



## **There's No Place Like Home: Homelessness in the Coulee Region**

Can one imagine a satisfactory life for a child if his or her family has no place to live? Well, many thousands of children across America today have no place to call home. One of the most devastating and heartbreaking aspects of poverty over the past few decades has been the increasing prevalence of children among the homeless in the United States. Entire families are now living on America's streets, homeless and begging for food. Homelessness is a permanent feature of poverty in America and has reached epidemic proportions within American society.

Alison's story illustrates how low-income working people can lose their housing. Alison got behind on her rent when her car broke down. She tried taking the bus, but by the time she dropped her baby off at day care and waited for the bus back downtown to transfer to the bus to work, her twenty-minute trip stretched to an hour and twenty minutes. Transporting groceries and diapers home from the store, while carrying a nine month old, was also very difficult. After a couple of weeks, she was exhausted. Her parents had recently loaned her money for new tires, and couldn't afford to help out. Seeing no other options, Alison spent \$300 she had budgeted for rent to repair her car. She asked for more hours at work to try to catch up, but her manager couldn't promise many. Then Alison's baby got an ear infection and she missed two days of work and lost two day's wages. Even with food stamps and help from the county with childcare, Alison's paychecks just didn't go far enough. Unable to catch up on her rent, she was evicted from her apartment. Although she grew up in La Crosse, Alison and her baby were not able to stay with friends or family for more than a few days. To move into a new place, she needed both first month's rent and security deposit. Alison and the baby ended up sleeping in the car. Many households here in the Coulee Region, statewide, and nationwide, are only one or two paychecks from homelessness.

### **In the Coulee Region . . .**

Affordable, safe rental housing is a critical need for families in the Coulee Region. Although there are several programs providing assistance to low income and homeless families and individuals, the demand continues to far exceed the supply. **In a typical month, Couleecap turns away 10 homeless individuals or families who need transitional housing.** Housing alone is not the solution for many people. Families frequently need housing combined with intensive case management and supportive services to develop skills for self-sufficiency that will allow them to maintain their housing and provide food, clothing, and other essentials for themselves and their families. Supportive services such as life skills training and employment assistance equip people with new skills and behaviors that can assist them to manage their finances more effectively, to get and keep employment, and to increase their earnings. A single mom with one child must earn \$9.80 per hour, working 40 hours per week, to afford a two-bedroom apartment in our area.

Couleecap, Inc. operates many transitional housing programs that serve homeless individuals and families in the Coulee Region. In 2001, we served 33 homeless individuals and 32 homeless families through our transitional housing programs. The homeless individuals and families served through our transitional housing programs lack a safety net of family and social supports. They are unaware of, or lack access to, community resources that might help them meet the challenges they face. Homeless individuals and families may be in an emergency shelter, such as the Salvation Army, or in a domestic abuse shelter, such as New Horizons. All these groups struggle to meet the growing problem of homelessness in our area.

Couleecap has seen an increase in the number of homeless individuals and families living in our four-county service area. Results from a recent Gaps Analysis Survey, conducted on March 14, 2002, as part of the State of Wisconsin's Continuum of Care process, showed that 64 families and an additional 116 individuals seeking assistance from homeless service agencies, in Crawford, La Crosse, Monroe, and Vernon Counties, were turned away due to lack of space. The majority of these individuals and families are originally from the Coulee Region and they are homeless due to a number of different factors.

Our programs provide assistance for homeless individuals and families to help them achieve a brighter future. Our Case Managers meet with the program participants weekly and provide intense case management to assist them in setting and achieving personal, financial, and educational goals. They also work with them on a one on one basis on life skills training, such as budgeting, resume writing, interviewing skills, being a responsible tenant, healthy relationships, anger management, nutrition, getting and keeping a job, and disciplining children. For program participants to achieve real self-sufficiency and economic independence, there is an entire educational process. They deal with many issues, and to truly help these people we must address all the barriers they face. Unfortunately, the number of applicants that we have for our transitional housing programs far exceeds the number that we can actually serve.

Other agencies that serve homeless individuals/families in the Coulee Region have seen an increase as well:

- The **La Crosse Salvation Army** opened its first shelter for the homeless in the 1970s. Right now, in 2002, their 24-bed capacity men's dorm is full, with 12 more men sleeping on cots in the gym. The 10-bed capacity women's dorm is full, and they have five families with a total of seven children. The number of homeless families and homeless single women have increased dramatically in the last ten years. They are in the process of remodeling a storage area in the shelter into more living space for families and children because the need is so high. They are the only emergency shelter between Madison and Minneapolis that accepts men, women, and children. They are consistently filled to capacity, averaging 50 people a night year round.
- **New Horizons Shelter** provides temporary, emergency housing for women and children. Their shelter's capacity is 20 individuals. Everyone who comes into shelter is homeless, however the challenge of securing stable and permanent housing after leaving the shelter is becoming more difficult. Barriers include decent/affordable housing, livable wages, and lengthy waiting lists for subsidized housing. They are also serving more women with additional barriers such as alcohol and other drug abuse issues, mental health issues, and physical disabilities. This often means that shelter stays must be extended to help families overcome these challenges to find permanent housing. From January – March 2002, they saw a 54% increase in the number of days families needed to stay at the shelter, as compared to the same timeframe in 2001. This is an indicator of the increasing challenges of the people they serve and the need to extend shelter days.
- The **YWCA** has been providing a Transitional Housing Initiative for single-parent homeless women in the Greater La Crosse community since 1998. For the past six years, they have identified a substantial increase in the requested amount for financial assistance, as well as an increase in the number of single-parent women identified as homeless.

### **In the State of Wisconsin . . .**

The increase in the number of homeless individuals and families is alarming in the Coulee Region and throughout the state:

- In the state of Wisconsin, the number of persons receiving shelter more than doubled between 1987 and 1997, increasing from 11,000 to 24,600 people per year.
- In 1996, Wisconsin experienced a 69 percent statewide increase in the number of individuals turned away from homeless shelters because the shelters were already full.

- In 2000, U.S. Census Bureau officials reported 1,700 people living in shelters in Wisconsin in a one-night snapshot taken in late March for the decennial census, up from 1,555 in 1990. In Wisconsin, 160,910 of the state's 5,363,675 people were in homeless shelters. Advocates for the homeless in Wisconsin said the count of those living in shelters likely was close to the mark, but it is not an accurate count of the homeless because shelters are turning people away for lack of space. U.S. Census Bureau officials agree, stressing that the shelter figures should not be construed as a tabulation of "people experiencing homelessness."

The growth in the size of Wisconsin's homeless population is the result of many factors. While the problem appears most dramatic in the cities, it can be just as devastating in rural areas and small towns where there are few, if any, services and often no emergency shelter facilities.

### **In the United States . . .**

Close to 750,000 people are homeless every night in the United States. In a year, between 2 ½ and 3 ½ million people experience homelessness for some period of time. Homelessness among families and children on their own is increasing dramatically nationwide. In 2001, the demand for shelter rose 13%, according to a survey released in December 2001 by the U.S. Conference of Mayors on hunger and homelessness.

And even more Americans are at risk of homelessness. A January 2001 report by the Department of Housing and Urban Development (HUD) found that approximately 5 million low-income American households had worst case housing needs, paying more than 50% of their income on rent, while HUD estimates that this figure should be no more than 30%. A missed paycheck, a health crisis, or an unpaid bill may push poor families over the edge into homelessness.

**What is homelessness?** In the Stewart B. McKinney Homeless Assistance Act of 1987, the federal government defined a "homeless" person as someone who lacks a fixed, regular, and adequate nighttime residence. The definition went on to include those people whose primary residence is 1) a temporary place for people about to be institutionalized; 2) a supervised temporary shelter; or 3) any place not meant for regular sleeping accommodation by humans.

The homeless population also includes people who are at serious risk of losing their housing, because they are being evicted from a private housing unit or because they are being discharged from institutions and have nowhere else to go. People who are doubled up with relatives or friends are also homeless. Some homeless persons move from friend to friend or family member to family member and never settle in one place. This is especially hard on children. Homeless children lack stability, self-confidence, and belonging.

**Who is homeless?** The homeless population is diverse. According to the 27 cities surveyed by the U.S. Conference of Mayors, the following demographic information describes our homeless population:

- 40% are single men.
- 14% are single women.
- 4% are unaccompanied children.
- 40% are families with children, of which 67% are single parent families.
- 20% are employed.
- 22% are mentally disabled.
- 11% are veterans.
- 34% are drug or alcohol dependent.
- 50% are African-American.
- 35% are White.
- 12% are Hispanic.
- 2% are Native American.
- 1% are Asian.

Over the course of a year, families with children make up about half of the homeless population. Nationally, a typical family without a home consists of a young unmarried mother with 2 or 3 small children. Many of these young women are fleeing domestic violence, and most lack the work skills needed to secure jobs to support their families.

**What causes homelessness?** Homelessness results from a complex set of circumstances, which require people to choose between food, shelter, and other basic needs. New policies must be implemented to address the fundamental causes of homelessness:

- **Lack of Affordable Housing:** Today, fewer than 30% of those eligible for low-income housing receive it. According to HUD's January 2001 report, the number of units affordable to low-income households dropped by approximately 1 million between 1997 and 1999.
- **Lagging Incomes:** Incomes for the poorest Americans have not kept pace with rising housing costs. Millions of workers are shut out of the private housing market. Job loss and layoffs can cause homelessness.
- **Slashed Services and Government Assistance:** At the same time earned income for the poor was decreasing, assistance programs were severely cut.

Other major factors that can contribute to homelessness include:

- **Lack of Affordable Health Care:** For families and individuals struggling to pay the rent, a serious illness or disability can start a downward spiral into homelessness, beginning with a lost job, depletion of savings to pay for care, and eventual eviction. In 1997, approximately 43 million Americans had no health care insurance. More than a third of persons living in poverty had no health insurance of any kind. The coverage held by many others would not carry them through a catastrophic illness.
- **Domestic Violence:** Battered women who live in poverty are often forced to choose between abusive relationships and homelessness. In addition, 46% of cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness.
- **Mental Illness:** Approximately 20-25% of the single adult homeless population suffers from chronic mental illness. Many mentally ill homeless people are unable to obtain access to supportive housing and/or other treatment services. It is also difficult for them to maintain regular employment. The mental health support services most needed include case management, housing, and treatment.
- **Addiction Disorders:** People who are addicted to alcohol and drugs are clearly at increased risk of homelessness. During the 1980s, competition for increasingly scarce low-income housing grew so intense that those with disabilities such as addiction and mental illness were more likely to lose out and find themselves on the streets. The loss of SRO housing, a source of stability for many poor people suffering from addiction and/or mental illness, was a major factor in increased homelessness in many communities.

**What can we do?** Vigorous advocacy is needed to end homelessness. There are a wide array of effective steps that organizations and individuals can take toward ending homelessness. Here are some suggestions for how you can make a difference:

- **EDUCATE** yourself, your family, friends, colleagues, and community on the causes and solutions to homelessness. Realize homelessness exists here, now.
- **ENGAGE IN ADVOCACY** for policies and programs that effectively serve homeless people on the state and federal levels. Support plans that will create more affordable housing. Share your

concerns with public officials and the media – tell them that ending homelessness and having affordable housing options are important for our future.

- **ASK** when you wish to donate goods and services. Find out what homeless program service providers could really use. Consider giving clothing that individuals can wear to a job interview, home furnishings that could help a family transition into permanent housing, and age-appropriate learning materials for children entering their local school system. Call permanent housing organizations and other homeless service agencies for their respective *wish lists*, and encourage your family and community to help make those wishes come true.
- **DONATE** money to agencies that assist homeless people with housing, food, employment assistance, and other services.
- **VOLUNTEER** your time and ideas to programs within your community and neighboring areas by helping to train homeless individuals for employment, working at a nearby housing organization, registering homeless people to vote, organizing or participating in fundraising drives for local service agencies, incorporating your skills to aid in efforts of housing first programs or supportive housing programs, and recruiting others to join your efforts.

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## **Some real life stories . . .**

### **“Sandi’s Story”**

This is the story of a recent Couleecap transitional housing resident. Sandi (not her real name) is a 26-year-old single mom with a ten-month-old son. Eight months ago, Sandi left her partner who suffered with on-going severe mental illness. She realized the relationship was unsafe for her and her child. Sandi did not have money for a security deposit and rent. Even though she grew up in La Crosse, she had no family or friends who would provide housing on an ongoing basis. Sandi was homeless and turned to Couleecap’s YAIT (Young Adults in Transition) Transitional Housing Program for help. With a new baby and less than a year to go to complete her Surgical Technician degree, Sandi was working part-time cleaning houses. She did not want to give up her educational goals. Completing her education would mean a job with wages and benefits adequate to support her and her child.

Through YAIT, Sandi received individualized case management and supportive services to help her overcome barriers and plan for a successful future. With the Case Manager’s help, Sandi signed up for W-2 Childcare Assistance. YAIT educational assistance helped to provide school supplies and books. Through employment assistance, Sandi received uniforms and shoes needed for her internship and on-going employment. Life skills training for Sandi focused on interviewing skills and resume preparation to help her get started in her career; parenting and time management to help her balance school, work, and family; and money management to help her clean up back bills and develop good budgeting habits. The Case Manager’s consistent encouragement helped Sandi stay focused on her goals, even when she had set backs. Sandi graduated this May as a Surgical Technician and has a choice of several job offers.

### **“Sara and Keven’s Story”**

Sara and Keven are a real life example of a formerly homeless family who overcame the barriers that had so negatively impacted their lives and had caused them to be homeless. When Sara and Keven first came to Couleecap, they and their 10-month-old daughter had been living with another family member. Although family members were emotionally supportive, the conditions were extremely overcrowded and they were asked to find other living arrangements. They were not able to find affordable housing due to the payments they were making on large outstanding medical bills. Couleecap was able to enroll the family in the one of our transitional housing programs that provides subsidized rental apartments, case management, and supportive services.

While in the program, they maintained stable employment, paid their bills, and exercised excellent housekeeping practices. Keven is employed at Kwik Trip. After completing the Certified Nursing Assistant Program Sara found employment with Mulder Healthcare, utilizing her new training. Being a young family, they worked diligently on resolving parenting and couple issues. They participated in budgeting workshops, which assisted them in developing a plan for their income and expenses. During their time in the program, they were able to maintain their daily expenses as well as pay off all their medical bills, which was one of their main goals entering the program. They developed goals, participated in various services provided by Couleecap, and utilized other community resources. They were so successful in meeting their goals that they were able to exit the program early.

Sara and Keven are an example of a family that has been successful in eliminating financial barriers, overcoming homelessness, and attaining a more secure future for their family. With the help of Couleecap and other community resources, this family succeeded through hard work, perseverance, and a commitment to improving life for their family. Sara has even set an additional educational goal for herself of returning to the nursing program to further her career and earning potential.