



The American Dream Out of Reach for Many –

The United Nations considers housing to be a basic human right, and not just the right to basic shelter, but to “adequate housing,” yet across the county, not just homeownership, but decent housing is an unobtainable goal for many. Housing problems persist and tend to be most common in rural areas and central cities. According to 2005 American Housing Survey (AHS) indicators of housing adequacy, 1.7 million or 6.3 percent of rural homes are either moderately or severely substandard, which is a slightly higher rate than for metropolitan areas.

The McKinney-Vento Act defines a person as homeless if (1) they lack a fixed regular income and adequate nighttime residence, or (2) they have a primary nighttime residence that is supervised, or (3) they are staying in an institutional setting, or (4) they are staying in locations that are not usually used for sleeping accommodations, such as lobbies or hallways, outbuildings. This has created an atmosphere in which most rural communities don't count those living in substandard structures.

The Hidden Homeless: Homelessness in Small Towns and Rural Areas

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Photo by Ashley Tike, Tillamook Headlight Herald

The stereotypical view of small town and rural life is one of healthy, tanned families, getting plenty of exercise, fresh air and nutritious food, but as we've learned in our investigations, homelessness is not just a 'big city' problem anymore and the characteristics of homelessness differ in rural areas compared to urban centers. There are multiple factors that influence the issue of homelessness, but one of the most pressing is our lack of affordable, safe housing.

The direct “hard” effects that housing has on health are usually apparent. For example, in extreme temperature conditions inadequate housing can be related to cases of hypothermia, cardiac arrest and stroke. Dampness and mold lead to increased respiratory conditions caused by pests (insects and rodents), dust and other allergens. The symptoms associated with these

conditions include asthma, aches and pains, nervousness and anxiety, diarrhea, and headaches and fevers. Children, older adults and those who are immunocompromised are especially affected.

Direct 'soft' effects can be summed up by examining the meaning of home. As well as shelter from the elements, housing provides vital refuge in a social and psychological sense. The meaning of home provides what is called ontological security¹. This is the stable mental state that comes from a sense of continuity. Homes provide a source of constancy to our lives. They are the places where the rituals and routines of daily life are played out. They are where we feel the most in control of our lives and they serve as our secure base.

Both the direct and indirect effects of poor housing are felt most strongly by our most vulnerable populations, with older adults taking the largest brunt of it. A unique combination of population growth, soaring housing costs and an increasing number of older adults have led to a Devil's triangle of a housing abyss. Older adults generally have lower incomes than those of working age and their incomes continue to decline with age. According to the American Community Survey, in 2016 homeowners between the ages of 65 – 79 years was \$53,400 while the yearly income of those 80 and older was just \$35,000, and the number of older adults living with lower incomes is growing rapidly². The Joint Center for Housing at Harvard University estimates that by 2035 the nation will have 7.6 million very low-income older adult households.

According to a recent poll by the Robert Wood Johnson Foundation, one third of rural Americans say homelessness has become a big problem in their communities.^{1a} In fact, it has become pervasive in rural communities due to high rates of poverty, unemployment or under-employment, lack of affordable housing, and geographic isolation.^{1b 2} Often called the hidden homeless, rural homelessness has been a growing problem for some time, but rural landscapes camouflage homelessness with expansive geography and low population density. Because of this, the situation goes unnoticed and unaddressed by many policy makers and rural areas are blocked from accessing federal funds to help.

Understanding rural homelessness requires a more flexible definition of homelessness. In rural areas, there are far fewer shelters and warming stations so people experiencing homelessness don't tend to gather near these services where they are easily seen and counted. In rural areas, those experiencing homelessness are more likely to live in cars, campers or live doubled up with

family and friends. The restrictive, and urban view of homelessness does not provide a good fit for evaluating homeless situations in rural areas and may very well have been excluding these areas from accessing federal funds to help.^{4a}

It is not surprising that rural homelessness has been difficult to define. In fact, the term rural has proven very difficult to define, with the most common definition simply being not urban. Urban is defined as a metropolitan community with a population of 50,000 or more and the economically tied surrounding areas. Urban clusters are defined as having a population of more than 5,000 but fewer than 50,000 people. Rural areas are then defined as all territory, population and housing that does not classify as urban or urban clusters.

While the patterns of homelessness differ from urban to rural, the root causes remain the same. Rural homelessness is the result of poverty and a lack of affordable housing, and research shows the odds of being poor are 1.2 to 2.3 times higher for people living in rural areas. In fact, one out of five rural counties is considered to be high poverty, compared to only one out of twenty high poverty urban counties.^{4a} Rural homelessness is most pronounced in rural regions that are primarily agricultural, or regions that are or have been reliant on extraction industries such as mining, timber, and fishing. Additionally, it has been shown that fewer job opportunities, lower wages and longer periods of unemployment are experienced in rural areas than in urban areas. Another trend that has affected rural homelessness are insecure tenancy situations that have occurred due to changes in the local real estate markets, such as displacement of trailer park residents as that land becomes more valuable for expensive housing developments.

Experts have also noted there are higher number of families, rather than individuals, experiencing homelessness in rural communities.^{5a} Families with children often become hypermobile due to economic insecurity and inadequate housing, leading to social isolation. Due to a desire to remain in their rural communities, or having few options to leave, many often settle for substandard living conditions. In her address before the House Financial Services Subcommittee on Housing, Community Development and Insurance, Ann Oliva, the Vice President of Housing Policy for the Center on Budget and Policy Priorities stated, "Living on the streets is a brutal existence for the individuals and families experiencing it and it negatively impacts the surrounding communities. The nation is experiencing a homelessness crisis that will not end without intervention."^{5a}

References

¹Shaw, M. Housing and Public Health. *Annual Review of Public Health*, 25: 397-418.

^{1b}Robert Wood Johnson Foundation Poll: Rural Americans Report Problems. Retrieved 2/17/23 from: <https://www.rwjf.org/en/about-rwjf/newsroom/2019/05/four-in-ten-rural-americans-report-problems-paying-for-medical-bills-housing-or-food.html>.

^{2a}Hart, K. (2020). Homelessness isn't just a big city problem. *AXIOS, Economy and Business*: Retrieved 2/17/23 from: <https://www.axios.com/2020/02/5/homelessness-rural-america-cities>

^{3a}HUD 2022 Annual Homelessness Report. Retrieved 2/17/23 from: <https://www.huduser.gov/portal/sites/default/files/pdf/2022-AHAR-Part-1.pdf>

^{4a}National Coalition for the Homeless, Fact Sheet #11, August 2007. Retrieved 3/1/23 from: www.nationalhomeless.org

^{5a}RHihub: Module 5: Evaluation Consideration for Services Integration Programs. Retrieved 2/17/23 from: <https://www.ruralhealthinfo.org/toolkits/services-integration/5/evaluation>

⁶Ending Homelessness: Addressing Local Challenges in Housing the Most Vulnerable. Testimony of Ann Oliva, Vice President of Housing Policy, Center on Budget and Policy Priorities, Before the House Financial Services Subcommittee on Housing, Community Development and Insurance, Feb 2, 2022.

²Molinsky, J. Affordability Challenges. Joint Center for Housing Studies, Harvard University. <https://www.jchs.harvard.edu/blog/older-adults-increasingly-face-housing-affordability-challenges>

Oregon Housing Stability Council
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