

The Patriot Ledger

More families, elders have no place to call home

By Erin Tiernan

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Rising rents and stagnant wages have families and older residents struggling to remain in their homes. Of the state's 20,068 homeless individuals, 13,257 were people in families with children — a 17 percent increase over the prior year, according to a federal Department of Housing and Urban Development report for 2018. The number of adults over 50 is also on the rise.

Second of three parts.

Standing in the living room of her sparse Braintree Village apartment, Jackie Scanlon said she didn't know how she would pay her rent this month.

Scanlon recently divorced her husband of seven years and is now a single mother of girls ages 7 and 4. She said she struggles to keep a roof over her daughters' heads with only a part-time income.

"Nothing is beneath me. I'll take my kids to a shelter if I have to, but we would obviously rather be here," she said.

Scanlon said her salary won't cover the \$2,150-a-month rent, including utilities, for the two-bedroom apartment she moved into on Feb. 1. She's relying on the help of friends and family and hoping her child support payments begin so she can pay her rent on time, she said.

"Right now it seems impossible," Scanlon said, her voice cracking.

Scanlon's story is becoming common among working families trying to make ends meet in a region where wages have remained stagnant while rents have grown by nearly 54 percent in the last decade. Scanlon, 30, has been able to avoid becoming homeless so far, but there are thousands of families across the state and hundreds across the South Shore who haven't been so lucky.

Homelessness in Massachusetts is growing at a faster rate than in any other state, and it is families, young people and older adults fueling that growth, according to a recent report from the federal Department of Housing and Urban Development for 2018. Of the state's 20,068 homeless individuals, 13,257 were people in families with children — a 17 percent increase over the prior year, according to the report.

Traditional triggers such as substance abuse and mental health issues still account for about 30 percent of Massachusetts' homeless population, but a Department of Housing and Urban Development study shows that the fastest-growing homeless populations are families and older adults trapped by fixed incomes and wages that haven't kept pace with rising rent and housing prices.

The Federal Reserve last year reported that 40 percent of Americans don't have enough money to cover an unexpected \$400 expense, meaning a sudden illness or accident, a move or a car repair could force a family into homelessness.

The vulnerability of household finances underscores a persistent misconception that homelessness only happens to drug addicts and people struggling with serious mental and developmental disabilities, experts say.

"It's really because the cost of housing has far outpaced what an average person in Massachusetts can afford, especially low-income families and individuals," said Kelly Turley, associate director of the Coalition for the Homeless.

Over the past decade, homelessness among Massachusetts families has nearly doubled, the HUD report found. Today there are 6,422 more people in homeless families than there were in 2007. Another federal study, by the Department of Education, suggests that the number of homeless families could be much higher.

That Department of Education study identified 24,075 homeless students in Massachusetts schools, including 165 in Quincy public schools. Only 5 percent of the students were without a parent or guardian, suggesting homelessness among

adults is also much higher.

The Department of Education study counts students who are living temporarily with friends or family as well as those living in shelters or motels, which is why its numbers are so much higher than those in the HUD study, which only counts people in shelters and temporary housing and on the streets.

There were 391 homeless children and 201 homeless adults scattered throughout shelters around the South Shore in January, according to counts by Father Bill's & Mainspring, a homeless shelter operating in Quincy and Brockton.

The numbers are staggering, especially since the number of homeless families is declining in most states.

But even with some of the highest numbers of homeless families in the nation, Massachusetts has few families who go without shelter.

Of the homeless students, 60 percent were living temporarily with friends or family, 27 percent were living in state-run shelters for families and 6 percent were living in motels, state data shows. Sixty-eight students, less than 1 percent of those counted as homeless, had no roof over their heads.

Older adults have more difficulty finding shelter. At Quincy's only homeless shelter, the number of over-60 adults has gone up 64 percent in the past five years, said John Yazwinski, executive director of Father Bill's & Mainspring.

Quincy's rise in homelessness among older adults is a trend mirrored across the state and throughout the nation.

America's homeless population is graying.

According to the Department of Housing and Urban Development, about 33 percent of the nation's homeless population is over 50. Experts say people between the ages of 50 and 64 frequently fall through the cracks of government safety nets because they are too young to qualify for Medicare and senior housing.

A report by Harvard's Joint Center for Housing Studies ([Housing America's Older Adults- 2018](#)) found that people in their 50s to mid-60s are especially at risk of not having enough money to pay increasing health care and housing costs in their later years.

"Whether they own or rent, millions of older households struggle to pay for their housing and other basic necessities, and their numbers are rising," the study concludes.

In Quincy, where apartment rents have gone up nearly 55 percent since 2009, renters are under pressure and spending more of their income to cover housing costs.

"They have substantially less income than homeowners and condo owners. The spike in rents has been particularly severe in its impact on lower-income working families," according to the Greater Boston Housing Report Card published last year.

Wynn Gerhard of Greater Boston Legal Services works out of the agency's Quincy office, helping disabled and senior adults facing eviction. She said her client load has exploded as local rent prices have soared. Many of her clients rely on Social Security or disability payments to get by, and those amounts don't cover the cost of housing in the Quincy area, she said.

"It creates a real problem for people trying to stay in housing," she said.

For them, the only option is subsidized housing, but there are years-long waits to get into public housing or to obtain federal housing vouchers that give low-income tenants government money to help pay for rent.

The Quincy Housing Authority, which operates public housing in the city, has long wait lists for seniors and disabled residents looking for affordable housing that does not exceed 30 percent of their income. The wait for a Quincy senior is more than five years, according to tenant selector Lori Schilling. The wait for a disabled resident is more than six years. Wait times are so long that the housing authority doesn't consider applicants from outside the city.

The housing authority also has about 600 apartments available for low-income families. The wait for a local family is three years, and it's five years for families from outside the city.

People in the Boston region served by agencies such as Metro Housing often wait more than a decade for help.

Michael Mattes, a homelessness prevention specialist with Quincy Community Action Programs, said the long wait lists underscore the fact that there isn't enough affordable housing to serve those in need.

Every week, Mattes finds himself in Quincy District Housing Court, where he helps dozens of South Shore residents facing eviction, most because they simply can't afford to stay in their homes.

There are resources for families and individuals facing eviction because they owe rent or for those who need financial help to move into a place of their own.

The state Rental Assistance for Families in Transition program is one such option. It offers up to \$4,000 per year to people in need, but Mattes said agencies like his aren't inclined to use precious resources to stave off the inevitable.

"The most heartbreaking evictions to me are those ... where someone has done nothing wrong and the landlord just wants to raise the rent, which they can't afford," Mattes said.

Scanlon, the Braintree mom, said she looked for an apartment in Quincy but settled for Braintree because she was unable to find anything affordable in the city.

Her rent was due on Friday, and so far she hasn't been able to pay.

She's already been evicted from one Braintree house and said she's desperate to keep her kids in their new apartment.

"They've already had to deal with so much change," she said.

HOMELESS IS A FAMILY MATTER

24,075

... homeless students in Massachusetts

391

... **homeless children in South Shore shelters**

201

... **homeless parents in South Shore shelters**

165

... **homeless students in Quincy**

19

... **homeless Quincy students living in hotels**

20

... **homeless Quincy students living in shelters**

Source: Statistics based on 2018 information provided by the state Department of Elementary and Secondary Education and Father Bill's & Mainspring.

OLDER AMERICANS WITHOUT HOMES

The number of adults over age 50 who have no home is growing.

20

... **306,000 adults in the U.S. over age 50 were identified as homeless in 2014, accounting for 31 percent of the nation's homeless that year.**

20%

... **increase in homeless seniors nationwide between 2007 and 2014**

64%

... **increase in older individuals at Father Bill's Place shelter in Quincy between 2014 and 2018**

4x

... **higher mortality rate for homeless adults over 50 compared to those with homes**

Source: Statistics based on information provided by the federal Department of Housing and Urban Development.

THE SERIES

WEEKEND: In a city where 3,800 new high-end apartments, condos and single-family homes have been built in the past decade, the number of homeless men, women and families is overwhelming local shelters and social service organizations.

TUESDAY: A healthy economy has spurred a building boom of thousands of luxury condos and apartments in Quincy, but affordable housing options are failing to keep pace.

WHERE TO FIND HELP

READ MORE ABOUT HOMELESSNESS

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