

A WAY OFF WELFARE

By: Beth Taylor

An Affordable Housing Crisis is gripping the nation (1). Forty percent of single-mother headed households are impoverished (5) and they are the demographic most at-risk of becoming displaced (6). Statics show that the most successful path off welfare is in getting a 4-year degree or higher (5). However, with limited resources this is often impossible for mother's alone. Intentional communities have proven environmental, economic and psychological benefits (2), and offer exactly what these women need in order to become self-sufficient (5). My project is to build a transitional co-housing development for single-mother led families to support them in their pursuit of a higher education.

There are many factors influencing the shortage of affordable housing in Seattle, including lack of supply. As the highest growing metropolis in the US, at a rate of 16%, something must be done to meet the growing housing demand. Developing more multi-family homes would be beneficial, however until recently over 75% of residential property within city limits was zoned for single-family use only (7).

There is an abundance of construction, however not a lot of it is for new homes. Of those homes available, most are not affordable to the majority of the working-class residents (7) and evidence suggests costs will continue to rise with 15 million Americans spending 50% or more of their income on housing by the year 2025 (1). There is plenty of opportunity for work, but the wages are not enough to cover the continually-climbing housing costs.

For single-mothers, employment is limited to flexible, part-time work due to the demands of juggling family responsibilities. This type of work is often unskilled labor with low pay, low hours, no job security, benefits or opportunity for advancement and it is not always enough to meet all household expenses (9). Additionally, material hardships and the inability to meet essential needs has been linked

with higher rates of depression, anxiety, poor health and child behavior problems (6) as single-mothers are forced to prioritize rent over food and healthcare (9).

There is a huge discrepancy between what current federal poverty guidelines depict and what economic indicators show as the minimum income needed to meet one's basic needs (10). This makes it impossible for households who need the support to qualify for federal benefits. For example, for a single mother of 2 children federal guidelines set the poverty threshold at \$20,420 annually. EPI's family budget calculator estimates a living wage needed for that same 1 adult/2 children living in the Seattle area at \$89,183 (4). This sum is greater than what the majority of the degree-holding professionals in the area earn full-time. In order to make housing affordable for all our citizens, we must redefine what deems a living wage (10).

Evidence still supports gaining an education is an essential component to escaping poverty. A study in New York found 100% of former welfare recipients who earned their 4-year degree stopped relying on public benefit programs. Unfortunately, our current welfare system, is limited to vocation-based education training and only supports individuals for a period of 1 year. This limits their income-earning potential and results in further reliance on public assistance (5). Evidence indicates that existing social networks may only exacerbate the challenges of escaping poverty (6).

Single-parents have additional challenges stacked against them. Due to the lack of emotional and financial support and the demands of parenting alone, only 4% of students graduate bachelor's programs within 6 years. Balancing the day-to-day responsibilities can be overwhelming and impossible without comprehensive resources like campus family housing, academic support, career counseling, childcare subsidies, reduced meal plans, family counseling, children's clothing exchanges and emergency loans. However, programs that provide those resources, like "Key's for Degrees" and "The Jeremiah Program," have seen tremendous success. Almost all, 90-100% are employed after graduation (5) with few needing to return to federal benefits.

ANNOTATED BIBLIOGRAPHY

1. *Bipartisan Senators and Advocates Agree: Cantwell Proposal Is the “Primary Tool” to Combat Affordable Housing Crisis - ProQuest.*

<https://proxy.cornish.edu:2185/docview/1925186612/8DCA8116E2B54C19PQ/5?accountid=1612>.

Accessed 11 Jan. 2020.

ANNOTATION: *Describes legislation proposed by Senator Maria Cantwell (D-WA) deemed to be the most effective approach for addressing the nation’s affordable housing crisis. Estimates by 2025 15 millions American’s will be paying 50% or more of their income on housing expenses. The proposal would expand LIH tax credit to create or preserve 1,300,000 affordable homes over 10 years, an increase of 400,000 more homes than what is currently possible. Enacting this would create an additional 452,000 jobs in the 10 year period to construct the homes.*

2. *Communal Living & Cohousing - Types & Benefits of Intentional Communities.*

<https://www.moneycrashers.com/communal-living-cohousing-types-benefits-intentional-communities>

Accessed 21 Jan. 2020.

ANNOTATION: *Describes different types of co-housing conditions and the financial, environmental and social benefits to residents. Also describes the typical features all co-housing communities share and outlines the initial steps you need to take when starting a community.*

3. *Document View | Access World News | NewsBank.*

https://infoweb.newsbank.com/apps/news/openurl?ctx_ver=z39.88-2004&rft_id=info%3Asid/infoweb.newsbank.com&svc_dat=AWNB&req_dat=AB6F55664E4846168BF0B1AA0F1CCA5D&rft_val_format=info%3Aofi/fmt%3Akev%3Amtx%3Actx&rft_dat=document_id%3Aimage%252Fv2%253A1693E713EA14EF18%2540AWNB-178B08E7F17B5E34%25402458874-178B08F210FAC3D4%25406-178B08F210FAC3D4%2540/hlterms%3Amckinsey%2520and%2520company%2520report%2520to%2520address%2520homelessness%2520in%2520seattle Accessed 28 Jan. 2020.

ANNOTATION: *Seattle Times* article that describes a report issued by consulting firm McKinsey & Company concluding that on top of the projected \$262 million a year for the next decade the city and county are expected to spend, they estimate an additional \$1 billion is needed to solve the homelessness crisis in King County. The article states that part of the initiative would require building thousands more affordable housing units, an overall increase of 16,000 homes for the current homeless and 37,000 more for extremely low-income to prevent homelessness. The argument being that if you address current needs, but not the people at future risk the problem will remain at crisis levels. The article highlights the need for affordable housing of area residents by noting the area median income at \$33,000 a year for a family of 4.

4. "Family Budget Calculator." *Economic Policy Institute*, <https://www.epi.org/resources/budget/>. Accessed 21 Jan. 2020.

ANNOTATION: *Research on a living wage - minimum income for basic needs above poverty. The Department of Health and Human Services establishes federal poverty guidelines that prove insufficient in realistically measuring whether a family's income is enough to meet it's needs. The EPI offers a more accurate and complete economic indicator of family needs in America as it is based on cost of living per city/state, compared to Federal Poverty guidelines that don't consider local economic conditions. (Ex.: 1 Adult/2 Children, FPG = \$20,420 annual salary / \$9.80 hr., EPI for King County = \$89,183 annual salary / \$42.87 hr. Compared to MIT's Living Wage Calculator (below) at \$71,816 annual salary / \$34.53 hr.)*

5. Freeman, Amanda. "Why Is It So Hard For Single Moms to Go to College?" *The Atlantic*, 18 Aug. 2015, <https://www.theatlantic.com/education/archive/2015/08/why-single-moms-struggle-with-college/401582>

ANNOTATION: *Examines statistics surrounding single-mother families, highlights education as a way off welfare and the lack of support in existing systems for the ability for these women to pursue a higher education. Since the 1996 welfare reform women collecting benefits have been unable to pursue a 4-year or higher degree and continue receiving support. The article outlines specific challenges of a woman in this position including: restricted to library access, unable to afford internet, cost of textbooks and supplies, inadequate*

child care or insufficient childcare funds, lack of academic support, family support and/or financial support, feeling misunderstood or undervalued. Comprehensive residential college programs with benefits for single parents like on-campus family housing, childcare and academic supports are given as examples for addressing these needs with very high proven success rates of 90-100%.

6. *Giving Unto Others: Private Financial Transfers and Hardship Among Families With Children - ProQuest.*
<https://proxy.cornish.edu:2185/docview/1896811414/252BA93ABBB24CB4PQ/2?accountid=1612>.

Accessed 11 Jan. 2020.

ANNOTATION: *This article reinforces that single-mother headed households, specifically african-american, are the most vulnerable for displacement. It also brings to light something not found in other research regarding support from friends and family being critical to get by in the face of chronic shortages of resources. “Reciprocal Exchange Theory” suggests families might help other families, even when detrimental to their own well-being because they expect to receive support later if they need it. They share an expectation to prioritize broader family well-being and single-mother’s have a greater emotional need for these extended relationships. Literally depending on the kindness of strangers, these close social networks can be crucial to a family’s survival.*

7. “Housing Crisis Has Seattle Weighing End of Single-Family Zoning.” *NBC News*,
<https://www.nbcnews.com/news/us-news/housing-crisis-has-seattle-weighing-end-single-family-homes-n988001>. Accessed 11 Jan. 2020.

ANNOTATION: *Describes in detail the housing crisis in Seattle, calling specific attention to zoning laws and recent policy changes directed at generating new affordable homes. States statistic supportive data for population boom and lack of housing affordable to most residents. Identifies the benefits of up-zoning from single-family to multi-family in some residential neighborhoods of Seattle.*

8. *Living Wage Calculator - Living Wage Calculation for Seattle-Tacoma-Bellevue, WA.*
<https://livingwage.mit.edu/metros/42660>. Accessed 21 Jan. 2020.

ANNOTATION: *Research on a living wage - minimum income for basic needs above poverty. The Department of Health and Human Services establishes federal poverty guidelines that prove insufficient in realistically measuring whether a family's income is enough to meet it's needs. The MIT Living Wage Calculator offers a more accurate and complete economic indicator of family needs in America as it is based on cost of living per city/state, compared to Federal Poverty guidelines that don't consider local economic conditions. (Ex.: 1 Adult/2 Children, FPG = \$20,420 annual salary / \$9.80 hr., MIT's Living Wage Calculator = \$71,816 annual salary / \$34.53 hr. Compared to EPI for King County (above) at \$89,183 annual salary / \$42.87 hr.) Also, provided is a breakdown of expenses and a list of occupations in the area and the typical annual salaries associated, the majority of which are below the required annual income for the area.*

9. *Thinking Outside the Box: Strategies Used by Low-Income Single Mothers to Make Ends Meet - ProQuest.*
<https://proxy.cornish.edu:2185/docview/2131581121/fulltextPDF/20FA7B6CD0B04BAFPQ/1?accountid=1612>. Accessed 11 Jan. 2020.

ANNOTATION: *This study of Australia's welfare system, like #6 above, identifies single-mother households as being particularly vulnerable to becoming homeless. It's also similar to #6 in that it touches base on the idea that these households greatly depend on the generosity of others in the community to be able to access services and/or receive goods they need, but cannot afford. It also highlights specific employment needs and emphasizes the daily demands of being a single-parent. Practical solutions and strategies to make ends meet without having adequate federal benefits are listed. Suggests family-friendly work environments and policy to be essential to ensure gender equality in the work force and establish women's individual financial autonomy.*

10. *What Is a Living Wage? - Minimum Income for Basic Needs Above Poverty.*
<https://www.moneycrashers.com/living-wage/>. Accessed 21 Jan. 2020.

ANNOTATION: *Describes the definition of a living wage as being the minimum income for meeting basic needs and the inability of someone to meet those needs working for federal minimum wage. Federal and State*

efforts to increase minimum wages for workers are outlined. Also, federal poverty guidelines for setting the poverty threshold are defined and alternative and more accurate methods of calculating living wages per individual local economies are identified. Five big budget items for most American's are: childcare, healthcare, housing, transportation and student loan debt.