

Housing crisis fuels homelessness in Massachusetts

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Looking out her window, Kristen McCorquodale reflected on eight years of chasing affordable housing to avoid homelessness.

It was a January afternoon and temperatures the day before fell below zero degrees

“This isn’t May. This isn’t like the last time,” she said, referencing a few years prior when her family lived out of a Ford Expedition.

McCorquodale, 35, is from Somerville. But over the last decade, she and her husband, Dan, along with their three children, have lived in Beverly, Gardner, Worcester, Marlborough, Dorchester and — most recently — Fitchburg. Their homes during that time included apartments, basements, shelters and a small Boston unit with two families and no working toilet.

“We had to use a bucket,” McCorquodale said.

When interviewed by Wicked Local, McCorquodale lived in a three-apartment building in Fitchburg. She felt lucky to have found the place nearly two years ago, namely because the school district provided exceptional services for her two older children, both diagnosed with autism. The apartment represented stability in a life otherwise spent on the move.

But they again face uncertainty and potential homelessness. The landlord required they leave by February. And while the McCorquodales are in a better financial position compared to years past, a history of evictions for late payment — coupled by the fact affordable housing is scant — makes finding a new apartment in time feel improbable.

“Who will rent to us?” McCorquodale asked, rhetorically. “Nobody wants to hear the story I just told you.”

Republican Gov. Charlie Baker last year declared a housing crisis in Massachusetts, and the issue of affordability largely stems from what many people count as positives — rising home prices and a booming economy.

Left behind, however, are individuals and families who can't keep up. And homelessness is growing in Massachusetts. Last year, an estimated 20,068 people were experiencing homelessness in Massachusetts, representing a 20.6 percent increase compared to 2010, according to an annual report by the U.S. Department of Housing and Urban Development. The numbers, advocates say, are woefully undercounted.

“The nightmare of why we're seeing the numbers go so high is because there really is no place for people to live,” said Robyn Frost, executive director of the Massachusetts Coalition for the Homeless.

Massachusetts is historically bad at creating affordable housing. In 1969, the state enacted a law known as Chapter 40B to encourage more development in municipalities where affordable housing totaled less than 10 percent of all homes.

Fast forward 50 years, however, and more than 80 percent of the 351 Massachusetts municipalities still fall short of the 10 percent benchmark, according to a Wicked Local report last year. Nearly 50 percent have less than 5 percent.

Meanwhile, rental prices are growing at a faster clip than wages, especially among low- and middle-income families, according to reports by Zillow.com and the Massachusetts Budget and Policy Center.

This dynamic has pushed more people out of homes, putting greater strain on public programs and nonprofit service providers. More strict regulatory requirements in recent years have also made it more difficult for families to enter state shelters, resulting in some unintended consequences.

“The state has created a system where we’re forcing families to prove desperation, and that includes staying in a place like an emergency room even before we let them into shelter,” said Kelly Turley, associate director of the Coalition for the Homeless.

Indeed, Massachusetts since 1983 has been a “right to shelter” state, meaning eligible families cannot be denied housing regardless of shelter availability. In 2012, however, a law change required families with children to provide documentation showing they spent at least one night in a place “not meant for human habitation” as a qualification for shelter.

As a result, visits to the emergency room for homelessness more than quadrupled at Boston Children’s Hospital through 2016, according to a report released last year, and 90 percent of the children were insured by state-based health insurance plans, boosting costs to the state’s already-bloated Medicaid budget.

“The children seen for homelessness after the policy were more likely to have no chronic medical conditions or medical complaints during their visit, meaning they came to the ED only to seek shelter,” according to the report. “Thus, these visits were for healthy children who would not otherwise be presenting to the ED, and their associated costs should be considered preventable.”

The affordable housing squeeze also looms large over those with homes, as rental prices rapidly increase. In December, the median price for a one-bedroom apartment totaled \$2,111 in Massachusetts, representing a 5.8 percent increase compared to a year earlier, and an 11.1 percent increase compared to five years ago, according to Zillow.

Last year, an individual earning minimum wage in Massachusetts (then \$11 per hour) would need to work 104 hours per week to afford a fair-market, two-bedroom apartment, according to the report “Out of Reach” by the National Low Income Housing Coalition. The standard work week — 40 hours — is less than half that amount. The story gets worse when considering the federal minimum wage of \$7.25 per hour.

“In no state can a person working full-time at the federal minimum wage afford a two-bedroom apartment at the fair market rent,” according to the report.

Meanwhile, between 1979 and 2014, the median wage for a Massachusetts worker — adjusted for inflation — increased 0.5 percent, according to Mass Budget. And the disparity between wage growth and housing costs keeps some out of the housing market altogether because of upfront costs.

To move into most apartments in Massachusetts, renters must put down first month and last month rent, along with a security deposit. In many instances, a broker's fee — equaling another month of rent — is charged (sometimes illegally if assessed by landowners who are not also licensed brokers). In the end, moving into a one-bedroom apartment costing \$2,111 per month could end up costing a renter \$8,444 on day one. And the high cost of living is making it increasingly difficult for people to save for the future.

The Federal Reserve last year reported 40 percent of Americans don't have enough money to cover an unexpected \$400 expense, meaning one unexpected illness, family crisis or broken bone could result in the financial ruin that leads many to homelessness.

The vulnerability of so many people's financial situation underscores a persistent misconception that people experiencing homelessness are only drug addicts, people with developmental or mental disabilities or individuals simply too indolent to hold a job.

"These age-old stereotypes from the Elizabethan era that people experiencing homelessness are lazy and shiftless don't fit anymore," said Yvonne M. Vissing, professor of health care studies at Salem State University. "In all frankness, most of us are a month away from destitution."

Vissing, an author on the issue of homelessness, says creating more affordable housing could go a long way toward helping the overall issue. But also putting more resources into public programs that make it easier for people experiencing homelessness to move quickly into permanent housing could really attack the problem before it has long-lasting effects on individuals and families.

"People aren't going to stabilize until they have a house where they can get a decent night's sleep, where they can cook and clean and have their lives organized," Vissing said. "More shelters and charity programs are a band aid that

stops a little bit of the bleeding, but in terms of getting rid of the cancer, you have to look to public programs.”

On Jan. 30, McCorquodale contacted Wicked Local to say she still hadn’t found an apartment. She remained concerned her family wouldn’t qualify for shelter until they could prove again they were experiencing homelessness, casting doubt over how far she felt they had come and now what would happen next.

“Day-to-day life is tough enough for anybody from any walk of life without having to deal with any of these things,” she said. “All we need is a damn place to live.”

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Editor’s Note: This story is part of a monthly series focused on housing challenges in Massachusetts.