

## Issue Brief

### SAFE AND AFFORDABLE HOUSING FOR RHODE ISLAND'S CHILDREN

Inadequate, costly or crowded housing has a negative impact on children's health, safety, education and emotional well-being.<sup>1</sup> Housing that costs more than one-third of a family's income is considered to be unaffordable. Families paying higher percentages of their income for housing are likely to go without other basic necessities, including food. High housing costs may cause the financial circumstances of families to be so precarious that any interruption in income or unexpected expense places families at risk of eviction and homelessness.<sup>2,3</sup> The detrimental effects of homelessness on children are especially severe.

In Rhode Island, 46% of renters are unable to afford the fair market rent for a two-bedroom unit.<sup>4</sup> As a result, an increasing number of children are experiencing homelessness while many more are forced to live in dangerous, unsanitary and crowded conditions, going without necessities in order to pay rent, or forced to remain in households with domestic violence due to the lack of safe and affordable housing.

#### Affordable Rents for Selected Income Levels Rhode Island, 2000

Income Level	Annual Income 2000	Affordable Rent (30% of income)
Median-Income Renter	\$28,136	\$703
Low-Income Renter	\$19,695	\$492
Poverty Level Family of Three	\$14,150	\$354
Working Full-Time at RI Minimum Wage	\$12,792	\$320
<b>Income Needed for Average RI Rent</b>	<b>\$28,600</b>	<b>\$715</b>

Source: Rhode Island Housing, 2001. Calculations by Rhode Island KIDS COUNT.

## HOMELESS CHILDREN IN RHODE ISLAND

Homeless children are at increased risk of injury, infection, hunger, malnutrition and lack of health care, and are more likely to miss school than other children. Psychological effects include developmental delays, anxiety, depression, and behavioral problems.<sup>5,6</sup>

- During fiscal year 2000 there were 1,321 children in shelters in Rhode Island, an increase of 42% over fiscal year 1998. One-quarter of all shelter residents were children under age 13 as compared with one-fifth in 1999.
- Most children who enter shelters are in female-headed households. Between 1998 and 2000 the number of female-headed households in shelters increased by 38%.
- An increasing percentage of families listed housing problems as the primary reason for homelessness (38% in FY 2000 as compared with 27% in FY 1999). Housing problems include housing costs, legal evictions, relocations, landlord/tenant disputes, and utilities shut-off.
- The percentage of female-headed households among long-term (more than 4 months) shelter users increased from 4% (10) in 1997-1998 to 22% (56) in 1999-2000.

Source: *Rhode Island Emergency Shelter Information Project: Annual Report July 1, 1999-June 2000* (2001). Providence, RI: Rhode Island Emergency Food and Shelter Board.

## HOUSING AFFECTS CHILDREN'S HEALTH AND EDUCATION

### CHILD INJURIES AND DEATHS<sup>7</sup>

Injuries associated with poor quality housing are almost as frequent as motor vehicle accidents. Burns from high tap water temperatures are a common childhood injury. Home heating burns are also extremely common, and may result from wood stoves, kerosene heaters, floor furnaces or exposed home radiators. Fires, especially home fires, are the third leading cause of death among children under age 14. Poor families are especially at risk due to faulty heating systems, the lack of reliable smoke detectors, exposed wiring, and the use of wood stoves or kerosene heat when oil or gas is too expensive.

### VIOLENCE<sup>8</sup>

Families that cannot afford to live elsewhere are often forced to live in dangerous situations. When the cost of housing is high, mothers may remain trapped in violent relationships because they cannot afford to move out. Childhood exposure to violence can have long-term effects, including post-traumatic stress disorder, psychotic episodes, suicidality, and other psychological and developmental disorders.

### EDUCATIONAL OUTCOMES

Periods of homelessness or a rapid succession of schools due to frequent moves and an unstable living situation have a negative effect on a child's education, including an increased likelihood of repeating a grade or being suspended, and a decreased likelihood of being diagnosed and treated for learning disabilities.<sup>9</sup> Children who live in low-income communities are more likely to attend schools with outdated instructional materials and inadequate classroom facilities.<sup>10</sup>

## **MALNUTRITION<sup>11</sup>**

When parents are forced to spend a disproportionate percentage of income on rent, nutrition suffers. This is particularly true during the winter when heating costs further reduce the amount of income available for food. One study found that child growth was decreased during the three months following the coldest months of the year. Another study indicated that one in five children on a waiting list for housing subsidies suffered from malnutrition, as compared with one in thirty children in families receiving housing assistance. Low-income children without housing assistance also experience higher rates of iron deficiency. Poor nutrition has negative impacts on both the health and educational success of children.

## **LEAD POISONING<sup>12</sup>**

The lack of affordable housing in many communities means that many low-income families live in older dwellings with deteriorating lead paint, placing children at risk for lead poisoning. Inadequate nutrition and anemia, more common in low-income children, further increase a child's susceptibility to lead poisoning. Because of old housing stock, children in the Northeast, including Rhode Island, are at high risk for lead poisoning. Lead poisoning affects a child's central nervous system leading to learning disabilities, behavioral problems, hearing and speech impediments and loss of intelligence.

## **ASTHMA**

Costly housing forces families to live in more crowded conditions, increasing the number of respiratory infections suffered by children and thereby aggravating asthma. Substandard housing triggers asthma attacks by exposing children to smoke, cockroaches, dust mites, mold, rats and mice, dry heat and lack of heat. Families that are over-extended financially due to high costs of housing may be unable to afford adequate medical treatment for asthma.<sup>13</sup> Homeless children suffer twice as many ear infections and five times more diarrhea and stomach problems than other children.<sup>14</sup>

## **LEAD POISONING IN RHODE ISLAND**

### **The Prevalence of Lead Poisoning**

- Rhode Island has some of the oldest housing stock in the country. Eighty percent of its housing was built before 1978 when lead paint was banned.
- There are about 30,000 high-risk housing units in the state, i.e., units that contain significant amounts of lead and are in a deteriorated condition.
- 25 of the 29 census tracts with the highest concentrations of old housing are found in low-income neighborhoods.
- Over 1,700 Rhode Island children who will enter kindergarten in Fall 2002 have elevated lead levels. One in four kindergarten children in Providence and Central Falls have elevated levels.

### **The Rhode Island Childhood Lead Poisoning Prevention Act of 1991**

- The law requires a coordinated, comprehensive primary prevention program for lead poisoning including screening of all children under age six, inspections, abatement, control and enforcement.
- The Centers for Disease Control and Prevention recommends a multidisciplinary, comprehensive approach to the treatment of lead poisoned children, including repeat blood tests to monitor lead levels, medical management, house inspections, removal of lead hazards, child development services, social services, and parent education.



# THE AFFORDABLE HOUSING CRISIS IN RHODE ISLAND

## GROWING INCOME INEQUALITY

During the 1980s and 1990s income disparities in the United States grew significantly. In Rhode Island between 1978 and 1998, the average income of the bottom fifth of the population declined by 9% while the income of the top fifth of the population increased by 71%. Between the late 80s and late 90s the gap between the income of the richest 20% and the poorest 20% of the population grew more in Rhode Island than in any other state.<sup>15</sup>

The increased income inequality of the last two decades has encouraged high-end construction in suburban areas at the same time as aging urban housing was left to decline or be abandoned. Federal policies promoting the construction of highways and suburban housing while denying assistance for rehabilitation of older urban housing encouraged middle-class flight and the exodus of jobs to the suburbs.<sup>16</sup>

The focus on expensive single family housing and the neglect of affordable multifamily housing construction and rehabilitation has resulted in increasing rents for those units that are available, even as the incomes of the poorest 20% of the population have declined.<sup>17</sup> In December 2000 in Rhode Island, the average rent for a two-bedroom apartment was \$715 including heat while a poverty level family of three paying 30% of its income for rent would only be able to afford \$354 for rent.<sup>18</sup>

## FEWER HOUSING SUBSIDIES

Even as growing income inequality and higher rents have strained the availability of affordable rental housing, the federal government, the primary provider of subsidized housing, no longer builds public housing and is cutting back on housing subsidies. Although Rhode Island has approximately 30,000 assisted housing units and 10,000 public housing units, nearly two-thirds of these are reserved for elderly and disabled citizens. There are 17,000 Rhode Islanders on waiting lists for subsidized or public housing and the waits range from nine months to nine years depending on the area of the state.<sup>19</sup>

Those who eventually manage to obtain a housing voucher through the Section 8 program frequently must turn back their voucher because they are unable to find a landlord willing to accept it.<sup>20</sup> The affordable housing situation in Rhode Island is likely to get worse as project-based Section 8 unit owners “opt-out” and convert their units to unsubsidized housing. In Rhode Island, two-thirds of project-based contracts, comprising 11,579 units, will expire within the next five years. While many owners are expected to renegotiate new contracts, housing prices will determine the extent of opt-out and the loss of low-income units.<sup>21</sup>

While the population of Rhode Island grew by only 6% between 1970 and 1990, suburbanization resulted in a 45% growth of developed land in Rhode Island. Left behind was a decaying urban core deprived of a tax base, with declining schools, dilapidated or vacant housing and residents increasingly segregated by race and poverty. Other detrimental effects of these growth patterns include sprawl, erosion of open space, traffic congestion and air pollution.

Source: Wolf, S. (January, 2001). “Rhode Island’s Future Growth: Shaping Our Legacy” in *Rhode Island Citizen*. Kingston, RI: University of Rhode Island College of Business Administration.

## COST OF RENTAL HOUSING FOR LOW-INCOME FAMILIES RHODE ISLAND, 2000

CITY/TOWN	2000 AVERAGE RENT 2-BEDROOM	% INCOME NEEDED FOR RENT LOW-INCOME RENTER (\$19,695/year)	% INCOME NEEDED FOR RENT – POVERTY LEVEL FAMILY OF THREE (\$14,150/year)
Barrington	\$966	59%	82%
Bristol	\$698	43%	59%
Burrillville	\$628*	38%	53%
Central Falls	\$564	34%	48%
Charlestown	NA	NA	NA
Coventry	\$628*	38%	53%
Cranston	\$702	43%	60%
Cumberland	\$845	51%	72%
East Greenwich	\$785	48%	67%
East Providence	\$772	47%	65%
Exeter	\$628*	38%	53%
Foster	\$628*	38%	53%
Glocester	\$628*	38%	53%
Hopkinton	\$628*	38%	53%
Jamestown	\$628*	38%	53%
Johnston	\$665	41%	56%
Lincoln	\$666	41%	56%
Little Compton	\$628*	38%	53%
Middletown	\$872	53%	74%
Narragansett	\$852	52%	72%
Newport	\$1,001	61%	85%
New Shoreham	\$845	51%	72%
North Kingstown	\$833	51%	71%
North Providence	\$727	44%	62%
North Smithfield	\$663	40%	56%
Pawtucket	\$623	38%	53%
Portsmouth	\$891	54%	76%
Providence	\$725	44%	61%
Richmond	\$628*	38%	53%
Scituate	\$628*	38%	53%
Smithfield	\$628*	38%	53%
South Kingstown	\$825	50%	70%
Tiverton	\$715	44%	61%
Warren	\$647	39%	55%
Warwick	\$858	52%	73%
Westerly	\$624	38%	53%
West Greenwich	NA	NA	NA
West Warwick	\$634	39%	54%
Woonsocket	\$559	34%	47%
<i>Core Cities</i>	<i>\$694</i>	<i>42%</i>	<i>59%</i>
<i>Remainder of State</i>	<i>\$719</i>	<i>44%</i>	<i>61%</i>
<i>Rhode Island</i>	<i>\$715</i>	<i>44%</i>	<i>61%</i>

### Source of Data for Table/ Methodology

Rhode Island Housing 2000 Rent Survey, January 2001. A low-income renter is defined as 30% below the 2000 median renter income. Rent burdens over 30% are considered unaffordable.

Average rents are based on a survey of rents in Rhode Island in December 2000 and January 2001. Rents include the HUD allowance for heat, if heat was not included in the advertised rent.

\*Rhode Island Housing 2000 Rent Survey data are not available for these communities. Average rent used is the Housing and Urban Development (HUD) 2000 Fair Market Rent, as reported in *Out of Reach* (September 2000). Washington, DC: National Low-Income Housing Coalition.



## RHODE ISLAND HOUSING RESOURCES COMMISSION<sup>22</sup>

Unlike neighboring states, Rhode Island has not, in the past decade, been a major player in the construction of affordable housing. In 1998 in an effort to begin addressing Rhode Island's housing crisis, the legislature created the Housing Resources Commission (HRC). Its mission is to provide housing opportunities for all Rhode Islanders, to maintain the quality of housing in Rhode Island, and to coordinate and make effective the housing opportunities of the agencies and subdivisions of the State. Its membership includes builders, bankers, nonprofits, housing advocates, and state agencies.

During the winter of 2000 the Housing Resources Commission presented a report and recommendations to the Governor. The recommendations called for the development of affordable family housing, the creation of new supportive housing for disabled individuals with on-going service needs, and the creation of emergency apartments for homeless families.

During FY 2001, working with the Governor's Office, \$250,000 was appropriated to create 16 emergency shelter apartments for homeless families. In response to the critical shortage of affordable units, the Housing Resources Commission earmarked \$1.5 million in funds to initiate the Family Housing and Permanent Supportive Housing pilot programs to create additional affordable units.



## PRIVATE EFFORTS TO SUPPORT AFFORDABLE HOUSING

*The Local Initiatives Support Corporation of RI (LISC-RI)* provides technical assistance, operating support and financing to local community development organizations in Rhode Island. Since 1991, LISC-RI has participated in the planning, development and construction of 1,700 affordable apartments or houses. It has supported the growth and maturing of non-profit community organizations that have been the primary developers of housing in Rhode Island.

*The Housing Network* is Rhode Island's membership association of non-profit community development corporations. The Housing Network provides a forum for communication and resource sharing, works to improve the technical capacity of member organizations, promotes policies and programs that foster affordable housing, monitors legislation, and provides training to its members.

*The Rhode Island Housing and Mortgage Finance Corporation<sup>23</sup>* is a self-supporting corporation that finances the purchase, construction and rehabilitation of affordable housing. The Neighborhood Revitalization Program, a new project of the Corporation, provided grants of up to \$50,000 to each of eight neighborhoods in Rhode Island (located in Pawtucket/Central Falls, Woonsocket, North Kingston, Peace Dale, and in the Elmwood, Smith Hill, Cranston/Westminster Triangle, and Olneyville neighborhoods of Providence) to create a vision and action plan for neighborhood improvement.

### NEIGHBORHOOD OPPORTUNITIES PROGRAM<sup>24</sup>

Proposed legislation, the Neighborhood Opportunities Program (H-5401, S-0188), would allocate \$5 million per year for the next two years in order to create 100 new units of affordable housing each year for minimum wage working families and individuals with disabilities. The program would also provide grants to local communities for renovations, demolition and home ownership opportunities. In addition, a proposed bond issue would generate \$35 million in order to continue the investment of \$5 million a year for an additional 7 years. *The goal of the Neighborhood Opportunities Program is to create 1,000 new units of affordable housing within the next 10 years.* The Neighborhood Opportunities Program is being considered by the Rhode Island General Assembly during its 2001 legislative session.



## REFERENCES

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- <sup>2</sup>*Children and Their Housing Needs: A Report to KIDS COUNT* (1993). Washington, DC: Center on Budget and Policy Priorities.
- <sup>3</sup>Weissbound, R. (1996). *The Vulnerable Child*. New York, NY: Addison-Wesley Publishing Company.
- <sup>4</sup>*Out of Reach* (September 2000). National Low Income Housing Coalition.
- <sup>5,19</sup>*Rhode Island Emergency Shelter Information Project: Annual Report July 1, 1999-June 2000* (2001). Providence, RI: Rhode Island Emergency Food and Shelter Board.
- <sup>6,7,8,11,12,13</sup>*Not Safe at Home: How America's Housing Crisis Threatens the Health of Its Children* (1998). Boston, MA: Doc 4 Kids Project, Boston Medical Center.
- <sup>9,14</sup>*Homeless Children: America's New Outcasts* (1999). Newton, MA: The Better Homes Fund.
- <sup>10</sup>*Years of Promise: A Comprehensive Strategy for America's Children* (1996). New York, NY: Carnegie Corporation.
- <sup>15</sup>Bernstein, et al (2000). *Pulling Apart: A State-by-State Analysis of Income Trends*. Washington, DC: Center on Budget and Policy Priorities and Economic Policy Institute.
- <sup>16</sup>Wolf, S. (January, 2001). "Rhode Island's Future Growth: Shaping Our Legacy" in *Rhode Island Citizen*. Kingston, RI: University of Rhode Island College of Business Administration.
- <sup>17</sup>*The State of the Nation's Housing: 2000* (2000). Cambridge, MA: Harvard University, Joint Center for Housing Studies.
- <sup>18</sup>Calculations by Rhode Island KIDS COUNT based on data from Rhode Island Housing Coalition and the National Low Income Housing Coalition.
- <sup>20</sup>*Rhode Island Consolidated Plan 2000-2005* (January 15, 2001). Providence, RI: Rhode Island Housing and Mortgage Finance Corporation.
- <sup>21,22</sup>*Annual Report* (March, 2001). Providence, RI: Housing Resources Commission.
- <sup>23</sup>*Rhode Island Housing* (Fact Sheet) (January 31, 2000). Providence, RI: Rhode Island Housing and Mortgage Corporation.
- <sup>24</sup>*Neighborhood Opportunities Program* (Fact Sheet) (2001). Providence, RI: Housing Resources Commission.



## HOUSING RESOURCES IN RHODE ISLAND

### Rhode Island Housing Resources Commission

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