



Voices From The Heartland

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Affordable housing

Heartland Center's recent publication, *Housing in Northwest Indiana: Affordability, Adequacy, Accessibility*, reported a variety of issues related to the housing situation in the region. Various government programs related to housing are discussed in the report. A recent change in one of the programs impacts many families, particularly large, low-income families.

The report, *Large Families Face Higher Rent Burdens and Fewer Housing Opportunities Under New HUD Rent Rules*, released last month by the Center on Budget and Policy Priorities (CBPP), describes a change in the Section 8 Rental Assistance program, which provides help to lower-income families. The basis of this program is that landlords accept a payment voucher from the department of Housing and Urban Development (HUD). In many cases this means either accepting less rent for the unit or having the tenant make up the difference between the actual rent and the value of the voucher. The voucher's value is based on family income and the fair market rent (FMR) for the region.

The policy change is how the FMR is calculated for larger apartment sizes. Prior to the 2005 fiscal year, which began October 1 2004, the FMR for a four-bedroom apartment was calculated to be at least 40 percent above the FMR for a two-bedroom unit. If the FMR for a two-bedroom apartment in a given

area was \$700, the FMR for a four-bedroom apartment would be at least \$980. Beginning this fiscal year, HUD calculates the FMR for the four-bedroom apartment at a minimum of 23% higher than the FMR for a two-bedroom unit. Calculated at the lowest percentage, a four-bedroom apartment would have a FMR of only \$861, a loss of \$119. In effect, the new policy reduces the value of rental vouchers.

The real impact of this policy is greater in real life, where rents for two, three, and four-bedroom apartments vary widely depending on location. According to the CBPP report, the actual reduction of FMR for a four-bedroom apartment in the San Jose, California metropolitan from 2004 to 2005 is \$845. In Boston, Massachusetts the reduction is \$408, with numerous other metropolitan areas showing decreases in excess of \$100.

The impact in Indiana varies by metropolitan area. Because some areas have seen sizable increases in the FMR for two-bedroom apartments,

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Change in HUD fair market rent for four-bedroom apartments FY04-FY05				
	Fiscal Year 2004	Fiscal Year 2005	Dollar change 2004-2005	Percent change 2004-2005
Terre Haute	\$646	\$794	+\$148	+22.9
Michigan City	\$689	\$791	+\$102	+14.8
Indianapolis	\$830	\$885	+\$55	+6.6
Lafayette	\$1042	\$1032	-\$10	-1.0
South Bend	\$847	\$827	-\$20	-2.4
Fort Wayne	\$762	\$731	-\$31	-4.1
Evansville	\$744	\$705	-\$39	-5.2
Gary	\$1028	\$883	-\$145	-14.1
Bloomington	\$1125	\$931	-\$194	-17.2

Source: Center on Budget and Policy Priorities (<http://www.cbpp.org/states/10-12-04hou-in.pdf>)

the FMR

Affordable housing, *continued*

for four-bedroom apartments has also increased. In the Terre Haute area the FMR for a two-bedroom apartment increased from \$465 to \$522 (12.3%). As a result, the FMR for a four-bedroom apartment increased 22.9 percent. Areas with minimal increases in the FMR for two-bedroom apartments (e.g. Lafayette, South Bend) tended to have slight declines in the FMR for four-bedroom apartments. The Gary and Bloomington areas have the biggest declines, due to the combination of declines in the FMR for two-bedroom apartments and the new formula for calculating the FMR for four-bedroom apartments. In the Gary area, a decline from \$732 to \$716 (2.2%) in the FMR for a two-bedroom apartment translates into a decrease from \$1028 to \$883 (14.1%) in the FMR for four-bedroom apartments.

The end result of this policy shift is that low-income families with three or more children are most

vulnerable, since they probably need more than two bedrooms. Hispanic families will be disproportionately affected since they tend to have more children. All the families will be left with a difficult choice. They can either pay more of their limited income out of pocket to make up the difference, or move to higher-poverty areas with lower rents. Such a move puts them in areas with higher crime rates, poorer schools, and fewer employment opportunities.

Since programs such as the Section 8 Rental Assistance voucher system are meant to enhance housing opportunities for those with low incomes, this policy change is a slap in the face to the families. At a time of national economic distress, housing policies should not be reducing the likelihood of finding affordable housing, they should be increasing it.

✦Andre´ Nauta, Ph.D.

Social justice and the family

Heartland Center’s staff participated in the conference “Families in Crisis: Faith-Based Responses” in October. Co-sponsored by Calumet College of St. Joseph (CCSJ) and the Northwest Indiana Quality of Life Council (QLC), the conference focused on social justice as it relates to families in Northwest Indiana.

Dr. Daniel Lowery, executive director of the QLC, presented statistics. Among the issues was the percentage of single-parent households (11.3% in Lake County), and the corresponding percentages of students living in single parent families. In Gary (64.2%) and East Chicago (51.1%), over half the students go home to a single-parent household.

Single-parent families have a variety of issues to address, not the least of which is a disparity in family income. In Lake County, married-couple families had a median income of \$59,619 for 1999, while male-headed families (\$39,435) and female-headed households (\$25,122) fell substantially below that level of income.

Median household income varied widely across the region, from a high of \$94,843 in Dune Acres to a low of \$26,538 in East Chicago. Income and

Percent non-marital births	1990	2002
Lake County	39.3	49.0
LaPorte County	31.0	44.9
Porter County	15.8	29.1
Teen birthrate	1990	2002
Lake County	40.1	25.9
LaPorte County	41.3	35.5
Porter County	11.2	10.5

Source: Indiana Youth Institute (www.iyi.org)

poverty rates also vary by race, with Whites in Lake County having a poverty rate of 6.5 percent, while African Americans (25.6%) and Hispanics (15.6%) were much more likely to be in poverty. Lower educational attainment, juvenile crime, and incidences of child abuse and neglect were also considered.

The rate of non-marital births and the teen birthrate¹, are interesting. The teen birthrate in all three counties has declined, with a fairly substantial

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¹ Non-marital births are expressed as the percentage of all births to non-married women. Teen birthrate is the number of births for every 1000 girls aged 15-17, and should not be confused as representing the percentage of total births to teen mothers.



Fr. Tom Gannon celebrated his 50th anniversary in the Society of Jesus.

Congratulations, Tom!

endure; that, as the world around me grew and changed, I would experience confusion and uncertainty, surprises and crosses, anger and fear and resentment. When God called, God told me only enough for me to say yes, only enough for me to put my hand in His and murmur with the mother of his Son: “Let it be with me as you say.”

What I have learned in all these 50 years, I suppose, is this; to live really is to risk everything, to smash through the boundaries that imprison us, to go on stretching and reaching. Only in this way, I now believe, can a human being become real—by risking all for God and for human beings. And it is indeed a process of becoming—ceaseless, endless becoming.

Do you remember that delightful little book by Margery Williams, *The Velveteen Rabbit or How Toys Become Real*? The toy rabbit and the toy horse are engaged in dialogue that is deceptively simple.

“What is REAL?” asked the Rabbit one day.... “Does it mean having things that buzz inside you and a stick-out handle?”

“Real isn't how you were made,” said the Skin Horse. “It's a thing that happens to you. When a child loves you for a long, long time, not just to play with, but REALLY loves you, then you become Real.”

"Does it hurt?" asked the Rabbit.

“Sometimes,” said the Skin Horse, for he was always truthful. “When you are Real you don't mind being hurt.”

“Does it happen all at once, like being wound up,” he asked, “or bit by bit?”

“It doesn't happen all at once,” said the Skin Horse. “You become. It takes a long time. That's why it doesn't often happen to people who break easily, or have sharp edges, or who have to be carefully kept. Generally, by the time you are Real, most of your hair has been loved off, and your eyes drop out and you get loose in the joints and very shabby. But these things don't matter at all, because once you are Real you can't be ugly, except to people who don't understand.”

Two glorious ideas: (1) You become real. (2) Once real, you can't be ugly, except to people who don't understand. Here is my risk and my joy today. Risk because I dare not be static, am rarely at rest, am always in movement to another moment, another dimension of the real. Joy because in the eyes of you who understand, I can't be ugly.”

✦ Thomas M. Gannon, S.J.

On September 1, I celebrated my 50th anniversary of joining the Society of Jesus. How do you capture the fifty years that have fled? How do you unfold the unknown future which beckons? It's like Maria in *The Sound of Music*, “How do you hold a moonbeam in your hand?”

Back in 1954, when God called me to be a Jesuit priest, He did not unfold a full scenario for my life, did not detail the bittersweet of priestly existence. He did not assure me that I would delight in teaching at Loyola University and chairing a sociology department; then directing the Woodstock Theological Center at Georgetown, and now doing policy research, social justice and pastoral ministry in Northwest Indiana. He did not tell me that the unbending Church of my baptism would be shaken to its roots in the late 60s; that so many of its ordained, many of them dear friends of mine, would discover their priesthood or religious life too difficult to

Social justice, continued

decline in Lake County, while percentage of births to non-married women has increased substantially in all three counties. These trends seem contradictory, but probably the decline in teen birthrate is being matched, and more likely outpaced, by a decline in the overall birthrate. Thus, while there are fewer babies being born to teen mothers, they might still represent a higher percentage of overall births. Also, the birthrate for unmarried women older than seventeen may have increased, creating the strong increase in non-marital births.

The statistics paint a bleak picture for family life. Dr. Alphonse Spilly C.P.P.S., Calumet College, presented a case from the Old Testament which underscored the need to consider how to confront these problems. He noted the consistent concern for society's most vulnerable citizens in the Torah, and the strong emphasis on social justice voiced by the prophets. Representatives from Christian, Islam, and Judaism communities echoed the need to focus on family issues as a matter of social justice.

Several professionals spoke about the need for faith communities to be involved. Attendees formed small groups and discussed two questions: (1) How

could persons in their profession respond to the issues presented, and (2) What advice would they give to faith communities? Each group gave a brief report after returning to the full assembly, and there were numerous answers to both questions.

I am sure the majority of participants left the conference convinced of the need for action. Unfortunately, little time was allotted to what the various faith communities and professionals could do to address these issues. If faith communities are going to act, how will they do this? Do churches need to begin their own programs to address specific needs in their communities? Would it be better to form partnerships between churches and community organizations that are already dealing with these issues? How could participants spread the word about the need for organizations to work toward social justice for families? How can the financial needs of creating new programs be met? What types of federal, state, and private grants might be available?

The information presented at the conference certainly had merit. What is needed now is some consideration of where we go from here.

✝Andre' Nauta, Ph.D.