

# The Painful Cycle of Poverty and Homelessness

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## **Philippians 2:3-5**

*Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves. Let each of you look not to your own interests, but to the interests of others. Let the same mind be in you that was in Christ Jesus,*

### **Questions:**

1. When have you found yourself in a seemingly unstoppable cycle of action and reaction?
  2. When have you set aside others' culpability to help lift them out of a negative cycle?
  3. What aspects of our social safety net do you see as hindering rather than helpful?
  4. What is your personal, individual culpability in the plight of the poor and afflicted?
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*In the News*

### **How the story of this young mom 'trying to make a way' shows the holes in Cincinnati's safety net**

When Carissa Washington got evicted and became homeless late last year, she did everything she could to get her life back on track as quickly as possible for the sake of her young son. She made countless calls from a Bethany House Services homeless shelter searching for an apartment she could afford before she finally found one in East Price Hill. After a Bethany House caseworker inspected the place, Washington and her son moved out of the shelter to start their new lives.

But within weeks, Washington's son, who was then 8, was having trouble with his asthma. His face was swelling up, and his eyes would itch. A doctor told her it appeared to be the result of exposure to mold. Before long, her couch was covered in it. Rodents started getting into the kitchen through a hole behind the refrigerator, too. Washington decided they couldn't stay there any longer. She stopped paying rent, again faced eviction, and was homeless all over again. Her story is all too common in Greater Cincinnati.

Despite the fact that the region's unemployment rate is as low as it's been in years, thousands of families like Washington's continue to struggle. More than

73,000 people live below the poverty level in the city of Cincinnati alone, and nearly 24,000 of them are children.

Even with the many systems and programs the region has in place to help families like Washington's, there is far more need than there are resources, said Kevin Finn, CEO of Strategies to End Homelessness.

"The unfortunate reality ... is she checks a lot of boxes," Finn said. "She was at-risk, likely because she was overpaying for her apartment. She got an eviction on her record because she couldn't keep up with that. Those things happen all the time. Even after she got into shelter, those dynamics of exiting to substandard housing -- in which she was still overextended to pay for it -- happens all the time. Which is why 15 to 20 percent of families that come into shelter and leave for housing, come back."

Only 44% of the almost 800 families that called the hotline operated by Strategies to End Homelessness in 2018 got help, Finn said.

Seeing families slip back into homelessness also happens far too often, said Susan Schiller, Bethany House's executive director. "The people most likely to be homeless are the people who have been homeless," she said. "This is what our moms deal with on a regular basis." Then when they try to return to the shelters that they left; the shelters are often full.

"I can assure you that the day she left Bethany House, someone else slept in that bed that night because typically within a couple hours when a family exits shelter, a new family is admitted," Finn said.

Meanwhile, families experiencing homelessness have a difficult time holding jobs because the lack of ability to afford transportation or childcare. Washington's story underscores how difficult it can be for families to navigate the systems designed to help them, said Neil Tilow, the CEO of Talbert House.

"How do I navigate housing, mental health, food, employment all at once, while I have a special needs child at home? And how do I deal with all of that, keep a job, keep an apartment," Tilow said. "It's hard to do with two parents in the home when you have those situations. So she's at a real disadvantage."

She's among the thousands of low-income families struggling with the community's lack of affordable housing, said John Schrider, director of Legal Aid Society of Southwest Ohio.

Because the region has far fewer units of affordable housing than it needs, many families end up paying more than they should in rent, Schrider said.

That means they are just one disaster away from not being able to pay their rent, which leads to getting evicted, which makes it harder to find a place they can afford in the future.

“If they don’t get any kind of housing assistance, they end up in housing that is too expensive and not good,” he said. “And people are in this situation every day in Cincinnati and around Cincinnati. It’s a huge problem, and there’s no simple solution.”

Washington’s biggest source of help has been Yvetta Collins, a facilitator at Talbert House who has been advising Washington on how to get back on track. “If it wasn’t for her, I don’t know where I’d be right now. I really don’t,” Washington said. “To be honest, I would say Miss Yvetta is like my angel.”

Washington has made every call and checked every resource that Collins has recommended over the past few months, she said, but she keeps hitting dead ends. She recently received her “homeless certificate,” a document that certifies her as being officially homeless in the eyes of the federal government that is needed to qualify for HUD assistance programs, but that offers no guarantees.

“Here’s the reality. Only about one out of every 10 people who are documented as homeless get an opening in a housing program,” Finn said. “She’s at least now documented as eligible. That doesn’t mean that she will necessarily get an opening, and even if she does it doesn’t mean it will necessarily be right away. But at least she’s eligible.”

“I’m just a young mother trying to make a way. It’s all I can do,” she said. “God don’t put his warriors through nothing that they can’t handle. And I’ve been through a lot, and I’m still here.”

The question is whether the safety net that Greater Cincinnati is supposed to have in place to catch families like Washington’s will be there for her.

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### **Matthew 20:1, 9-12**

*For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard. ... When those hired about five o'clock came, each of them received the usual daily wage. Now when the first came, they thought they would receive more; but each of them also received the usual daily wage. And when they received it, they grumbled against the landowner, saying, "These last worked only one hour, and you have made them equal to us who have borne the burden of the day and the scorching heat."*

**Malachi 3:8-10**

*Will anyone rob God? Yet you are robbing me! But you say, "How are we robbing you?" In your tithes and offerings! You are cursed with a curse, for you are robbing me -- the whole nation of you! Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the LORD of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.*

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**Prayer for Local Government (BCP p.822)**

Almighty God our heavenly Father, send down upon those who hold office in this City the spirit of wisdom, charity, and justice; that with steadfast purpose they may faithfully serve in their offices to promote the well-being of all people; through Jesus Christ our Lord. *Amen.*