Breaking the Cycle of Eviction

On May 23rd 2019, as part of the Engage for Change conference held at Siena College, a "Wicked Problems" discussion was held on the topic of "Housing as an Indicator of Health: Breaking the Cycle of Eviction. The discussion was facilitated by Dr. Paul Thurston from the Center for Academic Community Engagement (ACE) at Siena College and Christine Nealon from the Troy Rehabilitation & Improvement Program (TRIP). Assistance was provided by Hayley Pijanowski and Laura Mateya, also of ACE. Participants included concerned students, academics, board members, and employees of non-profit organizations addressing homelessness in the Capital Region. Affiliations included the Troy Rehabilitation & Improvement Program (TRIP); the Interfaith Partnership for the Homeless; CARES of NY, Inc.; the Rensselaer Land Trust; Refugee and Immigrant Support Services of Emmaus (RISSE); the Mental Health Association of New York State (MHANYS); Siena College; The College of St. Rose; Sage College; and the Albany College of Pharmacy.

This group came together for the purpose of discussing the problem of eviction from a systems perspective, brainstorming what this complex issue looks like, and how it relates to health. As many questions emerged from the discussion as did observations. Some of the most general questions echoed the prompt of the exercise, such as "How big is the problem of eviction?" and "What are the major factors that lead to eviction?" A variety of factors were identified by the group and some solutions explored. The tone of the conversation was inquisitive and exploratory; comments served to affirm what had been said and raise awareness of new facets of the issue, rather than debate. It is clear from the discussion that having a home provides a multitude of secondary benefits that support the health and wellbeing of an individual, and that life without this protection can quickly become costly and complicated. Furthermore, there is hope and interest surrounding innovative ways to make housing more affordable.

Brainstorm Summary:

- **Major factors that lead to eviction were identified by the group as:**
    - **The Cost of Housing:** Some group members asked "Why is housing in the Capital Region so expensive?" Others mentioned inflation in the housing market and high property taxes in urban areas.
    - **A Lack of Transportation:** Those with reliable and convenient transportation have more options when deciding where to live, and are able to shop around for better housing prices within a wider area. On the other hand, those without access to convenient transportation to work, school, and other important locations have fewer options when considering where they are able to live.
    - **A Lack of Income:** Various participants expressed, in different ways, that the individual and/or household income is often simply not enough to support the earner's basic needs. This includes wages, subsides, benefits, and income earned "off the books."Some participants have encountered homeless individuals with 2-3 jobs! Furthermore, wages have not increased to compensate for the rate

of inflation. Some households earn too much income to qualify for public assistance, but not enough to cover food, rent, and other basic expenses. Faced with this dilemma, at-risk individuals must constantly choose which bills to pay. This can cause them to get behind in their rent and to gamble with the possibility of unexpected future expenses. Debt can aggravate this situation. And regardless of one's income, living beyond one's means is a sure path towards financial instability.

- **Personal Crises:** For those living on a subsistence income, experiencing an accident, fire, natural disaster, illness, getting arrested, losing a job, domestic violence, fleeing an abusive situation, or other unexpected personal or family crisis can drain the household's resources, including their bank accounts, and be the pivotal factor that puts them "over the edge" and into eviction and homelessness. In particular, participants talked about children fleeing abusive situations or being kicked out and forced into a transient lifestyle such as couch-surfing with friends. One participant noted that some residents from other countries and cultures may be unfamiliar with the use and maintenance of smoke detectors, making them more susceptible to losing their home due to fire.

- **Health Factors:** Health and Wellness influence one's ability to manage life's physical, mental, and emotional challenges. Having an illness, injury, or living in pain can prevent an individual from going to work (or performing well if they manage to get themselves there) and can be expensive to treat. Not having health insurance or being underinsured is another factor. Minor health concerns often go untreated because people cannot afford their co-pay. These can develop into more serious health conditions. Furthermore, mental health issues and problematic behaviors like addictions can make it difficult to manage one's life and responsibilities. This ties in with the quality of housing as well. For example, tenants with HIV/AIDS have compromised immune systems and should not live in apartments infested with mildew, rats, or anything else that could leave them more vulnerable to disease.

- **A Lack of Assistance:** Many participants were curious about "what kinds of services exist to aid the homeless." For example, where do people go first when they have been evicted? Where do they find their next housing situation? And what services exist for individuals being released from incarceration? Some participants noted that there is a lack of assistance for veterans, lots of rules for non-citizens to comply with, and long waiting periods for obtaining government assisted housing. Others looked at the angle of preventing at-risk households from becoming homeless in the first place. They asked "what services exist to empower those at risk individuals and keep them in their homes?" A third side to the situation is access to other necessary services in addition to housing, such as toilets/showers/sanitation, food, and clothing. Many non-profit organizations and government welfare services do try to connect homeless and low-income individuals with this type of assistance. However, you can't get these services "on

demand." Lastly, accessing public assistance can be difficult. Some households make too much income to qualify for benefits, but not enough to cover food and rent. They may not be able to make DSS appointments due to work, family obligations, mental health, and/or a lack of understanding of the welfare system. People on disability receive $700 or less per month and do not always have section 8 housing.

- ○ **Poor Housing Quality and Oversight:** A shortage of housing, particularly safe housing, was also discussed. In many apartments with low property value, residences can age, fall into disrepair, and create code violations that some landlords do not address. One participant asked "How can we force landlords to be code-compliant when contractors are unaffordable?" and "Are areas like Skid Row becoming more common?" There was a common theme of fraud on the part of landlords and of their inability or unwillingness to provide safe, clean, and healthy apartments to their tenants, or to work with tenants' unique challenges, such as being a convicted felon or child molestor. One participant noted that, when evicted, some tenants have been given as little as 10 days notice. Other factors are out of the landlord's control, such as crime in the neighborhood.
- ● **The dilemma of facing homelessness is aggravated by:**
  - ○ **Stigma, Myths, and Lack of Knowledge surrounding the homeless:**
    - ■ "Is it true that some people claim to prefer being homeless than to enter the system?"
    - ■ "What should I do if I encounter a homeless person?"
    - ■ The belief that homeless people must have caused their homelessness through their own poor choices and behaviors. Putting money towards pleasurable activities like smoking, drugs, and alcohol might seem wasteful to some, but users may find it necessary to reduce stress and find enjoyment.
    - ■ The assumption that all homeless people are unemployed.
  - ○ **The trauma of going through homelessness:** Some participants asked "What is it like to be homeless? Were prevention services available? And even if they were, were the at-risk individuals able to express their problems and needs to others?" Others noted how the stress and trauma of homelessness can drain one's mental, emotional, and physical resilience and wellness, leading to increased hurdles and expenses.
  - ○ **Educational Considerations**: Some participants asked "How is education related to homelessness?" We discussed how the need to work can sometimes keep teens and young adults from graduating high school or attending college. At the same time, educational expenses such as tuition and student loans can also be a burden. When a household with children is relocated after homelessness, the children may or may not be able to attend the same school district and therefore will face disruption to their learning and social lives.

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- ○ **Systematic and Social Injustice:** Some participants discussed the wealth gap between the wealthy and poor in society, and how minority populations are disproportionately affected by both poverty and homelessness. Some participants took a cultural lens and noted that "people need to look out for each other." Others considered a more dramatic government intervention and asked if housing should be "socialized," (i.e., taken out of capitalist markets). Participants also asked whether state laws affect the size of homeless populations, and if Food Stamps could be reallocated from recipients who abuse them to others in greater need. Regardless, it was agreed that housing is seen in our society as a commodity. The goal of our economic and legal system is to "make a buck where you can" rather than making sure everyone has a place to sleep. Gentrification can also cause rent to go up, driving lower income families out.
- Potential Solutions: The word repeated most when discussing this topic was "innovation." Participants felt that new ideas, systems, structures, and practices were necessary to achieve a sufficient supply of affordable housing, thereby combating the problem of homelessness in the Capital Region. Some of these new ideas included:
  - ○ Affordable housing construction techniques such as 3-D printing.
  - ○ Building Codes that encourage innovative affordable housing.
  - ○ Innovative financing for affordable housing designs
  - ○ Fewer "rules" in affordable housing models
  - ○ Alternative means of housing, such as "Tiny Homes" that have been used in California.

Next, small groups discussed related goals, accomplishments, barriers and resources surrounding eviction and homelessness. The group identified their overarching goal as achieving "decent, affordable, and safe housing" for all. Some additional topics that emerged included:

- Aging residents whose housing options are limited by the need for accessibility and increasing vulnerability to disease.
- Geography and the spatial distributions of communities is another consideration. For example, being near train tracks or elevated highways not only decrease property values, but also create a sense of separation within a community. Being located far away from an urban area or necessary services can lead to more income being spent on transportation. Social distribution can also lead to a sense of separation through the "Not In My Backyard" or NIMBY mentality in which affluent neighborhoods have more influence than poorer ones to block additions that are considered noisy, odorous, unsightly, unsanitary, or otherwise undesirable.
- Equally important is the distribution of power. Who is making decisions about how resources are allocated? For example, laws could be modified to make housing, education, and healthcare more equitable and accessible to all people.

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- A lack of role models for youth living in poverty was also discussed. If their parents are getting by alright living on welfare, why should they try to live differently?
- Resources for change were identified as schools, government, non-profit organizations, foundations/banks, faith based groups, the health industry, and people who have experienced (or are experiencing) homelessness.
- New Housing Models can also be explored. For example, it might be beneficial to get away from the "one person, one house" mindset and instead adopt a more community-based approach. Implementing renewable energy could cut down on energy costs. And developers could take advantage of rehabilitating the abundance of abandoned, dilapidated buildings in the Capital District to create more affordable housing.

No action items were created during this discussion but action items can be drawn from "Potential Solutions" of the Brainstorm Summary and "New Housing Models" above.