20Survey%20Report%20Final.pdf>

- **Preventing Homelessness upon Discharge** from jails, prisons, mental health facilities, treatment facilities and hospitals by ensuring people are being discharged into appropriate housing and not into homelessness is essential. The onus has been on the homeless systems to ensure that these other, largely unrelated systems do not discharge into homelessness – but the homeless systems have little leverage. Federal leadership is needed to implement meaningful discharge planning policies, protocols and expectations to ensure these systems do not release people with no place to go.
- **Employment and Public Benefits Income** are essential for ending homelessness as they support rent payments and meeting basic needs. For those who are not disabled, employment income is typically their only option. People who are homeless often have barriers to employment, such as poor employment histories, criminal records, or lack of skills. Few federal funds are targeted at helping people who are homeless succeed in work. Additional funds are needed for transitional jobs programs, skill development opportunities and education for people who are homeless and able to work. For those unable work, public benefits levels must be increased so they can afford housing. For example, Supplemental Security Income (SSI) for people with disabilities is \$674 a month for an individual - which does not come remotely close to being enough to pay for essentials such as shelter, food, clothing, and transportation. In addition, ensuring that people in need have easy access to the income supports and benefits they are eligible for, such as SSI, SSDI, TANF, Medicaid, and food stamps, is an essential way to end homelessness and risk of homelessness.
- **Affordable Housing** is essential to preventing and ending homelessness for low-income individuals and families. Demand far outstrips supply in the Chicago region. Significant additional investments need to be made for the development of affordable housing and creation of additional housing vouchers.
- **Supportive Services**, such as case management, mental health counseling, and financial budgeting are essential to stabilizing people who are homeless into housing. Better communication and integration among federal mainstream funding programs – e.g. Medicaid, SAMHSA, TANF - is needed to ensure people are accessing all relevant resources at the point of contact.

The mismatch between housing costs and people's incomes, and the mismatch between housing types and people's needs - that is not having adequate housing options to meet the needs of different populations, such as people with disabilities, runaway youth, those who were formerly incarcerated, or families with low-incomes - continues to drive sustained homelessness. Without concerted federal investments into affordable and specialized housing, the crisis of homelessness will continue and the right to safe and adequate housing will be compromised. Having stable housing is one of the most basic human needs. In its absence it becomes difficult to be a productive member of society – to find and hold a job, to access education, or to take care of health and family needs.

Causes and Predictors of Homelessness Brief

April 2010

Social IMPACT Research Center

There are many different factors that can lead an individual or family into homelessness in the United States, and most of the time these factors are interrelated.

A 53 year-old woman has a mental illness severe enough to prevent her from working so her sole source of income is Social Security Income (SSI), the main government program for people with disabilities who have little or no income to meet basic needs. As with all SSI payments for a single individual, her SSI is \$674 a month which is not nearly enough to pay for essentials such as shelter, food, clothing, and transportation. The cost of rent for a one bedroom apartment in the Chicago region, \$903, far exceed her monthly income. Without enough income to cover her expenses, she must make tradeoffs, perhaps paying only half the rent this month so she can afford groceries. ***Having low benefit levels and living on a fixed income put her at risk for homelessness.***

<p>Mental Illness</p> <p>+</p> <p>Low Disability Income</p> <p>+</p> <p>Rising Expenses</p> <hr/> <p>= Risk of Homelessness</p>

Consider a family of four with both parents working full-time jobs without benefits in the service industry. The woman is a waitress and the man is a clerk at a retail store. These jobs, like many in the service industry, pay very low wages leaving the family living paycheck to paycheck. The family struggles to simply make ends meet and is not able to put aside any money for savings. In addition, low income children can experience poor physical and mental health that can last with them throughout their life.⁵ When an "emergency" occurs (for what are minor inconveniences to many of us, are indeed crises for low-income families) such as their car breaking down or a child's hospital stay that produces enormous medical bills, the family does not have enough income to cover their daily expenses *and* the emergency expense. ***Low wage work and a lack of adequate savings puts this family at risk for homelessness.***

<p>Low wages</p> <p>+</p> <p>No benefits</p> <p>+</p> <p>No savings</p> <hr/> <p>= Risk of Homelessness</p>

Additional hardships arose for a 40 year-old man as a result of having been incarcerated for possessing a small amount of a drug. To be released to parole, he had to identify an address of where he would be living when he left prison; unfortunately he was only able to line up a place to stay for one week. After the week ended he had no apartment and no job, and therefore no income to rent a place. He was able to find another friend who said he could stay there for awhile. At any time, however, this friend can ask him to leave. ***Being discharged from prison to an unstable housing situation after incarceration puts him at risk for homelessness.***

<p>Time in prison</p> <p>+</p> <p>No housing upon release</p> <p>+</p> <p>No job upon release</p> <hr/> <p>= Risk of Homelessness</p>

⁵ National Center for Children in Poverty. (2009). Child poverty. Retrieved from <http://www.nccp.org/topics/childpoverty.html>

Other examples of financial and social vulnerability that increase an individual or family's risk of becoming homeless include **unemployment, poverty, and unaffordable housing**.

Growing Poverty: Among those living in poverty is a subset of people who live in the most dire form of poverty – extreme poverty. Extreme poverty means living with an annual income below half the poverty line (also called below 50% FPL) – less than \$9,155 for a family of three and less than \$11,025 for a family of four in 2009. At this very low income level, families do not have near enough money to pay for the most basic of their needs, such as housing, food, health care, and clothing. This results in families making untenable tradeoffs and going without certain needs being met. Children and single adult headed households are disproportionately impacted by poverty.

Struggling Economy: The employment picture in the region is characterized by a changing economy. The shift from goods-producing to service-providing industries can be troubling because of the significant wage disparity between the two. The majority of these service industry jobs do not pay a livable wage that allows a family to be self-sufficient. Without wages that are adequate to pay for housing, people rely on the social service system to make ends meet.

Lack of Affordable Housing: Housing is considered affordable when a rental or mortgage payment plus utilities consume less than 30 percent of a household's income. An adequate supply of affordable housing is vital for preventing and ending housing instability and ultimately homelessness for extremely low-income households. Housing costs that are too high, coupled with stagnant or declining incomes and earnings, have resulted in housing becoming more and more unaffordable for many families.

Low Educational Attainment: There is potential for the Chicago region to develop jobs that pay decent wages but the workforce needs to have the skills to fill the jobs. The low educational attainment and low literacy levels of many of our residents are challenges to recruiting good jobs and helping families work their way out of poverty. Not having skills to compete in the workforce can be detrimental to individuals and families.

Incarceration and Re-Entry into the Community: People who re-enter the community after spending time incarcerated face a number of barriers to successful reintegration into the community. Having a record can make it extremely difficult to rent an apartment since many landlords perform background checks and are unwilling to rent to people with a record. Nationally, less than 32 percent of state prison inmates have a high school diploma or a higher level of education, compared to 82 percent of the general population.⁶ Low educational attainment is another barrier to successful reintegration; without the ability to secure a job, it can become nearly impossible to pay rent.

Mental and Physical Disabilities: People with disabilities are disproportionately represented among those in poverty and are at high risk of becoming homeless. Due to the instability of severe mental illnesses, people with a disabling mental illness can cycle in and out of homelessness if there are not

⁶ "Second Chance Act of 2007." Retrieved July 22, 2009 from <http://www.govtrack.us/congress/billtext.xpd?bill=h110-1593&version=enr&nid=t0%3Aenr%3A78>

services and housing specialized to their needs. In addition, it can be difficult for people with physical disabilities to find appropriate housing that is accessible and affordable.

Substance Use and Abuse: Substance use and abuse can be both a precipitating factor and a consequence of being homeless.⁷ Further, individuals who are homeless rarely have substance abuse disorders alone—many have serious mental illnesses and physical health problems. Nationally about half of homeless individuals who use substances also have a mental illness, referred to as co-occurring disorders. Individuals with co-occurring disorders are more likely to be homeless due to their complex needs.⁸

Domestic Violence: When a survivor of abuse flees the abusive situation, they inevitably are leaving their housing behind. Without an alternate place to stay or adequate income to rent another apartment, women, especially those with children, and occasionally men, find themselves immediately homeless.

Youth: It is estimated that nationally between 1 million and 1.5 million teenagers experience at least one episode of homelessness each year. Certain groups of youth are more at risk of becoming homeless:

- *Being involved in the juvenile justice system:* Youth who have had contact in the juvenile justice system have an increased chance of becoming homeless.⁹ Re-entering their communities after release can prove challenging due to barriers related to jobs, education, and housing as well as lack of acceptance by their family.
- *Dropping out of school:* Without a high school diploma, finding a job with a livable wage is extremely difficult and can put youth without other supports at risk for homelessness.
- *Having children at a young age*
- *Running away from home with no other place to go:* Youth who have been physically, mentally, or sexually abused may run away to escape the trauma. With a lack of alternative places to stay, these youth often find themselves homeless.¹⁰
- *Experiencing discrimination and hardship associated with being LGBTQ:* Nationally, 1 in 5 homeless teenagers self-identify as lesbian, gay, bisexual, transgendered, or questioning. Research shows that for this population, being kicked out of their homes because of their parent's disapproval is the reason most LGBTQ youth become homeless.¹¹

These trends, which are often out of the control of those experiencing them, influence people's housing stability in profound ways. Having stable housing is one of the most basic human needs. In its absence it becomes difficult to be a productive member of society – to find and hold a job, to access education, or to take care of health and family needs.

⁷ Zenger, S (2002). Substance abuse treatment: What works for homeless people? A review of the literature. Nashville, TN: National HCH Council.

⁸ Winarski, J. (1998). Implementing interventions for homeless individuals with co-occurring mental health and substance use disorders. Rockville, MD: CMHS.

⁹ National Alliance to End Homelessness. (2009). Hearing. Retrieved from http://appropriations.house.gov/witness_testimony/CJS/Witness_04_02_09/Nat_Alliance_to_End_Homelessness.pdf

¹⁰ National Alliance to End Homelessness. (n.d.). Youth. Retrieved from <http://www.endhomelessness.org/section/policy/focusareas/youth>

¹¹ National Alliance to End Homelessness. (2009). A national approach to meeting the needs of LGBTQ homeless youth. Retrieved from <http://www.endhomelessness.org/content/article/detail/2240>