



October 2015

DIFFICULT CHOICES

Housing for Vermont Families



Poverty remains high primarily because the economy has failed the poor.

National Report Card on POVERTY,
The Stanford Center on Poverty and Inequality PATHWAYS Journal¹

For many families and individuals, Vermont is a very expensive place to rent an apartment, or purchase and own a home. In 2010, real incomes shrank while housing prices rose, creating a larger housing affordability gap... A growing gap continues to form between wages and rental costs. This combined with high utility costs, an aging housing stock, and expiring federal subsidies in some Vermont apartments is cause for alarm for lower income renters.

Between A Rock and A Hard Place: Housing and Wages in Vermont,
Vermont Housing Council and Vermont Housing Awareness Campaign²

INTRODUCTION

Fifty years after the launching of the War on Poverty, we find ourselves in a globalized and increasingly polarized economy. As real wages have dropped and income inequality makes daily headlines, the housing crisis has emerged as a defining feature of our national conversations about mobility, poverty, and an increasingly precarious middle class.

Lack of affordable housing is a nationwide problem. In 1970, there were 300,000 more affordable housing units than low-income renter households. Today, we are facing a prolonged and worsening affordable housing shortage, with 5.8 million units needed to fill the gap in affordable housing for households living at 30 percent or less of their region's median family income.³ Due to overwhelming demand, only one in four eligible households nationwide receive rental assistance, with many more on waitlists for years.⁴

Mirroring national trends, Vermonters have seen housing costs grow significantly faster than wages. An increasing number of low-income families are operating on tighter and tighter margins, despite having one or two full-time wage earners in a household. Home ownership is out of reach for many: the median price for a single-family home in Vermont was \$200,000 in 2014,⁵ \$16,000 more than the average household in the state can afford.⁶ In the same year, 1,153 homes entered foreclosure in the state, and 12,335 foreclosures were filed between 2007 and 2014.⁷ Vermonters also face some of the lowest vacancy rates and most unaffordable rental housing in the country: there are only 59 affordable units available to every 100 families living at half or less of the median area income.⁸

Households that must spend more than 30 percent of their income on housing are less likely to have enough resources for other necessary expenses, and are considered "housing cost burdened."⁹ Those who spend more than 50 percent of their incomes on housing are considered severely cost burdened. Households with severe cost burdens often find themselves facing homelessness and substandard housing situations.

Vermont's children are disproportionately impacted by this crisis. Children are more likely than any other age group to be in households that are struggling financially, and housing is one of the most significant hardships they face. 31,000 children in Vermont live in low-income households that also have a high housing cost burden.¹⁰ Research suggests that in any state, it is likely that about half of all homeless children are under the age of six.¹¹ In 2013, an estimated 2,061 Vermont children were homeless.¹²

We know that healthy childhoods are built on healthy communities, and a cornerstone of healthy communities is safe and stable housing. This report examines the factors that contribute to Vermont's affordable housing crisis, the increasing number of low-income families in Vermont that struggle to make ends meet, and the toll that substandard housing and homelessness take on our children and communities.

HOUSING IS TOO EXPENSIVE FOR VERMONT'S WORKING FAMILIES

Housing is usually the largest and least flexible item in the family budget. How do working families that pay an excessive portion of their expenditures on housing cope? Do they cut back on food, healthcare, and other necessities? Run up a mountain of debt? Spend long hours commuting to work? And what does this all mean for the quality of life of these families, especially their children?... These working families are 23 percent more likely than those paying less for housing to encounter difficulties purchasing food. They also are 28 percent more likely to have either a child or an adult lack health insurance and almost twice as likely lack a car Perhaps of greatest concern is the fact that working families with children are more likely to pay half their income for housing and endure other hardships.

Something's Gotta Give, Center for Housing Policy¹³

There is not a single state in the country where a full-time minimum-wage worker can afford a market-rate one or two-bedroom rental.¹⁴ Vermont is no exception. Rising rents, stagnating wages, and an extreme lack of affordable housing mean that Vermont families have less and less access to safe and stable housing. At the same time, rates of homelessness are on the rise, and families are staying longer in shelters.

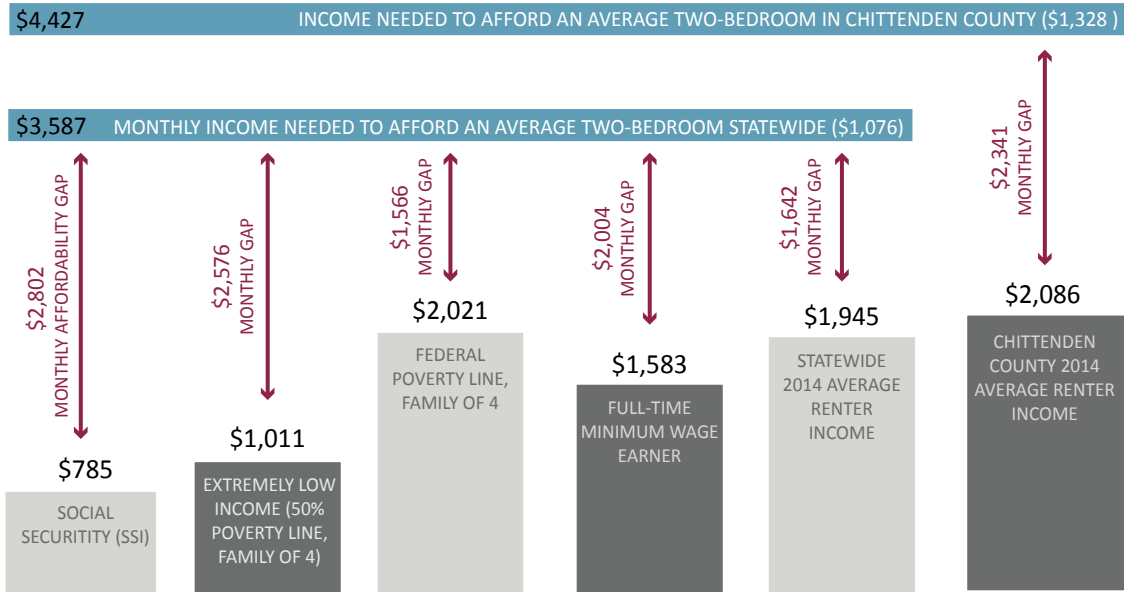
The 2015 statewide average for a market-rate two-bedroom apartment was \$1,076. In Chittenden County it was \$1,328.¹⁷ In order to afford these rents without being cost burdened (see sidebar), a full-time worker would need to make between \$20.69 and \$25.54 an hour. In other words, a household relying on minimum wage would need to work 111 hours per week— or nearly three full time jobs—to afford market-rate rent in Burlington.¹⁵

Renters in Chittenden County are among the most cost-burdened in New England.¹⁶ More than half (53 percent) of renter households in Chittenden County pay more than 30 percent of their income towards rent, and 28 percent spend more than half of their income on rent. Cost burdens are nearly as high in Vermont as a whole, with 48 percent of renter households in the state spending more than 30 percent, and 24 percent spending than half—or more—of their income on rent.¹⁷

The impossible choice between shelter, adequate food, childcare, heating, and healthcare is a significant stressor for thousands of cost-burdened Vermont families. There are no good places to cut corners when there is not enough money for basic necessities.



THE RENTAL AFFORDABILITY GAP



LOW VACANCY RATES

A contributing factor to Vermont's high rents is the extremely low vacancy rate statewide. Approximately 29 percent of Vermont families are renters, but there is an extreme shortage of affordable rental units. While nationwide vacancy rates hover around 7 percent, Vermont faces a 1 percent vacancy rate.¹⁸

Subsidized units and units with more than three bedrooms for larger families are in particularly short supply, with zero percent vacancy and long wait lists in large renter areas like Chittenden County.¹⁹ The result is that low-income families are increasingly pushed into overcrowded and substandard housing.²⁰

WHAT IS AFFORDABLE HOUSING?

A standard measure of affordability is for a household to pay no more than 30 percent of its annual income towards shelter. Families who pay more than 30 percent are considered "cost burdened."

Vermont's poor spend most of their income on costly expenses like housing and transportation, leaving many to make impossible choices between shelter, adequate food, childcare, heating, and healthcare.

ENERGY BURDENS

Over the years 1999–2011, Vermont averaged 172 excess winter mortalities per year... excess winter deaths, caused largely by fuel poverty, kill more Vermonters each year than car crashes.

Energy Costs And Burdens In Vermont: Burdensome For Whom.²¹

Families struggling with unaffordable housing costs often face impossible choices between essential expenses. In Vermont, harsh winters make heating costs a crucial budget item, but 20 percent of state residents spend an unaffordable amount of their income on fuel. Vermont is consistently the least affordable state in the country when energy costs are measured as a percent of household budgets.²²

A household that spends more than 10% of its income on fuel is considered to be “Fuel Poor.” According to a recent report by the Vermont Low Income Trust for Electricity, 125,000, or 1 in 5, Vermonters were fuel poor in 2012, up 76 percent since the year 2000. The poorest 30 percent of households spent an average of one sixth of their income on fuel, and nearly 60 percent were considered fuel poor.²³ In the 13,000 households surviving on less than half of the federal poverty level, 56 percent of income went to energy costs.²⁴

While fuel poverty is much more common and extreme among low-income households, a substantial number of Vermonters at all income levels are classified as Fuel Poor. Expensive fuel, energy-inefficient homes and appliances, and houses that are too big for current occupants (as is the case with many elderly people experiencing fuel poverty) can all contribute to unaffordable fuel costs.

Fuel poverty can have serious negative impacts on the health and wellbeing of children, elderly people, and those with long-term illnesses. These vulnerable populations often spend more time at home and need to heat their homes throughout the day. Cold and damp houses lead to increased occurrences of respiratory and circulatory illness, including bronchitis, asthma, and strokes. Under-heated houses are also associated with increased severity of seasonal colds and flu and arthritic symptoms, and children living in these homes are twice as likely to have asthma, bronchitis, and to miss school because of illness.²⁵ These conditions, paired with the reality that many poor families reduce food intake to pay for fuel, mean that infants in low-income households without access to fuel subsidies are more likely to be low weight and require emergency medical care.²⁶

In 2014, residents statewide spent a total of \$206 million more on energy costs than is considered affordable.²⁷ At least 30,000 households living below the poverty level were Fuel Poor in 2014, paying between 30 percent and 56 percent of their income to cover energy costs,²⁸ but only 6,628 households received essential state assistance for their energy bills.²⁹ Energy Assistance funding levels for 2014 met just 8 percent of the need for households experiencing this affordability gap.³⁰



FAMILY AND CHILD HOMELESSNESS IS A GROWING PROBLEM IN VERMONT

On January 27, 2015, a coalition of statewide groups counted 1,523 homeless Vermonters. Nearly one in five households counted included children.³¹ A one-night count in December 2014 showed that more than a quarter of those staying in state-funded shelters were children.³² More than half of those counted were families with children or unaccompanied youth.

Vermont has one of the highest rates of homelessness in New England, second only to Massachusetts. With over 23 people experiencing homelessness per 10,000 residents, Vermont's rate of homelessness is 20 percent higher than the national average. Furthermore, although there was a 3.7 percent decrease in the number of people who experienced homelessness nationally from 2012 to 2013, Vermont saw a 25.34 percent increase in overall reported homelessness and a 48.52 percent increase in family homelessness³³

During the 2013-2014 school year, 1,145 homeless youth were enrolled in Vermont schools. While the majority of these students were "doubled up," staying with friends and couch surfing, more than 1 in 7 was living in a shelter, campground, car, or was otherwise un-housed.³⁴ The number of homeless students in the state is up 46 percent from 2010 after a peak of 1,202 students in 2012 following displacement due to Tropical Storm Irene. This general upward trend in the number of homeless youth reported for the past several years is particularly notable because declining enrollment statewide means that the portion of homeless students continues to rise.³⁵

WHERE ARE HOMELESS FAMILIES LIVING?

Homeless families are often less visible than the traditional image of a person sleeping on the street. Many can be found doubled-up with friends or relatives, couch-surfing, living in campgrounds, motels, or in the limited spots available in family shelters.

DIFFERENT MEASURES OF HOMELESSNESS

It is difficult to get an accurate count of the number of homeless in Vermont, as there are a variety of ways that individuals and families experience homelessness. By looking at a mix of indicators, we can understand trends statewide.

The federal agency of Housing and Urban Development (HUD) data is a Point-In-Time (PIT) count, a snapshot taken once a year in late January.

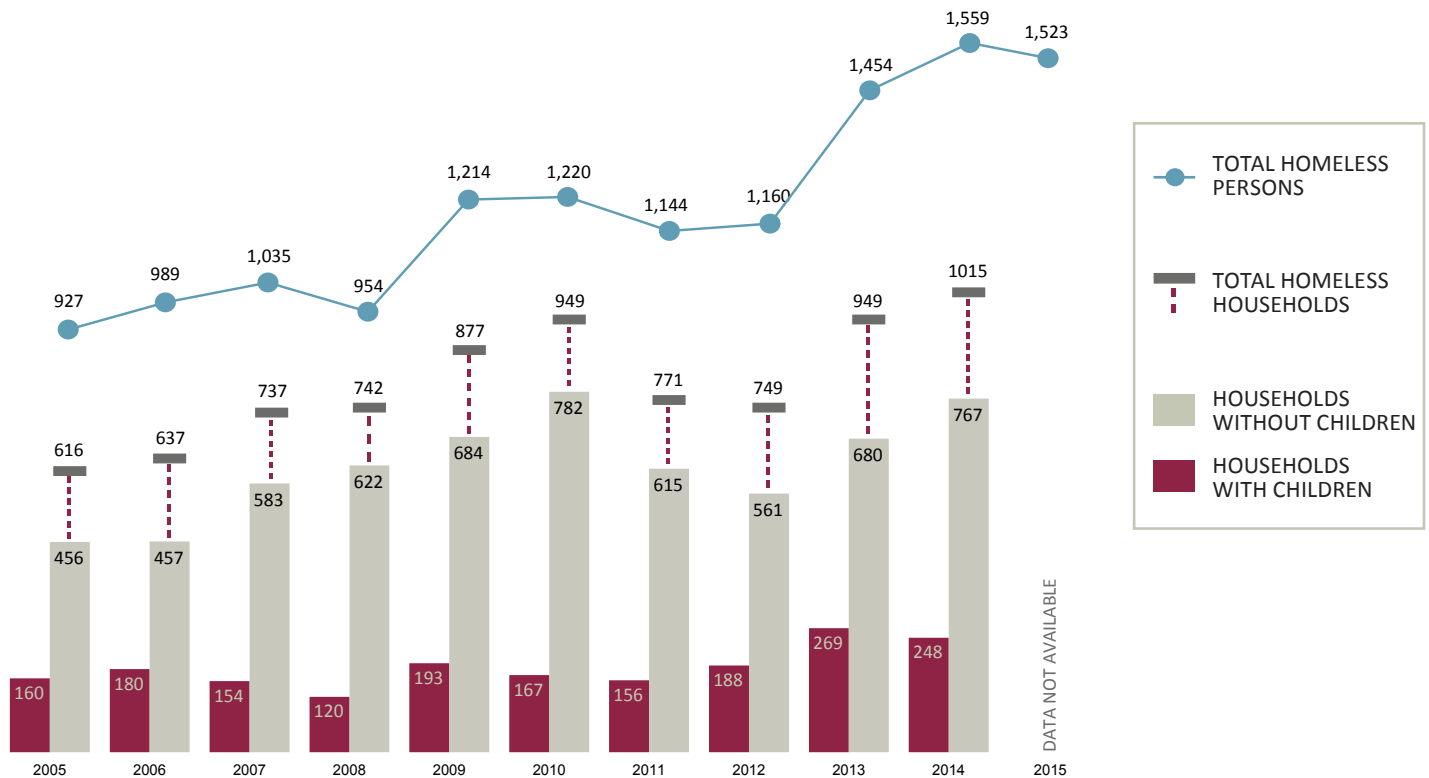
The Vermont Office of Economic Opportunity collects PIT data once a year for emergency shelters and transitional living programs receiving funding through the Emergency Shelter/Solutions Grant (ESG) program.

The Education Department tracks the number of students enrolled in public schools nationwide. Its count includes those staying with friends & relatives or in motels.

Vermont 211 compiles data collected from calls made to a hotline that provides information and referrals to a range of statewide services.

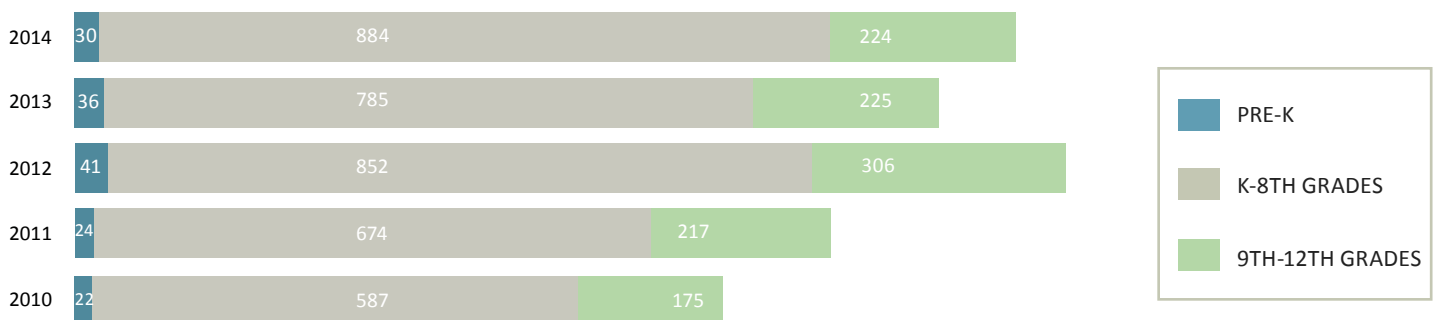
ANNUAL COUNT OF HOMELESS INDIVIDUALS & HOUSEHOLDS

The Vermont Statewide Point-in-Time (PIT) Count is an unduplicated count of persons experiencing homelessness in both unsheltered and sheltered (in a homeless program) places on a single night in January each year. The count is mandated by HUD and is conducted in communities nationally.



HOMELESS STUDENTS ENROLLED IN SCHOOL

Under the McKinney-Vento Act, special rights to school enrollment are given to families and unaccompanied students who lack a fixed, regular, and adequate nighttime residence because of economic hardship, disasters, domestic violence, or being on their own. Schools are required to report how many homeless students are served through this program every year.



KIDS NEED HEALTHY AND STABLE HOUSING TO THRIVE

A safe, decent, affordable home is like a vaccine—it literally keeps children healthy.

- Dr. Megan Sandel and Dr. Deborah A. Frank, Children's HealthWatch³⁶

Often, a lack of affordable housing means that poor families are pushed into substandard housing where toxins such as lead paint and mold are increased hazards. Nearly three quarters of all renter-occupied households in Vermont were built prior to 1978, when the use of lead-paint was still common.³⁷ Over 1,500 Vermont households lacked complete plumbing facilities in 2013, over 2,300 lacked complete kitchens, and over 4,700 lacked phone service.³⁸

NEGATIVE HEALTH IMPACTS OF SUBSTANDARD HOUSING³⁹

- **LEAD POISONING:** young children and pregnant women are most susceptible to the hazards of lead exposure. Peeling and chipping paint are the primary causes of exposure for Vermont children, as 70 percent of Vermont's housing stock was built prior to the 1978 ban on lead paint. Long-term health impacts include brain damage, nerve damage, and kidney disease.
- **ASTHMA AND RESPIRATORY PROBLEMS:** mold and mildew caused by leaking pipes, flooded basements, holes in walls and roofs, and inadequate weatherproofing can provoke asthma attacks, chronic bronchitis or pneumonia, chronic colds, and ear infections.

Homeless children are twice as likely as their housed peers to suffer ear infections, are four times as likely to have asthma, are five times as likely to have diarrhea and stomach problems. Homeless mothers also suffer higher rates of medical problems like asthma and anemia.⁴⁰

- **STRESS AND DEPRESSION:** constant health problems due to substandard and crowded housing, stress from the threat of eviction or housing loss, and frequent moves increase stress levels and can cause depression for children and parents alike. Hypertension can cause chronic headaches and cardiovascular problems that later lead to stroke and heart attacks.

Homeless children between ages 6 and 17 are more than twice as likely as other children to have problems with anxiety and depression. Fifty-eight percent worry they will have no place to sleep, two-thirds worry they won't have enough to eat, and eighty-seven percent worry something bad will happen to someone in their family.⁴¹

IMPACTS OF HOUSING INSTABILITY ON CHILDREN'S EDUCATION

Homelessness and unstable housing means that children may change schools frequently and face additional barriers in coming to school ready to learn: homeless children are three times more likely than their peers to be diagnosed with emotional or behavioral problems that interfere with learning.⁴² One estimate suggests that students lose 3-6 months of education with every move to a new school.⁴³ Vermont students who experienced high mobility due to any cause "performed 3-10 percentile ranks lower than their stable counterparts did," according to research conducted at University of Vermont.⁴⁴

As families relocate in search of affordable or safe housing or to access shelters, children are often forced to change schools, sometimes multiple times a year. These changes are disruptive to a child's education, social development, and relationship with a school-wide support base. According to the Institute for Children and Poverty, homeless children are nine times more likely to repeat a grade, four times more likely to drop out of school, and three times more likely to be placed in special education programs than their housed peers.⁴⁵

CYCLES OF FAMILY STRESS

A lack of affordable housing options mean that many low-income Vermonters experiencing domestic violence must decide between returning to unsafe living situations and facing homelessness. As many as one in four homeless women nationwide reports domestic violence as the cause of her homelessness.⁴⁶ During the Point-in-Time count for 2015, 256 homeless Vermont adults reported being the victims of domestic violence.⁴⁷ In 2014, “Domestic Violence/ Child Abuse” was the most common primary stated cause of homelessness for those seeking emergency housing assistance.⁴⁸

Many Vermont families facing unstable and insecure housing are forced to live apart. Children may stay with friends and relatives in order to remain in the same school district or avoid shelter life when their families are displaced. In particular, homeless families have much higher rates of family separation than other low-income families,⁴⁹ and one-fifth of homeless children are separated from their immediate families at some point.⁵⁰

Additionally, there is a strong link between foster care and homelessness. Homeless children are 12 times more likely than the general population to have been placed in foster care nationwide,⁵¹ and mothers who were once foster children are more likely to become homeless. This cycle is reinforced by the fact that homelessness itself is a barrier to family reunification, as 30 percent of children in foster care could return home if their parents had housing.⁵² Vermont has one of the highest rates of children living away from their parents, ranking 41stth nationwide.⁵³

The instability, family stress, and separation that many precariously housed children face is detrimental to their development and wellbeing. From unsafe housing conditions that increase the possibility of injury to high levels of stress and worry, the health of homeless children and parents suffers. For kids navigating a world of difficult adult choices, their social lives can suffer. Changing schools, limited access to extra-curricular activities, and the stigma of homelessness and poverty can limit social development and lead to increased bullying.

HOUSING MATTERS: WE CAN DO BETTER

Since the War on Poverty began 50 years ago, we have seen the growth of an economy that leaves the poor behind. Inequality has grown, real wages have dropped, and basic necessities like housing are commodities to be traded on risky markets. But the first ten years of the War on Poverty saw a 50 percent decline in the poverty rate nationally and the introduction of a number of lasting and important safety net programs.

The difficult choices that an increasing number of low-income Vermonters make between adequate housing, heat, and food need not exist. We have the means as a state to end child and family poverty. We can ensure that all of our residents have access to healthy, safe, and stable housing. We can work together to increase the supply of affordable housing and to repair the aging housing stock. We can defend safety net programs like Section 8 vouchers and the Earned Income Tax Credit that help keep low-income families afloat. We can support programs like LIHEAP and Weatherization Assistance with adequate funding. We can advocate for homelessness prevention services, such as assistance with back rent or security deposits, and other safety net programs like 3SquaresVT, WIC, and Dr. Dynasaur that help make up the difference for families paying overwhelming portions of their income to rent. We can work to ensure that every Vermont job pays a living wage.

We have the means to solve our state's housing problems. We must work together to create the political will.



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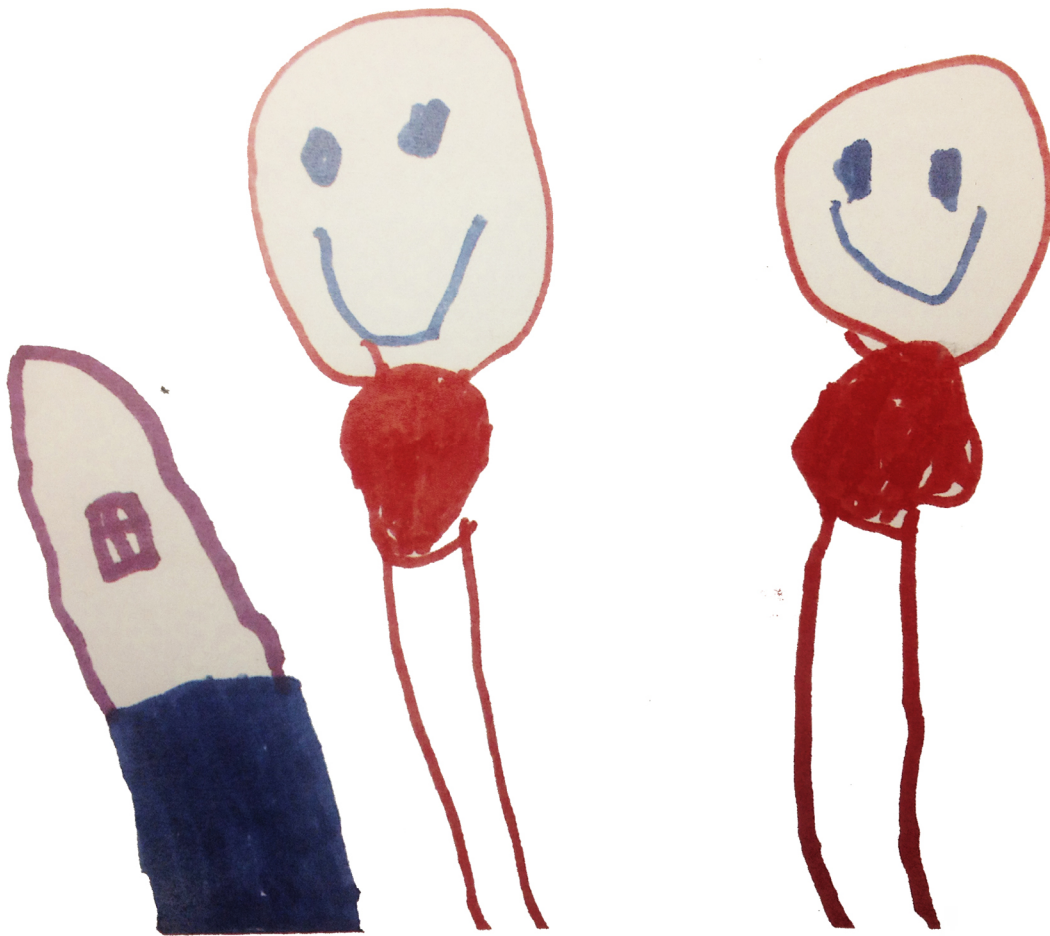
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