

# Homelessness in Waterbury



**Last year, Connecticut's emergency shelters served more than 11,000 people, including over 1,500 children.** The number of people in shelters and transitional housing programs increased 3% from 2009 to 2010 and shelters have been operating over 100% capacity for almost two full years.

## Homeless Persons: Connecticut and Waterbury <sup>1</sup>

	In Connecticut		In Waterbury	
	Sheltered	Unsheltered	Sheltered	Unsheltered
<b>Total People</b>	<b>3,770</b>	<b>695</b>	<b>151</b>	<b>33</b>
<b>Adults Without Children</b>	<b>2,419</b>	<b>654</b>	<b>82</b>	<b>33</b>
<b>Adults in Families</b>	<b>496</b>	<b>17</b>	<b>23</b>	<b>0</b>
<b>Children in Families</b>	<b>800</b>	<b>24</b>	<b>46</b>	<b>0</b>

Of the 4,465 total people counted during a one-day snapshot of Connecticut homelessness in 2011, 184 were counted in Waterbury. More than one-third (38%) of all people counted in Waterbury were in families with children. Close to two-thirds (63%) of those counted in Waterbury were adults without children.

### Homeless people in Waterbury are relatively well-educated.

Over half (61%) of adults experiencing homelessness in 2010 had a high school education or higher.<sup>2</sup> This average among adults without children and in families has remained around fifty percent (50%) over the past three years. In 2010, an additional sixteen percent (16%) of homeless adults reported further education in technical, college and graduate schools.

**More than one-quarter (26%) of the people counted in Waterbury shelters on one night in January 2010 had never before been homeless.**

Approximately one-third (33%) of adults without children were working at the time of their homelessness. Adults in families were about half as likely to have worked (14%). This group has witnessed a steady decline in employment over the past three years. People who have served in the military comprised more than one-tenth (16%) of the homeless population in Waterbury.



### Family Homelessness in Connecticut

Families headed by young, single women of color are overrepresented in family shelters across the state. Family homelessness is typically part of a longer period of economic strife and separation.

It is common for families to stay with friends and family members out of economic need. Nationally, families are more likely to enter shelter from a doubled up housing situation than from anywhere else.

**Nationally and across the state, adults without children are much more likely to experience chronic homelessness than families.** In Waterbury, fourteen adults counted during *CT PIT 2010* experienced chronic homelessness; eleven were adults without children (13%) and three were adults in families (15%).<sup>3</sup> Half of all adults in families reported no disabling health issues.

**In one day alone, 484 homeless families were counted in Connecticut. Thirty-one of those families, including 46 children, were from the Waterbury area.**



## Why People Are Homeless in Waterbury

People who become homeless are those with the fewest resources and multiple barriers to economic and health security. In addition to inadequate income and high cost of housing as forces of homelessness, interpersonal violence, disabling health conditions, as well as re-entry and criminal justice involvement are complex contributing factors. *In Connecticut, rent problems and domestic violence were the most common reasons people left their last place of residence.* In Waterbury, almost two-thirds (63%) of adults in families and well over half (57%) of adults without children cited rent problems, eviction, or foreclosure as a contributing cause of homelessness. Half of all adults responded “yes” when asked if they ‘had been in a relationship where they had been physically hurt or felt threatened; fifty percent (50%) of all adults said domestic violence contributed to their homelessness.

### Shortage of Affordable Housing

In the Waterbury metropolitan region, the Fair Market Rent (FMR) for a two-bedroom apartment is \$951.<sup>4</sup> In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$18.29 hourly or \$38,040 annually. A minimum wage worker earns \$8.25 hourly. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week. Or, a household must include more than two minimum wage earners in order to make the two-bedroom FMR affordable.<sup>5</sup>

### Income Instability and Poverty

According to the U.S. Bureau of Labor Statistics, Connecticut saw an average unemployment rate of 9.1% in 2010, as unemployment in the Waterbury metropolitan area averaged at 12.1%.<sup>6</sup> The unemployment rate in this part of the state has quadrupled over the past ten years, while the cost of living remains among the highest in the nation. In 2010, Connecticut was ranked the most expensive state to buy groceries, the second most expensive state in the price of utilities, the fifth most expensive state in housing expenses, and the sixth most expensive state in health care costs.<sup>7</sup> Census reports show 8.4% of Connecticut’s population living below the federal poverty level (FPL) in 2010. Compared to the state, Waterbury residents were more than two times (20.3%) as likely to live below the FPL.<sup>8</sup> This figure does not include those struggling to earn enough income to meet their basic needs.

### Healthcare Issues

For individuals and families already struggling to pay for basic needs, a serious illness or disability can begin a cascade of lost wages, depletion of assets, and eventual eviction. About one-third (34%) of adults who were homeless in Connecticut and one-quarter of homeless adults in Waterbury had been hospitalized in the past for mental health conditions. Nearly one-quarter (24%) of adults experiencing homelessness in the state reported a need for substance abuse services, while fewer than two in ten (17%) homeless adults in Waterbury reported a need for such services. As we look to the issues of inability to work, interpersonal violence, trauma and disability, we make the connection between appropriate and relevant mental, behavioral and physical health and housing stability.

<sup>1</sup> Waterbury data presented are provided by the *CT PIT 2011*, a one-day snapshot of homelessness conducted on January 27, 2011. *CT PIT 2011* was conducted in shelters, housing programs, and included a street count. *CT PIT* data underestimates the extent of homeless, as it does not capture numbers of people turned away or who do not seek shelter, or those living in doubled up and other precarious housing situations.

<sup>2</sup> From *CT PIT 2010*, a one-day snapshot of homelessness conducted on January 27, 2010. *CT PIT 2010* was conducted in shelters and housing programs only and did not include a street count.

<sup>3</sup> “A Chronically Homeless Person or Family is an unaccompanied homeless individual with a disabling condition or a family with at least one adult member who has a disabling condition who has either been continuously homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years. The term homeless in this case means a person sleeping in a place not meant for human habitation (e.g., living on the streets), in an emergency homeless shelter, or in a Safe Haven as defined by HUD.” <http://www.hud.gov/offices/cpd/homeless/chronic.cfm>.

<sup>4</sup> FMRs are the monthly amounts “needed to rent privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.” Federal Register. HUD determines FMRs for localities in all 50 states.

<sup>5</sup> National Low Income Housing Coalition, *Out of Reach 2011*. See <<http://www.nlihc.org>>.

<sup>6</sup> U.S. Department of Labor, Bureau of Labor Statistics (2010). *Economy at a Glance*. See [http://www.bls.gov/eag/eag.ct\\_waterbury\\_mn.htm](http://www.bls.gov/eag/eag.ct_waterbury_mn.htm)

<sup>7</sup> Missouri Economic Research and Information Center. [http://www.missourieconomy.org/indicators/cost\\_of\\_living/index.stm](http://www.missourieconomy.org/indicators/cost_of_living/index.stm)

<sup>8</sup> U.S. Census Bureau; American Community Survey, Five Year Estimates; American FactFinder. See <http://factfinder.census.gov>.