



CENTER FOR FAMILY POLICY AND PRACTICE

~New Thinking

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“Reentry Housing Guide” Underlines Scarcity of Housing Options and Challenges for Potential Solutions

Access to affordable housing is frequently identified as an urgent need by low-income noncustodial fathers and the practitioners and policymakers who are advocating on their behalf. The Council of State Governments Justice Center has published “Reentry Housing Options: The Policymakers’ Guide,” written by Katherine Cortes and Shawn Rogers. Although the focus of this publication is on housing for people returning to the community from jail or prison, it is

also relevant for practitioners and policymakers who want to increase access to housing for low-income noncustodial fathers because of the disproportionately higher rates of criminal history among these individuals. Given that one significant barrier to housing is having a criminal record—whether a person has been incarcerated or not—this publication’s guidance also pertains to people who are currently on probation or other community supervision. Lastly, although the “Reentry Housing Options...” guide is targeted at policymakers, it is also a valuable tool for both practitioners and low-income individuals who are advocating for access to housing.

The “Reentry Housing Options...” guide discusses six types of housing that can be pursued. The table on the following page summarizes the key features, benefits, and limitations of each housing option that the guide identifies. Limited availability is the most common challenge among these housing options. Although the guide does not specifically cite availability as a challenge in relation to public housing, in many locales there are very long waiting lists for both the federally-subsidized housing voucher and public housing programs, and in some places these wait lists are closed. Underlining the challenge of availability among the more specialized housing options, the guide notes that three of the categories (halfway houses, supportive housing, and specialized reentry housing) “are extremely scarce—if available at all—in any particular jurisdiction.”

An additional challenge for noncustodial parents is finding housing that is appropriate for their children to spend parenting time with them. A noncustodial father’s ability to directly provide care for his children in appropriate housing, both during the day and overnight, can be an important source of support for both his children and the custodial parent. For noncustodial fathers who have more than one child that will regularly be in their care overnight, this means securing housing with more than one bedroom, as landlords and housing regulations typically require one bedroom for every two people.

| Housing Option | Features and/or Benefits | Limitations |
|---|---|--|
| Private-market Rental Housing | <ul style="list-style-type: none"> ▪ “Most commonly available...” ▪ “...may use a housing choice voucher (Section 8 voucher)...” | <ul style="list-style-type: none"> ▪ “...owners may screen for, and refuse to rent to, people with criminal records.” |
| Public Housing | <ul style="list-style-type: none"> ▪ “Tenant typically pays 30 percent of adjusted income...” ▪ “More affordable than private-market rental housing.” | <ul style="list-style-type: none"> ▪ “...provider may refuse to house people who have been convicted of certain offenses.” ▪ “The application process may be lengthy and intimidating.” |
| Affordable Housing (nonprofit or privately owned and managed) | <ul style="list-style-type: none"> ▪ “Mission-driven to serve low-income or disadvantaged people.” ▪ “...may not be bound by some of the statutory restrictions that govern public housing.” ▪ “May provide support services on site.” | <ul style="list-style-type: none"> ▪ “Availability is limited, and waiting lists may be long.” ▪ “Owners may exercise discretion to exclude people with criminal histories.” |
| Halfway House | <ul style="list-style-type: none"> ▪ “Provides housing for individuals close to or just after release...” ▪ “May enable individuals to work...while keeping their expenses (if any) very low.” | <ul style="list-style-type: none"> ▪ “Availability is limited, and waiting lists may be long.” ▪ “May be available for limited duration only.” |
| Supportive Housing | <ul style="list-style-type: none"> ▪ “Mission-driven to serve low-income or disadvantaged people.” ▪ “Offers on-site services that may include case management...” | <ul style="list-style-type: none"> ▪ “...provider may refuse people who have been convicted of certain offenses.” ▪ “...owners may exercise discretion to exclude people with criminal histories.” ▪ “Availability and funding may be limited...” |
| Specialized Reentry Housing | <ul style="list-style-type: none"> ▪ “Addresses specific housing and service needs of formerly incarcerated people.” | <ul style="list-style-type: none"> ▪ “Difficult to create due to lack of dedicated funding streams and because community opposition frequently arises...” ▪ “Very limited availability.” |

Source: Cortes and Rogers, “Reentry Housing Options...”

The “Reentry Housing Options...” guide identifies three approaches that policymakers, practitioners, and low-income parents can pursue to increase access to the six housing options discussed above:

- “(1) creating greater *access* to existing housing units (for example, by improving housing placement services,”
- “(2) increasing the number of housing units made available specifically for the reentry population (new construction or conversion of existing units), and...”
- “(3) engaging in a comprehensive neighborhood revitalization effort that includes, at its core, a plan to expand services and supports, including affordable housing, to at-risk populations.”

To increase access to existing housing, the guide recommends working with nonprofit housing agencies that have a track record of advocating with landlords on behalf of people seeking housing. Successful

housing agencies will have “strong relationships with area landlords” and typically provide both housing placement services and rental assistance. Such agencies can also act as a mediator between tenant and landlord to resolve any concerns that either party may have. The guide cites the example of the Homeless Assistance Rental Project (HARP) in Salt Lake County, Utah, where the county government partnered with the local public housing authority to use HUD HOME program funding to provide both placement and rental assistance. The HARP program may be an especially promising model to support noncustodial fathers seeking to have overnight care of their children. At the end of the program’s first year, “32 percent of the households had children living with them.”

One concern with this first approach is whether it is possible to scale up to meet the level of need in a given community, both in terms of program funding as well as availability of housing units. The HARP program cited above assisted 90 households at the end of its fourth year in operation, with total funding of \$850,000, or an average of about \$210 in monthly assistance per household. As an example of the high demand for affordable housing, the guide cites Montgomery County, Maryland—just north of Washington DC—which, despite being one of the wealthiest counties in the U.S., recently had “more than 16,000 names on a waiting list” for federally subsidized housing vouchers and public housing. Even if there were affordable housing units available for all 16,000 people, providing assistance at the same level as the HARP program would require funding of more than \$40 million per year. As the guide states, “affordable units are frequently so scarce relative to need that the options are, effectively, unavailable.”

The second approach is to increase housing units that are specifically available to people with a history of incarceration. The guide cites the example of the St. Andrew’s Court housing facility in Chicago, run by St. Leonard’s Ministries. This nonprofit organization developed its supportive housing program by partnering with both city and state government agencies, as well as other nonprofits that had experience developing both housing stock and supportive services. Because the program is funded in part by both corrections and housing agencies, residents must either be currently under community corrections supervision, or have been homeless with a disability. According to the St. Andrew’s Court website (<http://slministries.org/sac/>), the program offers “single-room-occupancy apartments.” For noncustodial fathers wishing to have time when their children are in their care, this would likely not be a housing option. One challenge for this approach is to accommodate the needs of fathers who want housing that is appropriate for their children. Other challenges to this approach include community opposition, and the difficulty of securing “long-term operating and service financing” in the absence of correctional and disability funding streams.

Lastly, comprehensive neighborhood revitalization is the third approach that the “Reentry Housing Options...” guide recommends and the largest in scope. This approach requires policymakers, governments, and private organizations (both nonprofit and for-profit) to commit to a broad effort “to improve the services and supports available to all community residents” thereby “enhancing the quality of life and safety for all who reside there.” The challenges to this approach are many, including coordination across several systems, marshalling funding from multiple sources, and sustaining the effort over a long period of time.

To read the “Reentry Housing Options...” report and learn more about housing for people leaving incarceration, please visit the Reentry Policy Council website at:

http://reentrypolicy.org/jc_publications/reentry-housing-options

Local Analysis of Food Insecurity Reveals 1 in 4 Persons “Struggling With Hunger” in High Risk Counties

Food insecurity is experienced by 16% of the U.S. population per year, but there is wide variation between counties and demographic groups, according to “Map the Meal Gap,” a research project and online map resource from Feeding America, the nation’s largest, domestic hunger-relief organization. A glance at the Map the Meal Gap online map reveals high rates of food insecurity in several states in the West, as well as a large band across the South extending from Texas to Virginia:

<http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap.aspx>

Los Angeles has a somewhat higher than average rate of food insecurity—17.4%—but because of its size, this translates into 1.7 million people per year. Detroit, and surrounding Wayne County, stands out as a large metropolitan region with a much higher food insecurity rate of nearly 24%. Counties with the highest rates of food insecurity tend to be in rural areas with small populations. For example, Wilcox County in Alabama, population 12,552, has a food insecurity rate of about 38%, or 3 in every 8 people.

The “Map the Meal Gap 2011 Preliminary Findings” report analyzed the 10% of counties with the highest food insecurity rates and found that 24% or “approximately 1 in every 4 residents is struggling with hunger.” These “high food insecurity counties” also have higher unemployment and poverty rates, and lower incomes. Within these high-food-insecurity counties, the report also identified the 10% of counties with the highest food costs.

Twenty-three counties across Mississippi and neighboring Alabama account for 51% of the 589,481 people living in locales that have both the highest food costs and the highest rates of food insecurity. Many of these counties have populations that are majority African American. As the Map the Meal Gap report states: “It is well-documented that some racial and ethnic groups in the U.S., including American Indians, African Americans and Latinos, are disproportionately at risk for food insecurity.”

The Map the Meal Gap website is a useful resource for policymakers and practitioners advocating for low-income parents because food insecurity data is available at the local level, by county, and includes an estimate of the “food budget shortfall” of individuals experiencing food insecurity. Based on the USDA survey, people who experience food insecurity in a given year do so in 7 out of 12 months. On average, a person that experiences food insecurity needs an additional \$424 per year—or about \$61 per food-insecure month—to purchase enough food to make up the difference. This translates into a shortfall of about 167 meals per year, or 24 meals per food-insecure month.

Due to local variations in the cost of food, however, the above dollar figures will be different in specific counties. To determine the estimated average food budget shortfall for a person in a specific county, practitioners can look up the person’s county on the Map the Meal Gap map, then multiply the county’s estimated meal cost by 167 to get the estimated shortfall for the year, or times 24 to get the estimated shortfall for a food-insecure month. For example, the estimated meal cost in Miami-Dade County, Florida, is \$2.74, therefore the average person experiencing food insecurity would need about \$458 per year, or \$66 per food-insecure month, to make up the difference.

Food insecurity is defined by the US Department of Agriculture (USDA) as “limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable

foods in socially acceptable ways ... (that is, without resorting to emergency food supplies, scavenging, stealing, or other coping strategies)." The USDA measures food insecurity by surveying households across the nation. A household is considered to be food insecure if they report three or more conditions during the past year, such as: food bought did not last until having money to buy more; could not afford to buy balanced meals; cut size of meals or skipped meals; hungry but did not eat.

To read the "Map the Meal Gap 2011 Preliminary Findings," please visit Feeding America's website at:

<http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/map-executive-summary.aspx>

An overview of how the USDA measures food security, food insecurity and hunger can be found at:

<http://www.ers.usda.gov/Briefing/FoodSecurity/measurement.htm>

Launch of Bank On Chicago Highlights Programs Aiming to Increase Financial Security for Low-Income People

Bank On programs across the United States aim to increase the financial security of low-income individuals and families who do not currently have checking or savings accounts. According to JoinBankOn.org, a website that serves as a resource for Bank On initiatives across the nation, "programs are typically city- or state-led coalitions that bring together local government, financial institutions, and community organizations to help improve the financial futures of unbanked families." Such families often rely on higher-cost, alternative financial services provided by check cashers, payday lenders, currency exchanges, and money-order vendors. A significant minority of people in the United States are unbanked or underbanked, including disproportionately high numbers of people of color and immigrants. JoinBankOn.org highlights the following statistics:

- "20% of U.S. households (or 22 million) are unbanked" meaning that in these households "no one has a checking or savings account within a mainstream financial institution."
- "An additional 19% are underbanked, meaning they have bank accounts, but still rely heavily on fringe financial services, such as check cashers, to conduct basic financial transactions."
- Families of color "are four times more likely to be unbanked than white families"
- "35% of all Latinos in the U.S. are unbanked; 53% of Mexican immigrants are unbanked"

According to JoinBankOn.org, Bank On programs have been launched in 18 cities in 11 states, and are being researched, planned or implemented in 43 additional cities, and 22 other states. Major cities that have launched Bank On programs include: Los Angeles, San Francisco, and Oakland, California; Denver, Colorado; Jacksonville, Florida; Savannah, Georgia; Chicago, Illinois; New York City, New York; Philadelphia, Pennsylvania; Houston, Texas; and Seattle, Washington. A complete listing of Bank On programs can be found at:

<http://joinbankon.org/Programs/programlist.aspx>

Bank On Chicago is one of the most recent city-based programs, having just launched in July. According to the program's website, "Bank On Chicago is a cooperative effort by the Chicago City Treasurer's Office, local banks, and community partners to offer easy-to-access checking accounts for unbanked and underbanked individuals." Participating financial institutions include both large national banks such as Citibank and Chase, which has more than 100 branches in the Chicago area, as well as smaller institutions such as South Side Community Federal Credit Union and Urban Partnership Bank, which has six branches located in primarily lower-income communities.

Checking accounts being offered as part of the Bank On Chicago program are designed to be low cost and accessible to people who have a history of relying on alternative financial services such as check cashers and currency exchanges. To open a Bank On Chicago checking account, all participating financial institutions allow a person to use an alternative form of identification. While some banks do not require an initial deposit, others require either a \$25 or \$50 deposit to open an account. Monthly fees range from zero up to \$15 and can often be waived depending on account activity. Three of the banks will offer customers who successfully manage their accounts for 6 to 12 months the opportunity to transition to a standard checking account.

Bank On Chicago estimates that people who do not have a mainstream bank account typically spend up to \$65 per month, or \$780 per year, on check-cashing services and money-order fees. For people who want to estimate how much they spend using alternative financial services, the Bank On Chicago website offers a monthly "Savings Calculator":

<http://www.bankonchicago.com/WhyBankOn.aspx>

Mission Statement

The mission of the **CENTER FOR FAMILY POLICY AND PRACTICE (CFFPP)** is to strengthen society through the expansion of opportunities for low-income parents – mothers and fathers – to protect and support their children. CFFPP operates as a policy think tank to remove the unique barriers and negative public perceptions that affect low-income men of color. Through technical assistance, policy research and analysis, and public education and outreach, CFFPP works to support low-income families and develop public awareness of their needs.

Contact Us: If you would like to share comments, questions, ideas for future briefing topics, or to sign up for our email list, please contact Nino Rodriguez, Program and Policy Specialist, at nrodriguez@cffpp.org, or visit the CFFPP website at: <http://www.cffpp.org/emailupdates.php>

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