



Provide More Housing Assistance

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The devastation inflicted by Hurricanes Katrina, Ophelia and Rita was overwhelming. A major reason was that so many people made suddenly homeless were already living on the edge. Many were too poor to leave or start over without help. More than anything, the storms revealed the extent and depth of poverty in the United States.

Those displaced should be helped. But an equally urgent need is action to end and prevent the manmade disaster of poverty that was so graphically revealed by the recent natural disasters. The steps the nation takes now will affect the lives of poor Americans -- and basic safety-net protections for all of us for years to come.

Poverty is increasing and deepening. According to the latest U.S. Census data, 37 million Americans -- 12.7 percent of the population -- lived at or below the poverty line. That line is extremely modest: In 2004, it was \$15,067 for a family of three, and it includes many working Americans. Full-time work at the federal minimum wage leaves a family of three well below the poverty line.

Homelessness is the most extreme and visible manifestation of this deepening poverty. Before Katrina struck, some 2.5 million to 3.5 million Americans moved in and out of homelessness each year; these figures include some 1.35 million children.

The immediate causes of this routine homelessness are varied: a lost job, a health crisis, a hike in rent or flight from domestic violence. But the underlying cause is the same -- not enough money to pay for housing.

A home is one of the single most important things in people's lives, but for those too poor to afford rising housing costs, there is no guarantee of help.

The federal government set a goal of decent housing for every American in a 1949 law, but it has never lived up to this commitment. Federal programs to make housing affordable for low and moderate income people were never funded at levels sufficient to make the commitment a reality; since 1979, the programs have been cut dramatically. As a result, currently only one out of four of those poor enough to be eligible for help actually receive it.

Without housing assistance, many poor people simply cannot afford stable housing. This includes many working poor people. In fact, in only four counties nationally does full-time work at the federal minimum wage bring in enough income to rent a one-bedroom apartment and still meet other basic needs.

Contrary to stereotype, 44 percent of homeless people work full or part time, often at temporary day-labor jobs, where they don't earn enough to pay for housing. Another assumption is that there's a safety net in place for people who are too sick to work. The reality is far different.

The help that is available is hard to get. Obtaining the federal disability benefits available for the poor can take up to two years. Many people simply give up; others don't know about the benefits or can't apply for them without help. Those who need it most have the hardest time getting this help. Some 40 percent of homeless people are mentally or physically disabled, but only 14 percent get federal disability benefits.

Our country clearly has the resources to fulfill its commitments and wipe out homelessness and poverty. The massive response to Katrina is one indication. But a serious federal investment in housing assistance for low and moderate-income people is essential. Also essential is adequate health and mental health care and wages that pay enough to lift working people out of poverty.

What is lacking is the political will to make responding to the needs of poor and homeless people a national priority. We have the power to make a difference. The outpouring in response to the horrible inequity revealed to the world by Katrina is just one measure of this power.

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