

PREVENT Homelessness...
at its core



The Universal Living Wage

(for dramatic business savings)

Discharge No One Into Homelessness | Livable Incomes



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2013 — House the Homeless, Inc.

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PREFACE

HOMELESS PREVENTION is really two pieces. First, it is an analysis of how inadequate and flawed our present efforts are – and second, it provides a set of carefully reasoned, well-buttressed proposals that could make a real dent in both reducing and preventing homelessness.

The recommendations focus on outdated poverty standards, a minimum wage far below a living wage, and the extent to which payments to those unable to work due to age or disability are grossly inadequate. For Troxell, preventing homelessness begins by enabling people who work to earn enough to have a roof over their heads. He reminds us that that's how Henry Ford created the consumer market for his product. If everyone earns more, every one spends more. Higher take-home pay lifts all boats. For those who can't work, Troxell would guarantee a sufficient income to enable them to pay the rent.

If we suspend skepticism for a moment and pretend that rationality will prevail, the paper provides an analysis of many of the counterarguments one can anticipate. Would cost of living go up? Which jobs are being lost to lower-paid labor forces and which jobs will necessarily be done locally? Would unemployment increase?

Troxell is not naïve about the odds. Given his decades in the trenches on behalf of the homeless, he documents how we have criminalized homelessness, tried to banish the homeless from sight and conscience and then fallen back on blaming the victim. He knows that market theology pervades much of our political discourse. Accordingly, **HOMELESS PREVENTION** tries to appeal to rational self-interest. If a compelling cost-benefit analysis was all that mattered, Troxell has provided the data and the argument.

When Troxell called me asking if I would contribute a preface, I told him that I am no economist and that at best, all I could offer was the reaction of an interested lay reader. For me, what is really at stake is not about economics as traditionally conceived. What is at stake is who we are as a nation and how our monetary system itself devalues the most fundamental values upon which this nation was founded. We have forgotten what it meant to say that the Creator endowed us with certain inalienable rights – that amongst those are life, liberty and the pursuit of happiness.

Troxell divides the world into two categories: those who can work and those who can't. I warned him that from my perspective I questioned that divide. I believe that everyone has the capacity to contribute to our well-being, that we all need each other. A monetary definition of economics tends to omit or devalue what it takes to raise children, care for the elderly, make democracy work, hold officials accountable, advance social justice or keep the planet sustainable. I regard such contributions as work... even if the market does not value vast amounts of essential contribution. I created TimeBanking because I felt we were imprisoned by our fiscal monoculture where the sole medium of exchange, money, devalues those things we

know are beyond market price. Price is based on scarcity – so money necessarily devalues what is abundant: those universal capacities that define us as human beings.

HOMELESS PREVENTION focuses on what should be done within the monetary system. I have stepped outside that monetary framework by a complementary currency. So let me say where we converge.

Both of us agree that the present distributive system does not enable all who work to earn a sustainable livelihood. We both agree that people who work, who contribute, who produce value should be able to enjoy a decent standard of living and a roof over their heads. We both call for change. If all we have is the present monetary system, there are few options. We can rely on charity, transfer payments, entitlements -- or we can move toward some version of Troxell's recommendations regarding minimum wage, cost of living and social security. But I think once we begin to think of the homeless and other groups – children, teenagers, the elderly, the disabled, veterans – as a vast underutilized asset – other possibilities emerge.

Some of those alternatives are in use and some have been used in the past. The Earned Income Tax Credit supplementing the wages of those employed takes us part way there. There are substantial numbers of homeless veterans who have been unable to access the very rights conferred them by a nation that owes them so much. But new efforts are underway to remedy that. There are ways in which student debt can now be forgiven in return for extended public service. In the past, teachers and doctors serving critically underserved communities have received loan forgiveness.

TimeBanking -- a complementary currency earned by helping others and by addressing critical needs --radically expands the options available. One hour spent helping another earns onetime credit, regardless of the market value of the work being done. All hours are equal in value. In effect, this turns a community or a membership group into a vast extended family through an exchange system that is not commercial, that advances charitable objectives and that the IRS has ruled is different from barter. We are trapped right now by our definition of value as that which is measured by money and must be compensated with money.

This White Paper is more than a set of recommendations. It is an indictment of a system that relegates millions to needless suffering, deprivation and demoralization – and that defines the homeless as a burden rather than as an invaluable asset.

This piece makes clear the distance we must travel to realign our wage and benefit systems to our core values. The gravity, the scale and the seeming intransigence of the problem should inspire us to reach across present divides and to find additional ways to enlist all to address intolerable disparities. It is time we undertook community by community to honor all contribution made day in and day out by the homeless, by those working at unlivable wages, by those who have returned from national service, by those unable to find employment but still committed to helping each other. Even now, there are ways to reward ongoing contribution that

could reclaim habitat for all our brothers and sisters. My hope is that this paper will increase our readiness to map alternative paths and our willingness to declare “No More Throw Away People.” We can do it. Thank you, Richard R. Troxell.

Edgar S. Cahn
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Ashoka Fellow
Founder, TimeBanks USA

The Condition of Homelessness – An Overview by Sue Watlov-Phillips

Discharged to Homelessness became a phrase utilized to describe people being discharged from various mainstream programs including but not limited to hospitals, MI/MD/CD treatment settings, and prisons/jails with no place to go called home. This phrase became popular in the late 1990s and early 2000s as we completed the second decade and entered the third decade of this episode of homelessness in our country.

Unfortunately, the responses to homelessness have continued to be cobbled together often times motivated by special interest groups to promote specific data collection that blamed homelessness on individual problems, creating short sighted plans to address ongoing societal structural issues through the homeless system, and creating a very expensive limited segregated housing system called permanent supportive housing that maintained many people, now in housing, labeled as homeless with some an additional diagnosis and classified them as “chronic”, a medical term, which has inappropriately been used for over 13 years.

These inappropriate responses have helped to maintain the stereotypes of the media’s image that homelessness is the individual’s problem. It has drained valuable resources and has significantly impacted the availability of resources to prevent homelessness and rapidly exit people out of homelessness into appropriate housing. It created a new form of segregated housing. This inappropriate and inadequate response has allowed our society to ignore its responsibility to address the structural changes required to ensure each person in our country has a home.

To Bring America Home, we need to create and maintain these structural changes:

1. create, maintain, and rehab safe, decent affordable and accessible housing for all,
2. create livable income employment and livable incomes for those unemployed and/or unable to work,
3. create a single payer universal health care for all,
4. create access to education and job training for all, and
5. to honor and protect the civil rights of everyone.

As long as we continue to blame people experiencing homelessness on their individual problems and on mainstream systems that are doing their jobs- providing treatment, rehab services and then discharging them; it allows us as a society to not address fundamental structural issues in our society that is creating and maintaining homelessness for millions of our people in this country and allows the general society to identify people experiencing homelessness as “those people” instead of our people.

Societal Changes:

The major societal changes which have occurred over the last 4 decades in our country include access to housing, livable incomes, health care, education, and civil rights. These changes have been instrumental in causing the growth of and maintenance of homelessness as we are now in our fourth decade of growing homelessness, a phenomenon that while historical in the world, has never occurred in our country's short history.

Major Structural Issues:

Housing: Until the early 1970s a person could rent an apartment just about anywhere in the country working a part time or full time job. Housing availability and access were impacted by:

- a. the demolition of housing without one to one replacement, of housing,
- b. the changes in the tax codes in 1986 that made it difficult for Ma and Pa landlords to stay in business,
- c. the white flight to the suburbs and new lot sizes, zoning codes which increased housing costs and the push by the real estate industry to build larger and larger homes and expansion of gated communities to keep certain types of people out,
- d. increased costs of all building products,
- e. the implementation of electronic criminal and credit checks to keep people with more difficult histories from accessing housing and
- f. the growth of urban areas as rural areas lost jobs.

Income: Changes affecting income over the past several decades have taken many forms:

- a. the rapid increase in pace of moving from an agrarian society to an urban society,
- b. think tank plans that have destroyed the family farm and created corporate farms,
- c. 1970s-1980s, the loss/reduction of mining, timber, fishing industries,
- d. the decision to sign international trade agreements without US worker protections such as tariffs- thus significant number of manufacturing jobs were outsourced to third world countries which resulted in reduction of good union paying jobs,
- e. the Real Estate and Banking deregulations that led to one of the largest scams and stripping of homeowner equity in the mid 2000s to present date, have resulted in millions of people losing their homes to the risk or actual foreclosure. This deregulation continues to still threaten millions more as the credit requirements

have tightened. As a result, many people owe more on the house than it is currently worth. This has driven millions of previous homeowners into the rental market; thus creating greater demand than supply of affordable units in most communities,

- f. the expansion of out-sourcing jobs to temporary services within the country has decreased the employer/employee loyalty relationship, and
- g. wages and assistance to those unemployed or unable to work because of a disability or being elderly did not maintain pace with the cost of housing, utilities, food, health care and transportation.

Health Care: In the 1980s we changed from having the family hometown doctor to a system called Managed Care. It was promoted in the 1980s to be the new idea to make health available to all at an affordable price by setting up a major nonprofit health care system. In reality it drove out of business the family doctors and community mental health providers and replaced it with a system that did what its name said- Managed Care. In other words, the individual had limited choices of which they could see and for how long, the system was based on averages vs. individual needs. Thus many people didn't or couldn't access services because they were inaccessible, not culturally appropriate or just denied care because they didn't meet HMO standards. We made many CEO millionaires at the cost of many people not receiving appropriate medical care-physical, mental and physical health. There is a high correlation with those experiencing homelessness due to inability to address their health care needs and/or because they couldn't pay the medical bills their HMO wouldn't pay or were unable to get into an HMO plan due to pre-existing conditions.

Treatment of the Mentally Ill: In the 1980s people in the United States began to realize that people with mental health disabilities were being "warehoused" in mental health institutions. Often, caretakers with no schooling and no formal training were acting as surrogate parents 24 hours a day for people with serious mental illness. The conditions of overcrowding, abuse, and neglect were rampant. Civil liberty groups filed a number of lawsuits that led to a civil rights' movement for people with disabilities. The Civil Rights of Institutional Persons Act empowered the United States Justice Department to file civil suits on behalf of residents of institutions whose rights had been violated.

The advent of psychotropic drugs such as Thorazine and Haldol caused mental health service providers to believe that they could successfully treat people on an outpatient basis. *However, people's internal systems would make chemical adjustments over time, and the invisible cords of connection would sever.* As a result, and in combination, many institutions having lost their clientele (their economic base of

support), they were closed down and tens of thousands of mentally ill persons became homeless.

Today, as many as 40% of the people experiencing homelessness have serious mental health concerns. Even if they are lucky enough to receive a stipend (Supplemental Security Income, SSI) for their disability, the amount is merely \$710.00 per month across the nation. This equates to \$4.22 per hour. This is about half of the Federal Minimum Wage (\$7.25) which is wholly insufficient for a person to get into, and keep, basic rental housing.

Almost as a natural progression, *our nation's prisons have become the de facto housing facilities for many of our nation's mentally ill.* With limited inpatient beds comes difficult access to long-term care. Many individuals have had to wait for months for an inpatient bed to become available.

Education/ job Training. Until the end of the 1970s State Universities were typically affordable for many in our society. Those unable to pay were often able to access student loans or grants. Over the last 4 decades the cost of education has increased by over 10X while income and loans/grants have not kept pace. *The value placed on sports in our college systems often over shadows the need for strengthening resources for training for our medical, scientific, research, educational and humanitarian professions.* Access to affordable housing by students also impacts their ability to obtain a good education because of the lack of their own personal stability. Subsidized Job Training for unemployed and/or people with disabilities and livable jobs have often been replaced with Job Search.

Civil Rights: While our Society made great gains in protecting and honoring Civil Rights in the 1960s and 1970s we have been on a steady decline through a variety of tactics in our society since then.

- a. Voting- needing id or an address to vote-limits people with limited income or who have moved or who have no home to exercise this fundamental right.
- b. Criminal and Credit checks are used as discriminatory tools to limit people's access to housing both rental and homeownership and jobs, including jobs that required being licensed (Doctors, Social Workers, Psychologists, therapists, etc).
- c. Homeless Management Information Systems (HMIS), now required by the Federal Department of Housing and Urban Development, has created barriers for people choosing to use the homeless systems.

Prison Reform:

- a. Shift in governmentally owned and operated prison institutions to privatization and to a for-profit setting. This has led to an explosion of the creation of new prison facilities throughout the nation. Additionally, this transfer led to further cost saving measures including the reduction in prison health care, and the reduction and elimination of educational opportunities for reforming inmates.
- b. Change in laws that included enhanced penalties for Cocaine derivative use (Crack) affecting black and poverty encased communities. Note, parolees not eligible for federal housing, food stamps, TANIF, etc., further exacerbates the challenge of escaping poverty.
- c. Failure to address causes of recidivism.

Moral Out-Cry

Walt Leginski, (Retired HHS) in his writing a historical perspective of the episodes of homelessness points out two key differences in our response to this episode of homelessness in our country:

1. the lack of moral outcry to address this ongoing issue in our society, and
2. this is the first time we have talked about *ending* homelessness.

While many faith communities were actively involved in a movement in the late 1970s and early 1980s, as the growth of this new episode of homelessness dramatically increased, advocating for a society to address the structural issues while providing some direct services to people at risk or experiencing homelessness.

Over the last 3 decades, this movement has been became a major industry of providers often times more focused on increasing *homeless resources* through the McKinney Vento Act (federal legislation) “researching people experiencing homelessness and their personal issues” *versus addressing the structural issues causing and allowing people to become homeless*. (See GAO 2010 Report). The Homeless Industry is now in my opinion the second greatest obstacle to our goal to end homelessness.

The primary obstacle to ending homelessness is you and me. To a degree, we have failed those in our community that lack the resources to access housing, health care, livable incomes, education and job training, and we continue to discriminate and scapegoat them as being different from “us”.

We, the privileged masses, that have enough resource- legally and illegally to get into housing and purchase the services we need. We have little regard for those who can’t and blame them for not being like “us”.

As a country that pledges each day to be: *One nation under God, indivisible with Liberty and justice for all*, we are now a nation of haves and have nots. If you “have” you are good. If you “have not,” you are to blame for being in that situation.

As long as our response to people at risk or experiencing homelessness is based on that philosophy, we may be doomed to a continued growth in homelessness.

If we dare to stand up again and be the nation that our Pledge of Allegiance says we are; we will be able to look at our faiths’ moral principles as a guide: to love and treat others the way we want to be treated.

The reader is encouraged to try to apply for public benefits or get into the homeless system, and live in a shelter or outside in your community for one week. Then ask yourself: Is that how I would want to be treated if I lost my financial, family and health resources?

If the answer is NO; then join us in a national outcry/demand to use our tax resources both tax expenditures/appropriations and provide the salaries needed to make the structural changes to prevent and end homelessness in our country while providing a loving and caring response (the way we would want to be treated) to meet the immediate needs of people at risk or experiencing homelessness, and Bring America Home!

Executive Summary

This paper outlines basic, pragmatic steps for preventing homelessness in the nation. The paper examines homelessness in terms of poverty. We establish a pathway to prevent homelessness by creating Livable Incomes for those who can work (Universal Living Wage) and for those who cannot work (fixing the National Supplemental Security Income, SSI system). We have tried to stress the value of all people and all work. We cannot emphasize enough the economic benefits to business and taxpayers alike with this approach.

The Paper also looks at the concept/tenet: Discharge No One into Homelessness. This is the idea that at no time do we know as much about an individual as when they enter one of our Institutions (e.g. Hospital, Prison, Military, Mental Health Facility, Youth Aging Out of Foster Care, etc.) Therefore, we should begin to prepare for their eventual discharge into a safe housing environment, immediately. This will also prevent their homelessness. The paper shakes out this concept by looking at a pragmatic example... the Prison Institution (from two perspectives).

The paper opens with a framing preface from the brilliant Professor Edgar Cahn who among many other remarkable accomplishments is credited with the creation of civil legal services for poor people in America. Dr. Cahn opens his remarks with his vision to value all human contributions and the need to identify them as a form of work.

This refreshing perspective is coupled with an insightful overview of the most recent origin of homelessness in American by the indefatigable Sue Watlov-Phillips, practicing psychologist, political activist and Board Member Emeritus of the National Coalition for the Homeless. The paper then explores clear cut approaches to prevent homelessness in our nation.

The paper opens with a brief view of current approaches used to combat homelessness. However, combating homelessness is not preventing homelessness, and the paper delves into the four approaches to prevent homelessness:

1. Fixing the Federal Minimum Wage with a formula that ensures that if a person works 40 hours in a week, they will be able to afford basic food, clothing, shelter (including utilities), public transportation and access to emergency health care, wherever that work is done throughout the nation. This will end homelessness for 1 million people, and prevent *economic homelessness* for all 20 million minimum wage workers.

2./3. For those who cannot work, we suggest another approach – fixing the Supplemental Social Security Income, SSI program from either a **state** or **national** perspective. This will stop the current practice of placing a non-sustaining disability check into the hands of our nation’s disabled citizens who due to these limited economic funds eventually find themselves living on the streets of America with a check in their pockets.

4. Realizing that at no time do we know as much about an individual’s needs as when they have entered one of our major institutions, the paper proposes an ethical standard and methodology for these institutions to devise their own blueprint to “Discharge No One into Homelessness.”

Homelessness Prevention: A National Economic Stimulus

- good for business
- good for the tax payer
- good for the American worker and the answer to several hard core American problems

Prevention of Economic Homelessness

This paper will discuss four primary methods of preventing homelessness and other less impactful methods of preventing homelessness. The four principal methods of ending homelessness include:

- Livable Incomes – The Universal Living Wage Formula – Solution 1
- Livable Incomes – National Approach – Solution 2 - Fixing the Federal Supplemental Social Security Income
- Livable Incomes – State Approach – Solution 3 – Fixing the SSI Stipend
- Discharge No One into Homelessness – Solution 4

A Brief Look at Current Practices to Combat Homelessness

Let's be clear right from the beginning that if you come to this paper with any preconceptions and prejudices about people experiencing homelessness and their worthiness, you will need to realize that while there are no doubt those who suffer drug and alcohol addiction, or a mental health or developmental disorder, by far, the vast majority of the conditions referred in this paper are the direct result of a flaw in the American Dream thus moving it beyond the reach of millions of desirous individuals.

Since our beginnings as a nation, we have referred to America as the “land of opportunity,” but for so many, it is now the lack of economic opportunity that has rendered them homeless.

An often used method of assisting someone who has run into financial trouble is to provide the individual with a grant to help that person bridge the economic gap in rental or mortgage arrears. These are usually one-time assistance supports that will temporarily hold off an eviction or a mortgage foreclosure with assistance. This support usually ranges from \$25.00 to \$200.00. Programs providing these funds such as churches, governmental entities, rarely ever

follow up on the long-term success of their investment because dollars are scarce to begin with and monitoring is costly. While possibly helpful at the moment of issuance, this is a superficial response to arrearage, and it addresses no core issues such as unbalanced budgets where the income is exceeded by monthly expenditures.

Another fairly popular prevention program is known as the Federal Housing and Urban Development, HUD, **Section 8 Program**. This is a simple yet sophisticated preventative program. It enables renters to rent housing that their budgets would otherwise not afford them. Simplified, it works like this, for example, the landlord owns several properties in an area but the populace in that area is unable to afford the \$1,200 a month rent that the landlord wants to charge for each of his properties. There are two needs to be met here. The landlord needs his asking rental price to continue to operate his/her properties and the tenant needs to find affordable housing. So in an effort to achieve both desires, the Federal Government steps in and writes a check for say \$200. This brings down the rent to an affordable level, (\$1,000) for the tenant and the landlord gets his/her asking rental amount of \$1,200.

This symbiotic relationship works well on a limited basis. Its success is limited however to the amount of existing housing stock and by the limited number of landlords that are willing to involve themselves with government programs that require additional paperwork and with tenants who are inherently economically unstable. However, the program affords a limited number of tenants access to housing in a neighborhood that they could not otherwise afford. Also, the continued support of this program enables this household to maintain their housing and prevent what might otherwise deteriorate into a homeless situation. This is basically a subsidy program for landlords that simultaneously benefit the would-be renter.

Another tax supported homelessness program is known as “**Permanent Supportive Housing**.” This is also a federally funded housing program. It is designed to respond to the condition of homelessness for people lacking housing who have persistent problems that include at least one of the following: substance abuse/addiction or alcoholism or have a diagnosis of mental illness or developmental disorder. This program is no doubt expensive and clearly a responsive, after-the-fact program to people experiencing homelessness, but it does act to end the condition of homelessness. This program however does not *prevent* the condition of homelessness.

Similar to the Permanent Supportive Housing Program is the HUD **Veterans Supportive Housing Program**, HUD-VASH that basically provides the same kind of rental assistance for homeless veterans coupled with case management and clinical services provided by the Department of Veterans Affairs.

While this has been the tip of the spear for Veterans and homelessness it is again a reactive, not proactive response. It is not a preventative program.

Still another very successful homelessness tax payer based prevention program is known as the **HUD Assignment Program** of the 1980s. When the home owner of a federally backed mortgage issued by Freddie Mac or Fannie Mae fell behind in their mortgage for “circumstances beyond their control,” the federal government would step in and temporarily or permanently take “assignment” of the note from the original note holder. Circumstances beyond one’s control might include; long term illness, serious injury, loss of income (e.g. job loss or lay-off), etc. At this point the nature of the “assignment” could take on many forms. If the mortgagor, now facing mortgage foreclosure, had already recovered from the financially disruptive “event” and was now able to continue with regular monthly payments, HUD might amortize the arrearage, spreading it out over an 18 month or 2 year period, thus increasing the monthly mortgage payment by a reasonable amount until the arrearage is paid off and brought back to the original monthly payment level.

Sometimes the arrearage was so large that it was to be placed on the other end of the original mortgage and the life of the note and payment period simply extended until the arrearage was absorbed. Sometimes the entire mortgage was “recast” where the original interest rate and monthly payments are lowered. This was rarer but might be most applicable in today’s mortgage crisis where inexcusably high interest rates were originally applied or where home buyers were encouraged to “buy more home” than they could afford.

This program was wildly popular with advocates and worked so well that we as advocates created a similar mortgage prevention program in Pennsylvania to deal with the 1980s recession. This came at a time when “more foreclosures occurred than during the Great Depression,” as characterized by the Sheriff of Philadelphia County. Coincidentally, the onset of homelessness in this country in the 20th century was reflected in the creation of these two programs. They all came as a result of the end of the Viet Nam War with tens of thousands of returning veterans, double digit inflation, and inflated gas prices (creation of OPEC) with gas lines stretching for blocks. These, coupled with the Federal Government’s decision to no longer warehouse its poor citizens in high-rise apartments and reducing its funding and role by 75% in this area, resulted in the abdication of poverty responsibilities to our nation’s municipalities and the genesis of homelessness at this period of time. Note, also leading to homelessness in this country but not relating to these programs was the deinstitutionalization of our nation’s mental health facilities and our failure to successfully treat individuals on an out-patient basis with the use of psychotropic drugs.

Today, according to the National Coalition for the Homeless, 3.5 million people will experience homelessness during this year. The people who will become homeless include single men, single women, including unemployed college graduates who can’t find work, single women with children, whole families, veterans, 28-33% of our people experiencing homelessness are veterans, youth aging out of foster care, people with mental health problems, with the closing of our mental health institutions beginning in the 1980s, 40% of people experiencing homelessness suffer from severe mental health problems, people with drug or alcohol problems, women from

failed marriages, people leaving our correctional facilities, and senior citizens. The list is long and more groups are constantly being added.

Historically, our nation's limited response has been to address homelessness by categories (e.g. President Obama's initiative to end homelessness for veterans). Battered women's shelters have garnered a significant share of "homeless" dollars. Heretofore, our nation has simply *responded* to homelessness; however, in viewing the experience of homelessness as *an issue of poverty*, we should now stand back and re-think our nation's entire approach to this phenomenon. This paper will embrace a new world view of homelessness in terms of poverty and prevention. We can truncate this to Poverty Prevention. We will examine poverty prevention and its positive effects on business, economic growth, and the people suffering homelessness.

Presently, the American tax payer has borne the brunt of our response to this phenomenon of homelessness. As homelessness has found its way into our cities, churches serving sandwiches soon found themselves struggling to help the burgeoning problem. Well intended but ill-equipped to deal with the width and depth of the problem, they none-the-less stretched their limits to provide a response. Some set up family rotation programs where beleaguered "homeless" families or women with children would be passed every two weeks from one church family to the next, exhausting everyone.

Municipal Ten Year Plans promoted by the George W. Bush White House and designed to create responses to homelessness failed to have anything other than a superficial effect on addressing the symptoms of homelessness. In part, this was true because none of the Ten Year Plans had an *economic component*, addressing the root causes of homelessness let alone establishing *prevention* methodologies.

The San Antonio Story

In 2012 representatives from San Antonio, Texas, came to Austin, Texas, to tout their success in dealing with homelessness. Thanks to a benefactor, they refurbished 18 buildings and built four others to create a Single Point of Entry, SPOE, and numerous programs. At the presentation, we learned that ***their annual operating budget was 47 million dollars!*** Shocking. We were further shocked to learn that this budget did *not* include any transitional housing or supportive housing programs. The room which was full of dignitaries including numerous city council members and homeless advocates were stunned. Having unearthed these facts through an audience member's question, the lead presenter was asked to share with the room what must now be their single greatest focus- prevention, what steps they were taking to end homelessness through ***prevention***. At first he looked like a deer caught in the headlights. Then he shared a story of repeated recidivism by a man suffering from alcoholism. He finished by saying that people just needed to commit to ending their own homelessness. The room became stone silent. The questioner simply backed away from the microphone.

What we need to look at is what would cause an individual to go through the excruciating pain and humiliation of withdrawal only to repeat the act over and over again over a 20 year period of addiction coupled with lack of economic opportunity, and conditions that lead to despair for which alcohol or drug abuse provides only temporary solace.

Mr. William Greehey who serves as Chairman of the Board of Directors of Haven for Hope made a personal gift of \$5 million and raised over \$100 million dollars to build the campus. Half of the money came from the private sector and the other half came from taxpayers in the form of grants. Basically, it is being funded by *other people's money*.ⁱ

As our nation transformed itself from an agrarian society to an industrial and now technological one, our work force has migrated from rural America to Urban America seeking jobs. Similarly, jobless workers have come to congregate in our cities, then fairly to secure employment or employment that would afford them housing, they have become homeless and remained in our urban centers seeking limited resources in terms of charity or throw away items, or seeking people who they can solicit directly to/for help, referred to by some as pan-handling.

Downtown businesses all across American besieged by this ever growing, ever more desperate population of needy individuals has turned to creating laws to “criminalize the behavior” of people experiencing homelessness. While they post signs, “restrooms for patrons only,” laws were created for urinating in public and as a result, people are often arrested for exposing themselves which comes with a lifetime of reporting as a “sex offender.” Other laws include, no camping, no pan-handling, no aggressive solicitation, no loitering, no sitting, no lying down, have been passed all across the nation and enforced by “Joe the Cop” who is caught in the middle when he is directed by “Bob the business owner” to “send this guy *home* because he’s affecting my bottom line.”

Reluctantly, America’s urban business has been swept up in the dynamic of homelessness. These business people are simply trying to live the American dream of raising a family, attaining home ownership, and sending their kids to college. With people experiencing homelessness literally coming up to their patrons on a Saturday night, confronting them and asking for help, businesses feel over-whelmed and have gotten laws passed that they call “Quality of Life” ordinances as just mentioned.

The cost of homelessness to American businesses, our institutions, and the tax payers is astronomical. Costs include-

1. Constructing and maintaining emergency homeless shelters all across the nation,
2. The use of our emergency rooms in our hospitals as if they were health clinics,

3. Misdirected use of police officers nationwide to enforce the “Quality of Life” ordinances,
4. Specialized court systems designed to deal with “Quality of Life” offenses,
5. Transitional housing facilities to temporarily house people experiencing homelessness,
6. Permanent supportive housing units,
7. Federally Qualified Health Centers, FQHCs, in our emergency homeless shelters,
8. Homeless Management Information Services, HMIS, used to identify and track people experiencing homelessness, and
9. Permanent Supportive Housing- Providing housing permanently coupled with continuous mental health care.

Combating Homelessness is Not Preventing Homelessness

While inundated businesses scream for help and pass laws for relief, they fail to realize and/or acknowledge that they are a huge part of the problem. The federal government has set a wage standard, the Federal Minimum Wage, FMW, that is so low that according to the last several U.S. Conference of Mayors reports, a full time, 40 hour a week worker, cannot get into and keep basic rental housing. The amazing thing about that statistic is that everyone knows that the most expensive item in every individuals budget, be it home-ownership or rental is their ***housing costs***. At the same time, the FMW relates to nothing and as stated, is repeatedly plucked out of the air by members of Congress.

We have briefly looked at the framing of homelessness and the different human factions making up the population of “homelessness.” Our suggestion is that we now rethink ‘homelessness’ in terms of ***poverty economics*** as fitting into two major categories: Those who can work and those who cannot work. A measure of our socio-economic make up:

The Yardstick

Imagine if you will, our society as a horizontal yardstick divided into three one-foot lengths. The yardstick represents our socio-economic structure. It is comprised of three, one-foot sections. The foot on the right is comprised of students. They are not expected to make any financial contributions to society at this stage of their lives. In fact, from the day they entered kindergarten until they are 18, they cost us as taxpayers a considerable amount of money as we construct and maintain learning institutions so that they and the multitude of students behind them will be equipped to complete their task of being good students and ultimately good productive workers.

On the left side of the yardstick is another one-foot section. In this section we have the nation senior citizens and retirees. They are in their sixties and seventies and entitled to retire. They have worked hard all of their lives and for their remaining years will reap the fruits of their labors. They will soon cease working and instead rely on their savings and Social Security for the rest of their lives. People in this foot are no longer expected to make substantial financial contributions into the system. That too is OK.

But this just leaves the middle foot- the “worker foot” to not only sustains itself, but also the other two sections. That is a tremendous financial responsibility. Starting now and continuing for the next thirty years, a dramatic shift will occur and an exceptional number of people will leave the “worker foot” as “baby boomers” and move toward retirement. Regardless, the “worker foot” will still continue to be expected to sustain both the “student foot” and the “retirement foot.” Within the worker foot are 10.1 million minimum wage workers.ⁱⁱ Additionally, it is estimated that there are another 10 million undocumented workers in this foot.

These 20 million people are working from \$2.13 per hour or slightly above an hourly wage of \$7.25 per hour. These wages are insufficient for them to get into *and keep* basic rental housing as individuals. The National Coalition for the Homeless points to this and states that 3.5 million people are expected to experience homelessness again in 2013.ⁱⁱⁱ Folks are working, but their wage is not enough to sustain them in housing. Therefore, hard working minimum wage earners are falling out of the “worker foot” and experiencing homelessness. This does not bode well for our society as a whole. Between the aging workers shifting to the “retirement foot” and good working people falling out of the “worker foot,” there is a tremendous strain on each end of our yardstick. Some say the stick could break. Others say that it has already snapped and the evidence is the unbridled immigration that has occurred in this country in recent years.

The Federal Poverty Guideline

When examining the issue of homelessness as a product of poverty, one can look to the U.S. Government for perspective. In 1963, the U.S. Government established the Federal Poverty Guideline.^{iv} President Johnson was in office. He was from the South. He had seen poverty, so he knew the face of it when social engineers spoke out about hunger in Appalachia. This is the impoverished region within the Blue Ridge Mountains. Pictures of starving children were shown on our airwaves and the “War on Poverty” was commenced. As the “bread basket of the world,” we declared that it was unacceptable that anyone go to bed hungry in America.^v

Of course, it was important to know how poor you had to be in order to be considered impoverished. So, a standard was created. A woman at the Social Security Administration, Mrs. Mollie Orshanski, a family economist, took a small basket and filled it with the “staples of life.” She first placed meat, then bread, then potatoes into the basket. She then placed the food in the basket, used a multiplier of three, and then multiplied this by the number of people in the household. Voila! They had created the Federal Poverty Guideline.^{vi} This same standard is still

in use today. The question arises how relevant the standard was/is in reality. In 1963, food made up 23% of the monthly family budget. Housing at that time made up 29% of the monthly family budget. Today, food makes up only 16% of the monthly family budget whereas housing makes up 37% to 50% **or more**. Obviously, the most costly item that we all share is *housing*, not food. Logic dictates that if, in our society our lives are centered on housing, and if the majority of our living expenses are for housing, and if the lack of housing results in homelessness, then ***the goal should be to make basic wages relate to our ability to afford basic rental housing.***

The Federal Minimum Wage

This brings us to the Federal Minimum Wage (FMW). In 1938 both halves of Congress established the Federal Minimum Wage, FMW. The FMW was created in response to the millions of men who wandered our country during The Depression looking for jobs at a wage that would sustain them. There were over 14 million people unemployed. The government determined that the minimum wage needed to be set at about fifty cents. So, of course, it was set at twenty-five cents.^{vii} In spite of starting a little light in the pocketbook, the minimum wage served this country fairly well until 1973 when double digit inflation struck with the “energy crisis.” In the 1970s, a young man willing to walk onto a construction site could embellish their capabilities, get hired, strap on a hammer, work a full, hard day and walk away with enough money at \$1.75 per hour to rent a room, stash their stuff, get clean, rested and return to do it all over again the next day. However, by the 1990s the high tech boom hit America head on. The cost of everything inflated again. When the dust finally settled, the cost of just about everything settled back close to its original cost *except housing*. Commercial realtors let properties sit fallow for years rather than reduce the rental price. Likewise, landlords offer \$1.00 move-in-specials, dispense with security deposits, give free microwaves, etc. They offer anything to get you in, but the rents do not go down. As a result, the cost of rental housing in urban areas has soared well out of reach of minimum wage workers. When Congress “debates” an increase in the FMW, which they usually do so every four or five years, they start by plucking a number out of the air. They usually start at a dollar or a dollar and a half over several years. They wrangle over this for a year and in the end settle on something that is less than a dollar or something *less than a living wage*. This amount relates to nothing. It is not based on need or affordability. It is simply plucked out of the air.

Housing

Housing is what we need in order not to be homeless. Clearly, housing is the antitheses of homelessness and visa versa. We as a capitalistic society have also said that we do not relish a society where the taxpayer is shouldering the bill for housing our nation’s working poor. Because both halves of Congress have already determined that a FMW is the law of the land,

legislators say why not just simply adjust the base amount slightly. ***What needs to occur, however, is to make the FMW relate to the local cost of housing throughout the United States.*** This provides an incentive to work. Americans would seek those jobs that don't currently pay a living wage. Workers could be assured of housing affordability, and the economy would be stimulated by filling the housing needs (construction thereof) that minimum wage working people could then afford.

6. a. Livable Incomes - The Universal Living Wage

In 1997, Richard R. Troxell, the principle author of this document, as president of House the Homeless, devised a single national formula, using existing government guidelines, that ensures that, if a person works a forty-hour week, then the wage they earn would enable them to afford basic rental housing, food, clothing, transportation, and access to emergency medical care, wherever that work is done throughout the United States.

We conservatively estimate that upon enactment, this will end homelessness for over 1,000,000 people and **prevent** economic homelessness for all 20 million minimum wage workers.

Who can disagree with this approach?

Besides, what is the alternative?

People are going to survive, and they will do it any way they can. In this society, money dictates everything. People will sell whatever they can to get by. Of course, at the lowest economic level, with minimally adequate wages not in the picture, there are only two things readily available to sell: drugs and other people. This is not my vision for America, but it seems to be our reality. This does not bode well for us. We need to choose the viable work alternative instead.

America is the greatest nation on earth. It is the land of milk, and honey. It is the land of opportunity but not for all people working and living within the system. The system is failing them and squeezing them out. It is forcing people to make bad ethical decisions just to survive. The system is robbing them of their dignity and of their self-respect. It is driving them off the tax rolls and onto the tax dole...or worse. Why would anyone work at a minimum wage job 40 hours a week when it will not even get him or her into housing? With the “worker foot” shrinking, does it make any sense that we allow 3.5 million people to fall into homelessness in our country? Remember, the federal government says that 42% of the homeless are working at some point during the week. The work ethic is there; however, the wage is not.

When the ULW is passed, there will be a huge stream of income available for housing. Once the ULW goes into effect, we will put the difference between the FMW (\$7.25 per hour) and its new level in any Fair Market Rent region throughout the United States into the pockets of millions of minimum wage workers, all of whom need the same thing...housing. For the first time, there will be millions of people with the financial ability to afford basic rental housing. Today, in 2013, that housing stock does not exist. There has been no financial incentive to build it. There will be plenty of financial incentives when the ULW is passed. The soundness of our

logic is reflected in the endorsement of the ULW by the national construction company, HSR Construction, which resulted from a series of deliberate, formal discussions.

Some people have suggested that, upon the passage of the ULW, housing costs will soar, raising housing costs beyond the reach of renters, and cause unbridled inflation. This is problematic but not exactly accurate. First, the cost of everything else has already inflated. The FMW has not kept up. Because the ULW is indexed to the local cost of housing, if anyone is willing/able to work 40 hours then he/she will be able to afford basic rental housing regardless of how expensive basic rents become. Second, we believe that, once established, the free market would continue to respond to this enormous pool of funds by building local housing. For the first time, there will be incentive in the market for corporate interests to apply pressure on the rental industry to keep rental prices in check. Failing that, because the federal government is already monitoring and establishing Fair Market Rents, and the FMW, it will be in position to respond to any unscrupulous market gougers in an appropriate fashion.

U.S. Fair Labor Standards Act, 1938

According to statistical surveys, minimum wage workers have spent almost 100% of past wage increases right back into the economy thus creating quick economic growth and job creations.^{viii} As seen with the passage of the U.S. Fair Labor Standards Act in 1938^{ix} in response to The Great Depression, establishing a living wage similarly stimulates the overall demand for goods and services in the economy. Families become dramatically more credit worthy and can avail themselves of more goods and more services.^x The overall demand for goods and services will increase demand for low wage workers as industry responds to this demand and stimulation.^{xi} Paying a living wage will create new business as new revenue promotes commerce. Many economists argue that higher pay results in increased productivity by making jobs more desirable to both get and keep, thereby reducing recruitment, training, and supervisory costs associated with high rates of turnover. Paying a living wage is good for the local economy because small local businesses rely on local dollars. Obviously, more money for city dwellers will mean more customers for municipal businesses.

To a lesser extent, the same is true in rural America. It has been suggested that paying living wages would prevent business from locating to one or another specific municipal district. However, because the ULW is uniform across the board nationwide and will affect people equally on a relative basis, that won't occur. It creates a level playing field. Additionally, businesses choose cities in large part because of quality of life issues and governmental considerations. A 1998 study issued by ICF Kaiser Economic Strategy Group, of San Rafael California, produced for the Greater Austin, Texas Chamber of Commerce entitled, Next Century Economy, states: "in order to maintain Austin's economic success and high standard of livability, the region should focus on the business already here as opposed to attracting new business." The report cited three elements of a "Sustainable Advantage Economy," including the

need for, “a long term commitment to improve quality of life and to address social disparity issues as the economy develops.”^{xii}

Others Affected by the ULW

According to the report, “The Sky Hasn’t Fallen,” the last minimum wage raise did increase earnings of low-wage workers, and this increase “primarily benefited low-income families.” Additionally, according to the report, “America’s Well Targeted Raise,” also released by the Economic Policy Institute, 57% of the gains from the increase went to working families in the bottom 40% of the income scale.^{xiii}

Job Loss

Some argue that the wage increase will lead to job loss. Once again, the increase in 1997 did not lead to job loss. In fact, the conclusion of “The Sky Hasn’t Fallen” report ends with this—“given the statistically and economically insignificant (and mostly positive) employment effects of the change, it might be more useful if the next debate spends less time focusing on the cost of the increase and more on the benefits to low-income families.” The report was supported by grants from the Rockefeller Foundation, and the Charles Steward Mott Foundation, and the U.S. Department of Labor.^{xiv} Ben Bernanke, in his first month of serving as the newly appointed Federal Reserve Chairman, testified before the House Financial Services Committee. Congressman Bernie Sanders asked Mr. Bernanke if Congress should raise the federal minimum wage... “So that every worker in America who works 40 hours in a week escapes poverty?” Mr. Bernanke responded, “I’m going to be an economist and give you the one hand, the other hand. On the minimum wage, it is actually a very controversial issue among economists. Clearly if you raise the minimum wage then those workers who retain their jobs will get higher income, and therefore it helps them. The concerns that some economists have raised about the minimum wage are first, is it as well targeted as it should be? This is how much of the increase is going to teenage children of suburban families, for example? And secondly does it have any employment effects? That is, do higher wages lower employment of low-wage workers?” Mr. Bernanke then definitively declared, **“My response is that I think it doesn’t lower employment.”**^{xv}

According to authors Robert Pollin and Stephanie Luce, following a minimum wage increase, we may see unemployment numbers rise. However, they focus our attention on the fact that, many low-income people that are out of the labor market and who have stopped looking for work, tend to re-enter the job search market following a minimum wage increase. In so doing, the unemployment numbers seem to swell, giving the impression that there is an increase in the number of unemployed when in reality, they are just returning to the “official” ranks of the unemployed job seekers where their numbers are again counted.^{xvi}

Outsourcing

If we raise wages, will the low wage jobs become more vulnerable to being outsourced to countries where the labor is cheaper? In reality, service jobs cannot be outsourced. Minimum wage jobs are service jobs required to support the local community. While so many other blue and white-collar jobs can and are vulnerable to outsourcing, low wage jobs will remain in this country. Someone must stand in that cafeteria line and prepare and serve the food. Someone has to be present to wash the windows. Someone has to be here to pick up the toilet brush to clean the urinals. Ditch digging is local. Laying rebar on a construction site is local. Selling retail and flipping burgers are all local. These jobs cannot be outsourced to India or China. Remember that, unlike in the past, when minimum wage jobs were stepping-stones to the next better paying jobs, people now are remaining in these low wage jobs for ten years and longer.^{xvii} As Professor Pollin and Dr. Luce pointed out, we have a “minimum wage family” in this country. If people are going to remain in these minimum wage jobs for an extended period of time, and these jobs cannot be outsourced, then indeed we must ensure that every eligible minimum wage worker is being paid a Universal Living Wage.

Inflation

One of the great fears about increasing the federal minimum wage is that it will cause the price of everything to go up. The reality of it is that wages are just one of many economic factors that make up the cost of an item. Manufacturing, transportation, equipment, rent, warehousing, advertising, business location, income demographics of the community, employee recruitment, training expenses, and wages all add together to create the cost of an item. Clearly, the cost of goods does not automatically have to rise just because one small portion of their make-up increases. An example of the non-inflationary relationship between wages and the cost of goods can be found in the 1996 survey report entitled, “Think Again: A Wage and Price Survey of Denver Area Fast Food Restaurants.” This survey focused on four national fast food chains: Arby’s, Burger King, McDonald’s and Taco Bell. All are major employers of entry level, low-wage workers. *It was concluded that higher prices did not necessarily accompany higher wages.* In fact, **“survey results indicated that higher starting salaries are coupled with only slightly higher, identical, and in many cases lower prices than those in stores that paid a lower starting wage.”** For example, the lowest paid Arby’s employees were found at a franchise charging the second highest price for a meal. Conversely, a Taco Bell store paying \$1.50 per hour above other restaurants for starting wages simultaneously had the lowest food prices among the twelve other Taco Bell restaurants surveyed.

In 1999, the Austin Living Wage Coalition conducted a similar study, “A Wage and Price Survey of Austin, (Texas) Area Fast Food Restaurants,” that also evidenced that wages and prices levels do not rise together. According to the report’s author, Mara Coleman, “Despite claims that higher wages will drive businesses out of the city, the survey suggests that many businesses are already paying higher wages outside of Austin, and are doing so while charging

lower prices”. The four national fast food chains examined included McDonalds, Wendy’s, Church’s Chicken and Taco Bell that operated franchises both in Austin and in the surrounding communities of Round Rock, Cedar Park, Pflugerville and Bastrop.^{xviii}

Overall, the studies clearly show that just because wages rise, there is not and does not have to be a corresponding increase in prices. It would appear that the rise in pricing is more a question of what the market will bear, or of what the consumer will tolerate. This is not to say that there will not be economic pressures of an inflationary nature. We are talking about, in some cases, substantial increases to the current minimum wage to meet the bare minimum amount necessary to afford basic food, clothing, and shelter. Large employers of minimum wage workers may need to realize a little less profit. Similarly, small employers will need to learn to grow at a much more reasonable rate. While, at the same time, increased demand for goods will protect business’s bottom line from being negatively affected by wage increases.

Let the “Free Economy” be Free

Over and over again, a select few businesses repeat that, there “should be a free economy...let the free economy decide the wage rate.”

We should be a little more than a little bit concerned about a “free economy” that, for the most part, is based on the taxpayer subsidizing business with five subsidies: Food Stamps, TANF (Temporary Aid to Needy Families), the HUD Section 8 housing subsidy, the Earned Income Tax Credit, and General Assistance and tips. As stated, patrons of many businesses are expected to bring the minimum wage of \$2.13 per hour up to \$7.25 per hour by paying tips in the Restaurant Industry. Count them...six subsidies. These are all subsidies that the taxpayer and patrons are expected to pay because business has not been asked to value its workers on the same level as it values the other components of doing business. Why don’t we respect work value? Today, business watches from the sidelines or lobbies the Federal Government to set a FMW below that minimum amount necessary to afford the most basic level of housing. Until 2009, Congress had not raised the minimum wage since 1997, and business continues to hide behind Congress and state that \$7.25 per hour is all they are required to pay.^{xix}

Between 1997, and the ten years that followed without a minimum wage increase, there were dramatic changes in the market place. There had been both the high tech boom...and the bust. Housing costs skyrocketed in our urban centers and continued to climb. Congress had abandoned the business community and low wage workers by not making an adjustment until 2009. The earning power of the minimum wage worker had dropped to its lowest level since 1962. Without Congressional guidance on the FMW, the market had been very “free.” Free falling that is. Many employers having felt the pressures of market forces responded by paying \$8.00 or even \$9.00 an hour to minimum wage workers. However, this has occurred in cities where minimum life sustaining costs were double that which has been established by our own

government standards.^{xx} Nevertheless, employers did not respond appropriately. They did not say to their employee, “Gee, Sally, are you able to pay all of your bills? Are you stealing to get by, Sam? Are you doubled up with strangers, Margaret? Are you selling drugs to make ends meet?” No, that did not occur. For the most part, without the appropriate guidance from Congress, **business failed its employees and, as a result, left itself in a destabilized condition. As a result, business continues to face exorbitant retraining costs and a failure rate at unacceptable levels.** We live in a consumer driven society. Everyone is exposed to the televised version of the number of cars, resort homes, and sail boats that the successful are expected to own. We have come to believe that if we open a business and employ people, all of the successful trappings of business should instantly be ours. Perhaps, we will have to learn that it is not all instant success. Operating a small business or a non-profit business is hard work. We are suggesting that the 64% failure rate of all small businesses after only 4 years or a 90% failure rate after 5 years may often be related to the fact that we continue to create destabilized work forces by paying our workers less than the minimum amount needed to afford the necessities of life. If we are to have a more stable business community, if more businesses are to succeed, if our full time minimum wage workers are to sustain themselves and stay off the dole, then we as a society will need to roll our sleeves up just a little higher, businesses will need to become fully engaged community partners, and we, as consumers, will need to pay a little fairer share.

Effect of the ULW on Housing

The ULW Ten Year Plan supports the Bringing America Home Act, an umbrella bill that calls for National Health Care, the National Affordable Housing Trust Fund and Livable Incomes, which includes the ULW for people who are able to work. We also call for fixing the Supplemental Security Income program and other supports for people who are unable to work. We recognize that the federal government is not likely to provide a Livable Income standard for people who are not working before it creates a Living Wage standard for people who are working. The soundness of our logic seems to be reflected in the national endorsement by the Spina Bifida Association of America. From our perspective, the FMW is their glass ceiling. As a society, we must raise the economic floor of the minimum wage workers to a level that allows them to afford basic rental housing, and then we can argue from a moral perspective that those persons on fixed incomes should also be supported with income that allows them to afford and maintain housing without risk of becoming homeless. Why the distinction? Passage of the Universal Living Wage, returns to the employer full responsibility for paying workers *a fair wage for a fair day's work*. On the other hand, stipends and supports placed the responsibility, both moral and economic, for the disabled among us, fully on the shoulders of the American tax payer (as it should). We may have to lead and show the way before we as a society fulfill our obligations to our fellow human beings.

6. b. Livable Incomes – The Universal Living Wage Formula – Solution 1

The Universal Living Wage Formula is a simple, three-pronged formula.

- ✓ Work a 40 hour week (40 Units of work)
- ✓ Spend no more than 30% of one's income on housing
- ✓ Index the minimum wage to the local cost of housing.

Let us take a brief look at each of these prongs that make up the concepts behind the mathematical formula.

Work a 40 Hour Week

First, we are talking about wages and the *standard government work week* (40 hours). While we speak in terms of being able to afford housing on a monthly basis, it is important to understand that just as the FMW is an hourly wage, the ULW would also be an *hourly wage*. What we are saying is that if one puts 40 units of work wage together, that wage would be sufficient for a person to afford basic rental housing no matter where that person works throughout the United States. This may require that a part time worker of 20 hours per week secure a second part time job of an additional 20 hours to accumulate 40 units of work. Clearly, this is not ideal. However, as long as employers continue to offer less than full time work in order to avoid paying employee benefits, we still provide an opportunity for an aggressive worker to join the struggle for housing.

Spend No More Than 30% of One's Income on Housing

The United States Department of Housing and Urban Development, HUD, is the Department of the U.S. Government that deals with housing issues. It was established in the 1970s. It uses this 30% standard as a guideline in creating its Section 8 Housing Voucher Program.^{xxi} Additionally, America's banking institutions use the same guideline. If you were to apply to purchase a home, and the bank determined that in so doing you would be spending more than 30% of your monthly household budget on your mortgage payments, they would not assign you a note and give you a mortgage. They have similarly determined that the 30% standard is most appropriate for determining a reasonable margin of financial safety.

Index the Minimum Wage to the Local Cost of Housing

The U.S. Federal Government established the Federal Poverty Guideline as a poverty standard and currently uses *food costs* as the basis for it. Food, however, is a flexible commodity. Housing is not, making housing or the lack of it, the true target/need required to

attack poverty. The housing that we are referring to is the most basic rental housing available. Again, we are suggesting a minimum wage that would enable an individual to rent an efficiency apartment. An **efficiency apartment** is one step below a one-bedroom apartment. In an efficiency apartment, you would find a single room that might allow for a “Murphy” foldout bed or a couch and serve as the kitchen, living room, and bedroom. You might find space for a hot plate, and you might share a bathroom down the hall. This is the sparsest of conditions.

HUD has a voucher rental program where it subsidizes landlords. This is called the HUD **Section 8 Voucher Rental Program**.^{xxii} Allow me to further explain the program. Suppose a one-bedroom apartment rents for \$600.00 in your area. However, suppose people in your area needing a one-bedroom apartment cannot afford to pay more than \$400.00. The federal government steps in and provides a \$200.00 housing voucher that the tenant passes along to the landlord. This is a win-win situation for both the landlord and the tenant. The landlord gets his asking rental price and the tenant gets her housing. However, *the taxpayer is required to pick up the tab*. In order for the federal government to determine what value to attach to the voucher, it has designed a program called the **HUD Fair Market Rents, FMRs**, where it goes around the country and determines what one would need to pay to rent an efficiency, one bedroom, two bedroom, three bedroom, and four bedroom apartments in any particular area.^{xxiii} HUD does this by using a sophisticated formula which helps them review these amounts yearly although it does not necessarily make annual adjustments. There is also a two-year time delay before factoring in new housing starts in the equation. HUD Fair Market Rent Areas are approximately the size of counties and are often exactly that, *counties*. It also uses “metropolitan statistical” areas or large clusters of people.

FMR Standard

FMRs are gross rent estimates; they include shelter rent and *the cost of utilities*, except telephone. HUD sets FMRs to assure that sufficient supply rental housing is available to program participants. To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units. As of April 2010, the current definition used is the 40th or 50th percent of standard quality rental housing units rent. These percentiles are drawn from the distribution of rents of units which are occupied by recent movers (renter households who moved into their unit within the past 15 months). Newly built units less than two-years-old are excluded, and adjustments have been made to correct for the below market rents of public housing units included in the data base.

ULW Formula in Words

By combining these three existing government guidelines:

1. Work 40 hours in a week;
2. Spend no more than 30% of one's income on housing;
3. Index the minimum wage to the local cost of housing;

We created a mathematical formula, which ensures that if a person works a 40-hour week, their earnings would be enough for them to afford basic rental housing wherever that work is done throughout the United States. We have stated that we want a fulltime worker to be able to afford basic rental housing. This will stabilize him/her so that they are positioned to escape poverty and pursue the American Dream.

One Size Does Not Fit All

In advocating for fixing the Federal Minimum Wage, there are those that would use the existing methodology of selecting a single wage amount for the entire country. For example, some have suggested a \$9.00 or \$10.00 per hour wage for the entire country. To select such a wage would be inappropriately excessive and, therefore, damaging to business in rural America and yet insufficient to deal with the problem at the same time in many urban areas. When looking at the HUD Section 8 figures, we see that efficiency apartments in New York City costs approximately \$846.00 per month. Under the ULW formula, we can see that one would need to earn a wage of \$16.27 to rent this efficiency apartment. At the same time, using the same HUD formula and calculations, we see that in Mansfield, Ohio, efficiency apartments rent for \$395.00 per month and would require a wage of only \$7.60 per hour.

So, if we had selected the single national wage amount of \$9.00 or \$10.00 per hour, we would not have gotten one minimum wage worker off the streets of New York City. At the same time, we would have destroyed small businesses in Mansfield, Ohio, when an individual there only needs \$7.60 per hour to be housed, fed, and clothed. One size does *not* fit all. This formula ensures that wages relate to the need to afford basic rental housing *where that work is done*...no more...no less. In part, it may have been the cost of this housing differential that added to Congress's inability to increase the FMW between 1997 and 2007. Even a modest increase would be inappropriately high in rural America which comprises most of America.

Established Practice

The U.S. Military takes local housing costs into account when establishing pay rates. The U.S. government uses what it calls the **Base Allowance for Housing, BAH**, to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets when government quarters are not provided. The total BAH is based on geographic duty location, pay grade, and dependency status.

On January 1, 1998, the Defense Finance and accounting System introduced BAH to replace **Variable Housing Allowance, VHA**, and Basic Allowance for Quarters, BAQ, programs because “the old VHA/BAQ housing allowance system was unable to keep up with rising housing costs,” and members were being forced to pay higher out-of pocket costs than originally intended. With BAH, pay increases are indexed to housing cost growth instead of pay raises generally, thus protecting members from any further erosion of housing cost growth instead of pay raises generally, thus protecting members from any further erosion of housing benefits over time. The BAH is calculated by “computing...local price data of rentals, average utilities and insurance.”^{xxiv}

Local Wage versus State Wage, FMRs

Similarly, we suggest that it is appropriate to use rental calculations relative to local housing costs in areas about the size of counties. As stated, the federal government refers to these as HUD Fair Market Rent areas. In the 1990s when we entered the high tech boom, the entire country did not benefit from the success. However, many urban areas did. Financial success graced many of our urban centers, but housing costs soared. In the urban centers like Austin, Texas, an efficiency apartment rents for \$694.00 according to HUD. This requires a living wage of \$13.35. At the same time, in cities unaffected by high-tech growth such as Abilene, Texas, it would cost only \$490.00 per month to rent the same apartment requiring a wage of only \$9.42. Therefore, it can readily be seen that even within one state there is a dramatic difference in rental costs, *resulting in the need for greatly varied and customized wages*. In this fashion, we have gotten the worker the very base amount necessary to survive without unduly or unfairly impacting business. Not damaging business interests is critical to the success of economic adjustment.

National Formula versus Local Initiatives

There are well over 100 local living wage campaigns at this point. Several have been successful at increasing the minimum wage (130 ordinances passed as of 2007, according to the Brennan Center for Justice). In 2013, ten cities raised their minimum wage rates but once again they fell well short of providing living wages. But what about the scores of communities that cannot spearhead campaigns to fight economic forces that stand in opposition? What about America’s rural communities? Do these workers not also deserve a roof over their heads? Most local living wage campaigns target and positively affect city workers, county workers and sometimes those that contract with them. However, if we doubled, tripled, or even quadrupled, all of the workers affected under these campaigns, we would not see income equity reached in 2000 years. Even in Louisiana and Texas where several thousand workers may be affected, the numbers pale in comparison to the need. In fact, there are 10.1 million minimum wage workers nationwide. When you factor in that according to the National Coalition for the Homeless there are 3.5 million people experiencing homelessness, we conservatively estimate there to be over 10 million minimum wage workers. This is consistent with the 2000 Census. By employing the

Universal Living Wage formula, we can begin to move all of these workers along a wage continuum that approaches self-reliance.

Additionally, we see local initiatives as being vulnerable to attacks and repeal. For example, in 1996, the Houston, Texas, Living Wage effort to raise the minimum wage to \$6.50 per hour was stopped cold in the last week of the campaign. Moneyed interests poured over 1 million dollars into creating misinformation and then handily defeated the initiative. With that said, there are serious concerns in the business community about local living wage campaigns. It has been suggested that local campaigns that draw circles around geographic areas are potentially damaging to small businesses. In fact, this was the basis of resistance to a living wage initiative in San Antonio, Texas, where it was feared that large business could and would pull up stakes and relocate just outside of the newly proposed wage boundary or that businesses would be drawn away from the region. The President of the San Antonio Restaurant Association was quoted as saying, “We need to work with businesses to get businesses in San Antonio. Let us say for instance that Houston does not have a living wage and San Antonio does, and the PGA (Professional Golf Association) says, ‘I can go to Houston and get these incentives to come, and I’m not forced to pay this living wage.’ So what is going to happen? Where are they going to go? They are going to go to Houston. On the other hand, the Federal Minimum Wage establishes a balance. It is all industries. It is nationwide. So there’s a balance...”^{xxv} What this business leader is trying to say is that he can deal with a level playing field where all wages are raised relative to their local economies. What he sees as untenable is a situation where a local/isolated wage increase allows a business to simply cross a boundary line and operate at an unfair advantage.

There have been successful efforts to create state laws that “prevent exceeding the federal minimum wage in private and/or public contracts.” Thus far, at least ten states have enacted preemption statutes in recent years to ban local minimum wage laws including: Louisiana, Arizona, Colorado, Florida, Georgia, Missouri, South Carolina, Oregon, Utah, and Texas. Oregon and Florida have passed legislation to increase their minimum wage while both still have laws that prohibit “political subdivisions” from passing wage related laws. Therefore, if for no other reasons than fairness, equity and creating a level playing field for businesses, **we must fix the minimum wage at the Federal Level.** We must remember that the federal minimum wage was created through the Fair Labor Standards act, and enacted by *both* halves of Congress in 1938.^{xxvi} We must now make sure that it continues to reflect a uniform national standard.

ULW Effect on Business and Tax Payers

Wherever there are workers and employers, there exists a symbiotic relationship, which is bordered by a delicate framework. The employer needs the employee for their labor and the employee needs to make at least a minimal living through the employment. While the need is mutual, the power balance is not, and therefore, workers must hope that the employer will embrace the principals of the Universal Living Wage formula. This formula ensures that if an

employee works a standard number of hours, that employee should, because of the work, be able to afford the basic life sustaining necessities (food, clothing, shelter, public transportation and access to health care). This is consistent with the United Nation’s document, the Universal Declaration of Human Rights, which identifies these life-sustaining necessities as “definitive components of the right to a minimum standard of living and dignity for every (nation) state.”

Living Wages are Good for Business

When workers make more money, they also have more money to spend. In fact, minimum wage workers have spent almost 100% of past wage increases right back into the economy. Increased personal income inevitably promotes commerce and stimulates local and nationwide economies. By protecting and stabilizing the very foundation of enterprises, the employees themselves, we can equally protect and stabilize businesses everywhere.

Support Trades

As stated previously, there are presently 10.1 million minimum wage workers in the United States.^{xxvii} These employees comprise our nation’s pool of workers, which, for the most part, provide support for our principal businesses.

Minimum wage jobs are basically *support* jobs. These low paying jobs are found in businesses such as the restaurant industry, janitorial, construction labor, landscaping, laundry, etc. They support *principal* businesses that pay well above the minimum wage. Minimum wage businesses hire people based on the need to meet the support/service requirement of principal businesses. If Intel moves to town, it does not make the decision to do so based on minimum wage salary scales because it does not generally employ workers at that low wage level. On the other hand, when Intel builds its offices, it may contract employees such as construction laborers and landscapers who are minimum wage “support” workers. Once the facility is built, the core business will also need laundry services, restaurants, janitors, receptionists, etc.

The pool of minimum wage workers includes:

Restaurant Workers	Nurses Aides
Theater Attendants	Day Care Aides
Construction Laborers	Maids
Farm Workers	Store Clerks
Dry Cleaner Operators	Poultry Processors
Receptionists	Hotel Workers
Janitors	Bank Tellers

Home Care Aides

Car Washers

Garage Attendants

Elder Care Aides

Landscape Workers

Manicurists

Data Processors

Security Guard

The original minimum wage idea came in response to the legions of unemployed, underemployed, and low-wage workers roaming the country following the 1930s Great *Depression* just as they are today. It was decided that, in order to stimulate businesses and the economy, these workers needed to be economically stabilized. In exchange for a full day's work, a man needed to be guaranteed a wage sufficient to secure basic food, clothing, and shelter. The absence of an adequate wage resulted in high employee turnover, increased absenteeism, and an increase in internal employee theft.

High Turnover and Retraining Cost Savings

Henry Ford, the father of the American automobile, was facing exorbitant retraining costs due to high employee turnover. He was being forced to replace every employee four times per year. He found that absenteeism was at an equally unacceptable level. To address this concern, he almost doubled the daily wage of his workers to \$5.00/day.

The immediate result was:

- 1) Significant reduction in employee turnover,
- 2) Significant reduction in retraining costs,
- 3) Significant reduction in unscheduled absenteeism, and
- 4) Almost complete stoppage of internal theft (roughly 50% of the theft in today's retail world is committed by a business' own employees).^{xxviii}
Furthermore,
- 5) Ford created a true economic stimulus because his workers put discretionary funds right back into his company as purchasing consumers.^{xxix} In other words, **they bought the very cars they were making by using their new found wages.**

All of these results are possible today with the adoption of the Universal Living Wage. The ULW will dramatically reduce employee turnover. Such reduction of turnover means a significant reduction in retaining costs. This results in huge business savings.

The ULW will significantly decrease unscheduled absenteeism. Again, this will result in financial savings. This will help businesses avoid having higher salaried employees, or even the small business employers/owners avoid having to temporarily step into these low wage positions.

Business can thereby stop wasting money to pay substitutes at a much higher dollar amount while they perform someone else's lower paying job, leaving their own work undone.

To illustrate these effects, examine the findings of Michael Reich of the University of California. He reviewed a quality standards program initiated in April 2000 in the San Francisco International Airport. The \$5.25 starting wage had been increased to \$10.00 per hour plus health benefits, or to \$11.25 per hour without health benefits. (The industry wage average had been \$6.00 per hour at the time.) Turnover dropped from 110% to 25%! Additionally, employers reported that skills, morale, and performance improved while absenteeism and grievances dropped. The reduction of employee turnover by paying higher wages has been further demonstrated by the practices of the New York worker-owned home healthcare facility, the Cooperative Home Care Associates. They employed 450 employees and were paying \$7.65/hour, which was 20% above the area average at the time. They also provided health benefits, training, and compensation for travel time for employees to see clients. As a result, they experienced a job turnover rate of less than 20% as opposed to the industry level of 60%.^{xxx}

Further illustrating the point, Vice President Artie Nation, speaking for Mirage Hotels, credits the low turnover in his casino hotels of only 70% (as opposed to an industry high of 300%) *as being the results of better wages and training*.^{xxxi} Enactment of the ULW means stabilized, loyal employees who feel respected for their work contribution. This results in substantial reduction in the number one dollar drain in the retail industry, **internal employee theft**. The two largest retail employers in the world, McDonalds and Wal-Mart, would greatly benefit from this dynamic. Employees tend not to steal from a place of employment that shows them respect and supports their economic needs by paying them living wages.^{xxxii}

It is also important to note that, when employers are forced to hire emergency temporary workers, they must pay for the service. Moreover, as stated, any new employee means more down time in training that new individual. The savings here are notable.

Work Opportunity Tax Credit

In an effort to help business replace employees who have left their employ and help train new replacement employees in the food industry, Congress passed legislation that provides \$2,400 under a law called the Work Opportunity Tax Credit. Every time an employee leaves a business, that business can claim a *retaining stipend*, and this can be repeated as often as every 400 hours per replaced employee.^{xxxiii} Why would any business want to do such a thing as often as every 400 hours? Well, imagine this: if an employee were to leave, the business can then go out and hire a replacement worker. Along with the new employee, the business receives a \$2,400 retraining stipend to teach the new employee to operate the cash register, etc. Good deal for everyone, right? But what if the employer has transformed the cash register from a numbered

instrument to a pictured instrument so that rather than having to key in data, the new employee can just push a picture of a hamburger or a picture of French fries? The employer then keeps the balance of the retaining stipend. (Sound familiar?)

In 1997, the subsidy under this program was \$385 million. Potential savings are significant: If you take 2,080 hours (number of hours worked in a year by an employee working 40 hours per week) and divide that by 400 hours (the minimum work hours for a single employee necessary for the business to be eligible for the subsidy) this will equal a 5.2 potential turnover rate (Henry Ford was facing a turnover rate of only 4.0). In modern times, this is the same turnover rate experienced at the Greeley Beef Slaughter House supplying ConAgra.^{xxxiv} Potential benefit to businesses $5.2 \times \$2,400$ retraining subsidy = \$12,480 per employee slot per year. $\$12,480 \times 4.5$ million minimum wage workers in the fast food industry^{xxxv} equal a potential savings of \$56,160,000,000. Hopefully, this is an exaggerated projection, but the point is that if treating employees well and paying living wages reduces the turn-over rate, then there is significant potential savings to the American tax payer.

On the other hand, as stated, at least one major employer, McDonald's, uses a picture register approach and seems to make working there harder and harder as their employees close in on the 400 hour mark.

Stability Leads to Better Financing for Business and Families

New small businesses are more likely to receive bank loans and support from the Small Business Association (SBA) by being able to produce solid business plans...plans that show that they are providing adequate budgeting to support all aspects of their business in a sustainable fashion. This includes manufacturing, advertisement, geographic considerations, warehousing, transportation, employee training, and wages.

According to Professor Robert Pollin and Dr. Stephanie Luce in the analytical book, *The Living Wage- Building a Fair Economy*, "Family reliance on non-health related subsidies will fall by 16.1%, and the family will become dramatically more credit worthy...thus being able to avail themselves of more goods and services, which in turn *will serve to stimulate the local economy when earning a living wage.*"^{xxxvi} Furthermore, according to Beth Schulman, author of *The Betrayal of Work: How Low-Wage Jobs Fail 30 Million Americans and Their Families*, these minimum wage jobs are no longer the employment/economic stepping stones of the past, but rather the economic job plateaus at which people/families are stagnating for as many as *ten years.*^{xxxvii}

According to the report, "The Sky Hasn't Fallen,"^{xxxviii} the 1997 minimum wage raise did increase earnings of low-wage workers, and *this increase primarily benefited low-income*

families. Additionally, according to the report, America's Well Targeted Raise, also released by the Economic Policy Institute, 57% of the gains from the increase went to working families in the bottom 40% of the income scale.

Tax Savings

It is our belief that if businesses paid fair, living wages the tax burden, otherwise shouldered by tax payers, would be dramatically reduced. In other words, where businesses have fallen short in paying a wage sufficient to cover the costs of life's basic necessities, individuals are being forced to fortify their income with subsidies such as food stamps, TANF, EITC and general assistance, etc.

While we tend to think of minimum wage workers as individuals, we find that they are often attempting to sustain more than just themselves on the minimum wage. Economics Professor Robert Pollin, in his book, *The Living Wage/ Building a Fair Economy*, suggests that there exists a prototypical U.S. minimum wage family. This family comprises four people: two children, and two adults, one of whom is working at the minimum wage.^{xxxix} Because the minimum wage falls short of economic sustainability, a significant amount of government subsidies are required to support this family. With the enactment of the ULW, it is conservatively estimated that a potential tax savings of \$10.7 billion per year can be realized. A savings of 10.7 billion dollars per year in food stamps and welfare savings could be realized based on: a four-person family consisting of one minimum wage worker, one spouse, and two children. According to the 2000 census there are 10.1 million minimum wage workers.^{xl} 65% of these include one or more members of a household who work and yet must be subsidized with \$1,627 per family through food stamps, Earned Income Tax Credit (EITC), and MediCal. $10.1 \times .65 = 6.565 \text{ mil}$ \$1,627 (savings per family) $\times 6.565 \text{ mil} = \textbf{\$10,681,255,000 potential tax savings with the passage of the ULW}$. This shows that if our nation were to subsidize all four person minimum wage families where we support a full time worker as is done in California, the cost to tax payers would be \$10,681,255,000. ***Why should we as tax payers pay this subsidy if business is the one benefitting from the employees' labor?***

Self-Sufficiency Models and the Dynamic Nature of the ULW

There is an approach to economic family stability that costs out exactly how much it takes to afford basic living by calculating one light bulb and one roll of toilet paper at a time. Using this data proponents calculate how much a worker must earn per hour in order to afford their household items and expenses. This is the Self-Sufficiency Standard. Wider Opportunities for Women, WOW, devised the Self-Sufficiency Standard. The Standard sets out precisely how much money working adults require to meet all basic needs without governmental subsidies. The Self-Sufficiency Standard assumes that all adults in the household are working and includes the

costs associated with working full time. Thirty-seven states have completed calculations including Texas which was the last one tabulated in 1997.

The Universal Living Wage can be seen as an economic mechanism for achieving this Self-Sufficiency Standard. However, not only does the *ULW establish a pathway to achieve the Standard, it does so through incremental steps using existing governmental guidelines*. Similar to this Standard, the ULW assumes full time workers in the calculation. Also similar to the Standard, the ULW considers local housing costs. The Standard then painstakingly looks at a plethora of other ancillary costs and takes into account that their costs inflate at various rates. The ULW also takes into account these other costs. Two-thirds of the total wage is available to meet monthly budgets beyond housing costs.

The ULW formula sets the FMW level so that individual workers will be able to afford an efficiency apartment. This will prevent economic-based homelessness for all of our nation's 10.1 million minimum wage workers. Then, because the formula is "dynamic," members within each Fair Market Rent region can (at prescribed times) vote to move the community along the formula continuum. In other words, every full time worker is initially assured of reaching economic viability at an efficiency apartment level. Subsequently, with the ULW formula, each community (through local elections) will have the ability to extend that economic viability to the next housing level. For example, by using the same ULW formula, and then by merely substituting the HUD Fair Market Rent amount for a one-bedroom apartment instead of the efficiency apartment, we then produce a wage that provides economic viability for all workers who need a one-bedroom apartment. This would be appropriate where a community has determined that a single working mother with a child should not be allowed to remain homeless due to inadequate wages. There are federal restrictions for certain financial support programs that prevent a person with a child from living in an efficiency apartment, and for good reason.

As a practical matter, it is not recommended that the FMW exceed the amount needed to afford one person an efficiency apartment except in those cases where 51% of the registered voters in a FMR area (usually county size in nature) vote to raise the scale so that, for example, a single woman with child, working full time, is not left homeless.

The ULW formula produces similar economic levels to those of the Self-Sufficiency Standard. However, the ULW identifies the *vehicle* (the Federal Minimum Wage) and lays out the staged pathway (over ten years) and the methodology for actually reaching the economic viability.

Additionally, the ULW is based on a unit of work same as the FMW. The self-sufficiency standard is based on need relative to family size. This is an unregulated factor (except perhaps in Communist China). The American people, on the other hand, are unlikely to place a forced cap on the number of people permitted per family.

Comparing Three Living Wage Standards

The Living Wage standards presented here come from three different groups among many. They attempt to arrive at a better method of measuring the basic needs of families and individuals. The comparisons were created by the Delaware Housing Coalition, DHC, 2001-2002. DHC is a stellar statewide organization researching and fighting for safe, decent, affordable housing for all people in the state of Delaware. The three standards compared include one promoted by the National Priorities Project, the Economic Policy Institute and the Universal Living Wage.

Standard 1: National Priorities Project

The National Priorities Project (NPP) developed a conservative family budget from a detailed methodology that can be obtained from NPP. The NPP Living Wage for a family of three in Delaware is \$14.38 and \$15.88 for a family of four.

Standard 2: Economic Policy Institute

The EPI Living Wage for Delaware is even more detailed and painstaking, with account made for variations in cost by county, as well as the age and sex of family members. The methodology was developed and applied in the publications How Much is Enough? and Hardships in America, Economic Policy Institute. The EPI Living Wage Standard for Delaware is the highest of the three, with a Living Wage for a family of three ranging from \$15.23 to \$15.92. The range for a family of four goes from \$17.56 to \$20.74.

Standard 3: House the Homeless (Universal Living Wage Standard)

The Final Living Wage standard is based on the Fair Market Rent (FMR). It comes up with a range from \$11.71 to \$13.98 in Delaware, assuming the family of four would be able to live in a two-bedroom unit. (Including the very real possibility of needing a three-bedroom unit for the family of four increased the upper range of the Living Wage to \$18.96).

Conclusion of Delaware Housing Coalition's Search into the Best Formula for Determining a Living Wage^{xli}

“The Universal Living Wage makes a simple and powerful argument. Housing is the heaviest household burden, and the poorest people in a community should be able to make enough working full-time to afford the very cheapest housing. The advocates of a Universal Living Wage promote the passage of new federal minimum wage based on, at the very least, the efficiency apartment FMR. This argument has the appeal of being a wage that is not tied to any particular sector of the labor force (e.g. public employees) and it takes as its primary consideration: the homeless of our community.” Ken Smith, DHC, Executive Director.

What the Studies Show

Stephanie Luce, Associate Professor, CUNY, and published author, in her *Cry Wolf* Project, examines the effects of our nation's 150 general living wage ordinances that date back to 2007 in America's large, small urban and rural cities and counties.^{xlii} Ms. Luce identifies about one dozen studies that collectively find *little job loss or harm to the local economy*.^{xliii} She states that studies by Neidert et. Al. (1999), Brenner (2005), and Howes (2002) all find no evidence of employment loss due to living wage ordinances.

The ordinances in Los Angeles show that *58% of workers were 35 years or older*, only *4% were under age 20*. Additionally, 36% of the workers were full-time employees and the average worker had been *in the work force for 20 years*.

Also, Ms Luce points out that the *effect on city budgets* is negligible with city costs at less than one tenth of one percent of their budgets. This is according to a study by Andrew Elmore (2003). Professor Luce reports that David Neumark when examining the Current Population Survey, CPS, a government publication, showed that living wage ordinances had a *positive impact on poverty rates*, but also resulted in *modest job loss*.^{xliv} However, several analysts feel the assessment is flawed as Neumark truncated his data when he included only low wage workers and that in fact the study did not prove job loss. According to Luce, numerous studies show that after living wage ordinances are in force, absenteeism and employee turnover drop as predicted earlier in this paper.

Professor Luce points to Reich, Hall and Jacobs 2005 report that airport screener *turnover* at the San Francisco Airport, following living wage ordinance enactment, went from 95% a year to 19 percent. They also found that *employment* increased.

Finally, Ms. Luce reported that the City of San Diego announced a 46% decrease in absenteeism or turnover with a 47% increase in "their firm's quality of service."

6. c. Livable Incomes – National Approach – Solution 2 – Fixing the Federal Supplemental Security Income, SSI Program

Since the early 1980s, Richard R. Troxell has worked for The Legal Services Corporation. He has been a mortgage foreclosure preventionist and now serves as Director of Legal Aid for the Homeless. He helps the disabled homeless apply for and secure disability benefits. The process can take up to eighteen months. Once someone is determined to be 100% disabled and unable to perform substantial gainful activity, SGA, for a period of time expected to last at least one year, the government then must determine the level of stipend one will be provided. For housewives and anyone else who cannot produce a work history, the federal government will, upon finding them disabled, provide a monthly support check. Presently, the amount is \$710.00 per month for any individual anywhere in the United States. This is about **half** of the current Federal Minimum Wage of \$7.25 per hour. You may remember that the Federal Minimum Wage has been found to be wholly inadequate in the last several U.S. Conference of Mayors Reports. It is an amount so insignificant that anyone working a full time, 40 hour a week job will be incapable of getting and maintaining a one bedroom rental housing unit anywhere in this country. In fact, we contend that *failed government standards*: SSI and FMW, are the *greatest two reasons reason for the perpetuation of economic homelessness* in this nation. So it is not surprising that people have secured a disability check of half that amount, \$710.00, or approximately \$4.22 per hour, are often living on the streets of America.

The intention of Congress with the enactment of the Supplemental Security Income may or may not have been to house our nation's disabled citizens but surely this should be the moral standard for our nation. As taxpayers, we seem willing to help these disabled workers, but business must also participate fairly. In as much as business benefits from the labor of our nation's workers, as good community partners, they should pay living wages to prevent the *workers* from becoming homeless. If they are willing to embrace the correct moral and ethical posture and take responsibility to pay fair living wages that will also act to stabilize their businesses and reduce retraining costs, then as a tax payers, we may be willing to pay a stipend that will similarly prevent the homelessness of people with disabilities.

A recent House the Homeless health survey showed that 48% of the people experiencing homelessness were so disabled that they could not work.^{xlv} Understandably, while 90% of all surveyed expressing a desire to work, only 52% expressed having the ability to work.^{xlvi} Let's assume that business agrees to pay living wages to its minimum wage employees that are indexed to the local cost of housing throughout the United States. It would seem only appropriate to similarly prevent homelessness by indexing the SSI stipend to the same HUD, Fair Market Rent standards that benefits landlords in the Federal Section 8 Landlord/Tenant subsidy program that is used to make up the ULW formula.

This approach would end ***and*** prevent economic homelessness for all minimum wage workers *and* for all disabled SSI recipients throughout the United States.

6.d. Livable Incomes – State Approach – Solution 3 – Fixing the SSI Stipend

Another approach to the same problem could be addressed at a state level. Presently, California, for example, fully recognizes, as to several other states: NY, MI, DE, ME, MA, PA, RI, VT, NJ, and WA, the problem that the cost of living and the federal SSI program are not aligned. As a result, these states provide an additional stipend to close the economic gap between the general cost of living and the SSI stipend.

We are proposing that these and other states be encouraged to raise their subsidy amount to a level that would enable these benefit recipients to engage competitively in the general housing rental market. This would result in: 1) the housing of disabled people, and 2) stimulation of the local construction industry. Concerned that these additional funds might be offsetting and cause the SSI amount to be reduced to the individual; we've learned that in accordance with Social Security regulations, as long as the money comes through a "voucher" program and is "based on need," the goal can be accomplished without financial benefit reduction. The aforementioned twelve states presently operate partial subsidy programs in this fashion.

6.e. Federal and State Governments Sharing Fiscal Responsibility

Alternatively, the Federal government and State government could equally share this fiscal responsibility just as the Federal Medicaid program is a cost-shared arrangement between the Federal government and the states.

6.f. Discharge No One into Homelessness – Solution 4

The Americans with Disabilities Act, ADA, of 1990, states that no one who qualifies with a disability shall, “by reason of such disability, be denied from participating in a public entity’s services, program, or activities. The U. S. Congress has instructed the Attorney General to issue regulations promoting the Act. One of the regulations, now referred to as the “integration regulation” requires that people with disabilities be released into the most appropriate (least restrictive) setting that suits their needs. The decision was based on two women suffering from schizophrenia. It was determined that they would be best served in a community based treatment program. This was reviewed by the U.S. Supreme Court in an *Olmstead vs. L.C.* 1999. This refers to Lois Curtis and Elaine Wilson. The Court ruled that undue institutionalization is discriminatory in nature.

In 2009, President Obama initiated the “Year of Community Living” in an effort to enforce the *Olmstead* decision and work to ensure that people with disabilities are receiving services in the most integrated setting possible. As the concept of appropriate care and community integration comes into question, our organization, House the Homeless, Inc., has begun to focus on reintegration as it relates to homelessness prevention. What if we focused on the people leaving our institutions! What if we embraced the concept to: *Discharge No One into Homelessness?*

At no time do we know as much about an individual as we do once they have entered one of our institutions. This is true whether they are our youth aging out of foster care, or individuals leaving our jails or prisons or leaving our hospitals, our mental health facilities or leaving our homeless shelters or when the men and women exit military service (nearly a third of our nation’s homeless population is believed to be veterans.) We believe that as a society we are perfectly positioned to accomplish this because we have social workers at every point just mentioned. By garnering these resources and focusing our energies around this concept we can have a tremendous impact on **preventing** homelessness. Our simple tenet is to discharge no one into homeless but rather discharge them into a safe housing environment on their original out date. Just as we learn of a person’s insurance status as they enter a hospital, if we then immediately begin to plan for their discharge at the time of entry, we can accomplish this task of appropriate housing procurement and stabilized living. While the tenet to discharge no one into homelessness is simple, the task is not. And it will require more resources than presently exist. However, if we immediately embrace this concept, we can assess our service needs and costs and begin to shape plans for the future. Realizing that all of these institutions operate quite differently and not wanting to micro-manage any of these facilities or these responders; we simply urge them to begin this prevention process by pledging to “Discharge No One into Homelessness. Rather, we need to discharge them only into a safe housing environment... on their original out date.

Hospitals

In August 2013, it was reported by Kaiser Health News that as of October 2013, two thousand hospitals under the 2010 health care law are to be fined because 2 million Medicare patients had been readmitted for their original medical concerns (e.g. heart attack, heart failure, and pneumonia) *within 30 days of discharge*. This amounts to 71% of the hospitals that were evaluated for their return numbers. Not surprisingly, African Americans and people experiencing poverty are most likely to be re-admitted. In fact, according to the KHN report, 67% of hospitals treating poor patients are being fined.

Half the people failed to show up for their follow-up appointments. The cost of re-admission for these very serious ailments is enormous. But the intervention of a well placed social worker who recognizes that the individual didn't get to their appointment due to a lack of bus fare or did not get a prescription filled as a result of not having the co-pay or did not report to a primary care doctor because he/she simply doesn't have one or is not sure which doctor that is, would be of greater service and more cost effective to both the individual and the hospital if they provided the few dollars needed or guided this consumer a little better.

Sally Boemer, senior vice president of finance at Mass General Hospital said, "[she] expected readmissions will drop as the hospital develops new methods of arranging and paying for care that emphasize *prevention*.

This is the briefest overview and discussion of the hospital institution. The purpose here is to give the reader a sense of the types of things we are looking to outline for each institution that will ultimately help prevent homelessness.

Discharge No One Into Homelessness:

Examining Prisons as an Institutional Example

This is a brief examination of the Prison Institution in Texas regarding health care relating to financial and human costs. The expected cost of a prison bed in this nation is \$20,000 per year. According to a recent University of Texas two year study/survey, the annual cost per person, for even overnight jail stay is \$14,480.^{xlvii}

Again, at no time do we know as much about an individual as we do once they have entered one of our institutions.

We can clearly see an example of how small planned changes can have a significant positive impact on current outcomes that are financial in nature and contribute to the benefit of the prisoners and the community as a whole. Collectively, these changes can help to prevent homelessness as people transition out of prison settings.

As we prepare to examine discharge approaches, it is imperative that we first come to understand the prison health care system just prior to discharge.

Looking at California, we know that failure to address health care issues has resulted in the ordered releases of 40,000 prisoners in 2010. The excess cost to Californians has already been in the millions of dollars as a result of inadequate/poor health care planning. The same scenario may soon play out in Texas.

An Austin American Statesman news article dated Saturday, August 17, 2013 reported prison conditions well below that of barnyard animals. According to the article, Texas prepares to spend \$750,000 to air cool and mist pigs in climate controlled buildings. While there is no constitutional right for prisoner access to air conditioning, their air temperature routinely reaches 130 degrees according to Scott Medlock. Mr. Medlock is an Austin, Texas civil rights attorney who is blaming 14 heat related deaths on the conditions over the past six years. Clearly, people with medical conditions and those on psychotropic drugs are more sensitive to exposure to heat conditions. Regardless, prison officials are not backing off their plans or the inference that these people are of less value than swine.^{xlvi}

When examining institutional reform especially, prison reform, is critical for the prevention of homelessness. As shown, the conditions while in an institution frame the pathway for “homecomers” release and their societal re-integration beginning with how their own self respect is crafted.

What is also clear is that by examining the prison population and culling its numbers by paroling *the elderly and infirmed* who fall into the non-violent category, we can create dramatic savings to this institution while adding human value to the lives of all affected. In fact, we can shift the cost of health care from state general revenue to Medicaid and Medicare.

For background, this section relies on the research of the Texas Civil Rights Project Prisoners Rights Program as found in its 2011 report “*A Thin Line- The Texas Prison Health Care Crisis*.” They based their findings on prisoner complaints, evaluations of prison operations produced by the Texas Legislature Sunset Advisory Commission, major newspapers, and criminal justice experts.

In *Estelle v. Gamble*, the U.S. Supreme Court prohibits the “unnecessary and wanton infliction of pain,” proscribed by the Eighth Amendment.^{xli} Basically anyone denying or delaying medical treatment has interfered with a prisoner’s constitutional rights.

Following a barrage of prisoner complaints, the U.S. Fifth Circuit ruled in *Ruiz vs. Estelle*. Judge Justice, sitting on that court, ordered the Texas Department of Criminal Justice to “prepare and file with the [c]ourt a plan which will assure that prisoners receive necessary medical, dental and psychiatric care from the moment of their arrival in the Texas Department of Criminal Justice.”^l The court then set out a litany of requirements to protect their constitutional rights. In response, the Texas prison system devised a Managed Health Care program in its prison system. It is well understood that a managed health care system, often subservient to cost savings measures, can lead to truncated services as opposed to a traditional fee-for-service system.^{li} To place financial concerns above the prisoner medical needs could be in violation of the Eighth Amendment.

Recommendations

The report “A Thin Line” makes numerous recommendations. Among them are:

- A call for “amendments to the Public Information Act to make information about prison conditions public.
- The use of “best practices” to “foster more humane attitude toward prisoners.”
- Expand the use of telemedicine^{lii} that allows doctors to hear about and address the medical needs of more prisoners.
- Reform medication distribution system allowing for more keep on person medication to help avoid (among others) drug resistance or potential public health dangers.”
- Establish a universally available records system to enhance communication among medical providers.
- Create quick response to medical needs to keep costs down, health up.

Overcrowding

Texas prisons are overcrowded. As a result, Texas does not have the facilities or the resources to care properly or constitutionally for its growing and aging prison population. At the same time, in 2012, the Texas Department of Criminal Justice is preparing to lay off 3,052 employees. A lower guard to inmate ratio will only further compound security and health care problems. Historical low salary rates only add to poor quality employee hiring.^{liii}

Overcrowding, among several other factors, is the result of aging prison population not the result of high crime rates. In fact, crime rates per capita dropped 9% from 1998-2007.^{liv}

Short-Comings of Board of Pardons and Parole

Overcrowding can also be directly attributed to the failure of the Board of Pardons and Parole. In 2008, 65% of the 139,134 TDCJ inmates were eligible for parole. However, only 36% of eligible inmates received parole.^{lv} Why? According to the report, “The Thin Line,” as of 2007, 17 of the 19 voting members of the board had professional backgrounds in law enforcement or criminal justice,^{lvi} with no defense-side or social work backgrounds to provide another view.” Additionally, the Board is not required to explain why the inmate was refused parole thus *denying them an opportunity to alter their behavior or address undisclosed errors in inmate records.*

By simply releasing inmates over the age of 55 that are receiving prison medical care, who had not committed a “3G” offense (violent crime) the result would be a cost savings of \$20.2 million in medical costs alone on an annual basis.^{lvii}

In 2005, the Texas prison system was saddled with low-risk prisoners that made up only 5.4% of the prison population. Yet, at the same time, they made up 25% of the hospital costs.

Furthermore, a person with end stage cancer or the like might find themselves eligible for Medically Recommended Intensive Supervision or MRIS with a medical recommendation from the appropriate authority. But, without proper advocacy, only about 7 of the 70+ inmates afflicted are released.^{lviii}

Recommendations

The Thin Line recommendations, among many others:

- Hire and retain qualified security and medical staff
- Examine the true cost of adding or reducing prison beds
- Expand and hold the Board of Pardons & Review Board accountable
- Allow prisoners access to their records and Parole Board decisions
- Increase MRIS approval rates

Prisoners Suffering Mental Illness

27.25% of Texas prisoners (42,556) are or have been diagnosed with mental illness.^{lix} The cost to Texas taxpayers of repeat, mentally ill patients is \$682 million per years.^{lx} On the other hand, it is reported in “The Thin Line” that treatment in a community based facility would cost only \$92 million per annum.^{lxi}

When we speak of mental illness diagnosis, we also refer to 11,388 individuals that have been diagnosed with major depression, bi-polar disorder, and schizophrenia.^{lxii} But other

inmates not falling under a mental health category include violent crime perpetrators, chronic drug users and sex offenders. No doubt this portion of the prison population who will one day be released back into the civilian population would best be served if they too received mental health counseling.

Recommendations from “A Thin Line”

- Create a state-wide plan for prison diversion for persons with mental health conditions that include: *prevention, diversion, and discharge elements for community placement*
- Expand the use of telepsychiatry
- Decrease the use of solitary confinement and increase the use of alternative deterrents such as the reduction of privileges
- Regularly assess the general prison population for mental health concerns
- Increase the number of mental health workers and social workers.

Infectious Diseases

Due to close quarters, response time, unsanitary conditions, and the reluctance on the part of the community to see prisoners receive what they often perceive to be preferential treatment, prisons are incubators for infectious diseases. Often this results in drug resistant diseases that get carried into the general civilian population upon release.

Hepatitis C virus among these infectious diseases while only 1.8% of the general population, it is over-represented in our prisons nation-wide at 40%. Left untreated or improperly treated, *it can result in the need for a \$400,000 liver transplant*.

Similarly, tuberculosis, another infectious and contagious disease makes it clear that failure to properly and thoroughly treat TB puts both the prisoner and the community at-large in very real medical danger.

Texas prisoners are infected with HIV/AIDS at **5 times the rate** of the general populous. The medical treatment costs over a lifetime are currently estimated to be approximately \$300,000 per individual. According to, “The Thin Line,” post-prison HIV care is one that Texas must place at the top of its critical care lists.

MRSA, a staph infection, is another drug resistant, infectious disease. The prison environment is the perfect breeding ground for staph infection. Obvious signs of infection can be diagnosed for as little as \$28.00 as opposed to being treated for up to \$40,000 each.

Note - 95% of prisoners return to their communities!

- We must improve sanitary conditions
- Provide education, condoms, and clean needles
- Assess clients for diseases upon entry and exit
- Ensure complete treatment of Tuberculosis
- *Determine new ways that post-release treatment occurs and that pre-release education and economic resources are identified and made available.*

It is critical to understand that medical care costs both within and outside of prison are critical to avoid homelessness. Medical practices and prisoner practices establish the paths toward and/or away from homelessness. The economics of health care can quickly and permanently lead to a condition of homelessness.

As advocates for a better world, we must focus on areas where our nation's population is the most heavily concentrated...our prisons. We must advocate to change the conditions of this institution. We must then recognize that there is a great fluidity with people entering, leaving, and re-entering this institution. With this fluidity there is disease and potential epidemic transference at its highest level. Limited income or the lack of sufficient, sustaining income will lead to further exacerbation of the problem of homelessness. Economic stability can lead to better health responses that in and of themselves lead to the prevention of homelessness. Next, we will look at who is best quipped to identify and initiate the changes necessary to mitigate and prevent people leaving this institution.

Prison Re-Entry Involving Co-Production

As we ask institutions to explore innovative approaches to Discharging No One into Homelessness, we must be expansive in our thinking. We must truly think “outside of the box,” and we must find ways to involve those most immediately affected by these changes.

In the report *Coming Home*, we find such an approach. It self-reports to be an “Asset Based Approach to Transforming Self and Community...a report on societal Re-Entry (post prison).^{lxiii} “In 2006, more than 7.2 million people were on probation, in jail, in prison, or on parole.”^{lxiv} Within two years, over 70 percent of people being released from prison will be *returned to prison*. This is shocking in terms of the cost and waste in human potential. This paints a harrowing picture of failure to achieve good “quality of life” outcomes for over 650,000 exiting prisoners in America every year.

As a nation we spend \$60 billion on prisons and corrections every year.^{lxv} From the very beginning of the report, the clarion call is for involvement of affected members to be partners

and promote the concept proffered by Dr. Edgar Cahn called Co-Production. Simply, co-production means involving the individuals who are most directly affected with professionals/experts in the field in an effort to create cohesive and integrated solutions for re-entry success. As A Thin Line report suggests, this must begin while still in prison by allowing inmates access to the information that is considered by the Hearings and Parole Boards. This can only enable self-motivated behavior modification.^{lxvi}

They feel that they must also shed the stigma of demeaning terms such as con, x-con, lifer, etc. The term “homecomers” was chosen by such a grouping to bring civility to their status while crystallizing an image of what they are undergoing: **societal re-entry**. Critical to their success, “homecomers” have now rightfully been identified as a major untapped resource in the “re-entry” process. Finally, the “homecomers” are to be considered part of a cohesive, interactive national team and part of a local community effort to restore family, hope, functionality, and personal-will to succeed on the part of all re-entry “homecomers.” To that end, a team of interested professional experts and “homecomers” joined forces to identify six priority areas of focus, “Economic security for “homecomers;” 2) change in the language and image to overcome stigmatization; 3) mental health; 4) supportive and supported community; 5) new roles with children and families; 6) systems change in the criminal justice system.”

They determined that their activity/advocacy must occur simultaneously on two fronts; at the grassroots/ community level and at the “policy and systems level.”

The result of the ad hoc brainstorming on the part of the team gave rise to the concept that a National Homecomers Academy would be necessary to successfully affect the kind of broad-based systemic system changes that they seek. The committee decided that there will need to be 1) “a network of projects” promoting the principal of co-production; 2) a process for nominating and funding individuals and 3) a Board of Regents to act as the voice for the entire process. The Board of Regents’ charge will also include the introduction of new approaches to re-entry and keeping the vision of the program strong both locally and nationally. The vision embraces the idea that given the opportunity to succeed and actually succeeding promotes the feeling within those “homecomers” of wanting **others** to succeed.

The ad hoc committee then bulleted specific goals to carry out the vision-

- Creation of micro-enterprises that pay (living) wages
- Access to suitable accredited education
- Financial assistance for individuals committed to advancing themselves
- Targeted work designed for re-entry that funding sources will support because they result in sustainable jobs that pay (living) wages.

- Design and document replicable strategies that will encourage others to follow these successful practices.
- Create a palpable mental image of the re-entry model and actions that are so powerful that barriers to re-entry are attacked everywhere.
- Create a voice of positive interaction that through education, favorably impacts families and communities to build economically viable and vibrant neighborhoods with the return of “homecomers.”^{lxvii}

This skeleton framework outlines just one approach for Discharging No One into Homelessness. I focused on the prison system and proposed just one possibility of how it might be achieved. It would seem to be a viable option. It is an approach that includes what the author of this paper believes is an essential element in formulating any plan to prevent homelessness. *It warrants that we always involve the individual who is at risk of becoming homeless prior to and upon discharge.* In this instance that individual has received the new name of “homecomer” by actualizing the concept of co-production, or involvement by the affected individual.

Summary

In Summary, we see that our nation's homeless programs merely *respond* to the *condition* of homelessness. They are simply *reactive* in nature.

With an eye toward *prevention* of homelessness, we embrace a new perspective. In a new light, we clearly see people experiencing homelessness through an *economic* lens. We see these people as fitting into two camps: those who *can* work and those who *cannot* work. This paper has identified 4 Preventative Solutions on two areas of concern: **Livable Incomes** and **Discharge No One into Homelessness**. For those who *can* work, we look toward-

- ✓ **Solution 1** and we know that we need to respond with the **Universal Living Wage**. To that end, we have fixed the Federal Minimum Wage by creating a single national formula based on existing government guidelines that ensure that *if a person works 40 hours in a week, (be it from one job or more) they will be able to afford the basics of life: food, clothing, shelter (including utilities) and transportation, no matter wherever that work is done throughout the entire United States*. Conservatively, this will end economic homelessness for over 1 million minimum wage workers and *prevent* economic homelessness for all minimum wage workers no matter whether you place the count at 10 million or 20 million. Furthermore, this approach will have a significant positive impact on the nation's business economy and save additional billions of dollars for taxpayers all across America.

Livable Incomes Continued: For those who *cannot* work, we cast our gaze upon the Supplemental Security Income for **Solutions 2 and 3**.

- ✓ **Solution 2** involves fixing the Supplemental Security Income stipend on a national basis so that it is increased geographically as per HUD Fair Market Rent demarcation. It then mirrors the amount necessary to afford the basic standards of life established for the Universal Living wage: the ability to afford basic food, clothing, shelter (including utilities), transportation with enough funds to access a hospital emergency room and be able to do this wherever a person lives throughout the entire United States
- ✓ **Solution 3** also involves fixing the Supplemental Security Income stipend so that it is increased geographically using the HUD Fair Market Rents thus affording stipend recipients the ability to afford the basics of life in their area. We have identified twelve (12) states that currently provide a limited stipend that we would have all 50 states replicate but in an amount necessary to provide what we have identified as living wages. At the same time, Solutions 1, 2, and 3 will all stimulate the local and national economies. The nation's construction industry will be able to respond to the increased

housing needs for millions of disabled individuals when financial resources finally become available.

- ✓ **Solution 4** affects all persons who enter any of our institutions be it a hospital, the military, a nursing home, a mental health facility, someone leaving a homeless facility or are a young person aging out of foster care, etc. We believe that we can drastically reduce their rate of recidivism and the enormous associated costs of becoming homeless if they are *only discharged into a safe housing environment.*

These responses are bold, pragmatic, pro-active action-steps designed to prevent homelessness. In the long run, all will yield billions of dollars in savings to taxpayers and increased revenue for business. Finally, they will help us change the face of poverty, homelessness and health care in America.

Conclusion

Homelessness *in this nation* is a new, relatively recent phenomenon first finding its roots with soldiers returning from the Viet Nam War. It has been brought about by numerous social changes, insufficient wages, and ineffective responses toward the growing problem in general. It can be clearly stated that these responses have been reactive not proactive or preventative.

Homelessness has touched the lives of minimum wage workers, people suffering mental and physical disabilities, whole families, reintegrating x-offenders (Homecomers), people exiting our hospitals, youth aging out of foster care, with and a third of all homeless numbers comprised of men and women who have valiantly served our nation as veterans.

By fixing our Federal Minimum Wage and indexing it to be the local cost of housing, we can prevent economic homelessness for 20 million minimum wage workers. We can simultaneously stabilize small businesses coupled with millions of dollars saved in *retraining costs* alone. We can avoid spending millions of other dollars of taxpayer money on supports such as food stamps, general assistance and Earned Income Tax Credit, etc.

By fixing the Supplemental Social Security Income stipend, and similarly, indexing it to the local cost of housing and sharing the financial responsibility from a state or national or combined perspective, we can ensure that the elderly, and mentally and physically disabled citizens do not end up in dire economic straights and homeless on our streets with an insufficient government check in their pockets.

We can, and we must, “Discharge No One into Homelessness.” By asking each of our institutions to begin pragmatic, comprehensive and expansive planning for the discharge of their consumers on the very day that they enter the facility, we can prevent their recidivism, billions of dollars in savings, and avoid incalculable human suffering.

As Dr. Cahn suggests, we must find a way to value the contributions of every human being whether they are employed in traditional work, or simply engaged in human interaction. No one deserves to be homeless. It is preventable.

Endorsers of the Universal Living Wage Campaign

International

Communications Workers of America,
International
Nonviolence International
Centre for Social Justice- Ontario, Canada
The Big Issue in Scotland- United Kingdom

National

American Federation of Teachers AFT
CCW/AFTEF Center for the Child care
Workforce/ The AFTE Foundation
Center for Community Change
Center for Economic and Policy Research
Central Conference of American Rabbis
Church Women United
Citizens Policies Institute
Citizens Policy Institute
Coalition on Human Needs
Communication Workers of America,
National
Community Family Life Services, Inc.
Community for Creative Non-Violence
(CCNV)
Community IT Innovators, Inc.
Co-op America
Friends of the Earth
Gray Panthers
Green Party of the United States
Homeless Children's Playtime Project
Housing Assistance Council
Jobs with Justice
Labor Council for Latin America
NAACP
National Alliance of HUD Tenants
National Association of Social Workers
National Coalition for Asian Pacific
American Community Development
National Coalition for the Homeless

National Community Reinvestment
Coalition
National Council for Urban Peace and
Justice
National Council of Churches/
Economic/Social/Justice Program
National Health Care
National Law Center on Homelessness &
Poverty
National Low Income Housing Coalition
National Network for Children
National Network for Youth
National Organization for Women (NOW)
National Priorities Project
National Rural Housing Coalition
Network: A National Catholic Social
Justice Lobby
North American Street Newspaper
Association
Pax Christi
Physicians for Social Responsibility
Presbyterian Church (USA)
Religious/Labor Coalition
SEIU
Spina Bifida Assoc. of America
The Coalition on Human Needs
The Salvation Army-WDC
Union of American Hebrew Congregations
United Methodist Church Board of Church
and Society
Universalist Service Committee
Washington DC Bureau of the
Rainbow/PUSH Coalition
Washington Legal Clinic for the Homeless
Women of Reform Judaism

Alaska

Alaska Mental Health Consumer Web Inc.

American Friends Service Committee
 Anchorage Council of Building &
 Construction Trades
 Beans Café Jim Crocket
 Catholic Social Services
 IUOE Local 302
 JSweb Technology
 Laborers International Union of North
 American Local #942
 Sheet Metal Workers Union Local #23
 The Alaska State Coalition on Housing and
 Homelessness
 The Brother Francis Shelter
 YWCA of Anchorage
 Msmian & Sons

Alabama

Alabama Applesseed Center for Law &
 Justice Inc.
 Alabama Arise
 Alabama Coalition Against Hunger
 Birmingham Health Care
 Christian Service Mission
 CWA Local 3902
 Donna Cooper, RSM
 Franklin Primary Health Center, Inc.
 Greater Birmingham Ministries
 Habitat for Humanity Baldwin
 Housing First
 Metropolitan Birmingham Services for the
 Homeless
 Montgomery Community Action, Inc.
 New Futures
 Safeplace, Inc.
 UAW Local 1155-Birmingham
 UAW Local 1413
 UBCJA/SCIW #2401

Arkansas

Arkansas Foodbank Network

Central Arkansas Building & Construction
 Trades
 Central Arkansas Labor Council
 Central Arkansas Library System
 City Life News & Publishing Co.
 College Station CDC
 I.B.E.W. Local Union 295
 IBEW Local Union 700
 Moody Chapel -
 African/Methodist/Episcopal Church
 Painters Local Union #424
 Plumbers and Pipefitters Local 155
 The Arkansas Hunger Coalition
 The Kings Outreach
 Watershed Human Development Ctr.

Arizona

AFSC Arizona Area Program
 Arizona Coalition to End Homelessness
 Arizona Homeless Center
 Border Links
 City Life News and Publishing Company
 Communication Workers & American Local
 7050
 Community Housing Partnership
 Community Information and Referral
 CWA AFL-CIO Arizona State Council
 Ronda Graff
 Habitat for Humanity Valley of the Sun
 IATSE Local 875
 IBEW Local Union 518
 Interfaith Coalition for the Homeless, Inc.
 Ken Cole Sustainable Living Center
 Northern Arizona Veterans for Peace "Bud
 Day" Chapter 108
 People Experiencing Homelessness
 Phoenix Consortium for the Homeless
 PPEP Microbusiness & Housing Dev. Corp.
 Prescott Area Habitat for Humanity
 Primavera Foundation

Professional Musicians of Arizona, AFM
#586

Project Aware Men's Shelter
Save the Family Foundation of AZ
Southwest Center for Economic Integrity
Spirit of Service, Inc.
The Brewster Center Domestic Violence
Services, Inc.
Unite Here 631
WHEAT

California

AFSC Farm Labor/Project Cam Pesino
AFSC Pann Valley Institute
AFSC San Diego
AFSC Stockton, CA
Amalgamated Transit Union 1225
American Apparel
BeeBright
Beyond Shelter
Building & Construction Trades Council,
San Mateo County
Building Opportunities for Self-Sufficiency
C.E.O. Women
California Affordable Housing Law Project
CareLink-CMC(HCH)
Carpenters Local 1789
Church of Theater Arts
Coalition for Humane Immigration Rights of
L.A.
Coalition of California Welfare Rights
Organizations, Inc.
Committee for a Living Wage
Community Homeless Alliance Ministry
Community Technology Alliance
Contra Costa Homeless Ombudsperson
CorpWatch
CWA 9510
CWA Local 9503
Drawbridge

Drywall-Lathers Local 9083
Ecumenical Ministry in the Haight Ashbury
Fair Housing Council of San Diego
Global Exchange
Green Building Pages
Greg Braendel at Career Dreams Inc.
Gubb & Barshay LLP
Haight Ashbury Clinic
Half Moon Bay Mutual Benefit Center
Health Care for the Homeless
Home and Community, Inc.
Homeless Health Care Los Angeles
Housing America
Housing California
Housing Rights Committee of San Francisco
IAM Local 1173 Pres Steve Older
IATSE #122
IATSE Local B-192
IBEW Local Union 11
IBEW 551
IBEW Local 100
IBEW Local 18
IBEW Local 234
IBEW Local 595
IBEW, Local 428
Imperial County Building Trades Council
International Alliance of Stage Employees
(IATSE) Local 905
Interfaith Committee for Worker Justice
International Brotherhood of Electrical
Workers 617
Kasper Organics
Kate's Caring Gifts
Kern Inyo & Mono Building Trades
Korean Immigrant Workers Advocates
Southern CA
L.U.L.A.C. 147
Laborers Local Union 886
Lamp Community
Lighthouse Church- Fort Bragg

Living Wage Coalition of Sonoma County
 Los Amigos of Orange Co.
 Los Angeles Alliance for a New Economy
 Los Angeles Coalition to End Hunger &
 Homelessness
 Los Angeles Youth Network
 Mazon: A Jewish Response to Hunger
 Monterey Bay Central Labor Council, AFL-
 CIO
 Moonridge Realty
 Motion Picture Machine Operators, IATSE
 Local 169
 Ms. Lefkowitz's Jewish Law II Class Period
 B6
 NABET-CWA Local 53 (59053)
 New Native, Inc.
 North Bay Labor Council, AFL-CIO
 Northeast Valley Health Corp
 OneDance: The People's Summit
 OPEIU Local #3
 Open Circle
 Orange County Community Housing
 Corporation
 Orange County Interfaith Coalition for
 Social Justice
 Organic Attire
 Partners in Urban Transformation
 Paul Flanagan, MD
 Peoples Self-Help Housing Corporation
 Plumbers, Steamfitters & Refrigeration
 Fitters UA Local Union 393
 Project Censored
 Religious Witness with Homeless People
 Resources for Independent Living
 Rock the Vote
 Roofers and Waterproofers Local #95
 Sacramento Homeless Organizing
 Committee
 Sacramento Housing Alliance
 Sacramento Mutual Housing Association

San Diego Coalition for Homeless
 San Francisco Hillel
 San Francisco League of Urban Gardeners
 San Mateo County Central Labor Council
 Santa Cruz County Coalition for a Living
 Wage
 Seavile Employees International Union
 Local 434B
 SEIU 434B
 SEIU- Local 121 RN
 SEIU Local 347
 Service Center for Independent Living
 Shelter for Homeless Women and Children
 Shelter, Inc. of Contra Costa County
 Sign Display Local #510 AFL-CIO
 Sonoma, Mendocino, and Lake Counties
 Building and Construction Trades Council
 Teamsters Local 601
 TEAMX, Inc./SWEATX
 Tenant Associations Coalition of San
 Francisco
 The Affordable Housing Network of Santa
 Clara County, CA
 The Civil Service Div. of CSEA Local 1000
 SEIU AFL-CIO, CLC (California State
 Employees Association
 The Coalition on Homelessness, SF
 The East Oakland CDC
 The Higgins Foundation
 The Housing Rights Committee of SF
 The Southern California Association of
 Non-Profit Housing
 The Write Way
 Tides Foundation
 U.S. Mexico Border Program
 UFCW Local 1167
 UFCW Local 1428
 UFCW Local 1442
 UFCW Local 1442
 UFCW Local 770

Unite Here Local 11
 United Brotherhood of Carpenters Local
 #743
 United Farm Workers
 United Here! Local 681
 United Taxicab Workers
 Veterans For Peace Chapter 71, Sonoma
 County
 Veterans Speakers Alliance/VFP Chapter 69
 Voice4Change
 Western Regional Advocacy Project
 (WRAP)
 Women For Orange County
 Women of Color Resource Center
 www.GrassrootsHost.com
 Catholic Charities of San Jose
 New Society Publishers

Colorado

Access Housing
 American Friends Service Committee-
 Colorado
 Authentic Alternatives, Inc.
 Colorado Coalition for the Homeless
 Colorado College Community Kitchen
 Colorado Fiscal Policy Institute
 Colorado Jobs With Justice
 Colorado Yurt Company
 CWA District 7
 CWA District 8
 Denver Homeless Voice
 Denver Urban Ministries
 Earthlinks
 Epilogue Book Company
 Global Girlfriend
 I.B.E.W. Local 68
 IBEW 667
 IBEW Local 969
 Men's Health at Denver Health Medical
 Mercy Housing, Inc

Samaritan House
 Sheet Metal Workers I.A. Local #9
 St. Francis Center
 Stout Street Clinic
 Suicide Risk Response Services, Prof. LLC
 The Cofax Community Network
 The Greeley Transitional House, Inc.
 The Uptown Partnership, Inc.
 The Women's Crisis Center/ Violence
 Prevention Institute
 Urban Peak
 Warren Village
 Wyncia Scrap Bags

Connecticut

AFSCME
 AFT Local 1547
 American Federation of Musicians Local
 400
 American Federation of Teachers Local
 5049
 Connecticut AFL-CIO
 CSEA, SEIU Local 2001
 CT Coalition to End Homelessness
 CT Health Care Associates, NUHHCE,
 AISME
 Flavours of Life, Ltd.
 Greater Hartford Labor Council
 IATSE Local 74
 IATSE Local 84 CB 3/21
 Mutual Housing Assoc/S. Central
 Roofers Local 9

District of Columbia

American Federation of Teachers AFT
 Capital Area Food Bank
 CCW/AFTEF Center for the Child care
 Workforce/ The AFTE Foundation
 Center for Community Change
 Center for Economic and Policy Research

Central Conference of American Rabbis
 Church Women United
 Citizens Policies Institute
 Citizens Policy Institute
 Communication Workers of America,
 National
 Community Family Life Services
 Community Family Life Services, Inc.
 Community for Creative Non-Violence
 (CCNV)
 Community IT Innovators, Inc.
 Co-op America
 CWA Local 2336
 First Trinity Lutheran Church
 Friends of the Earth
 Homeless Children's Playtime Project
 Housing Assistance Council
 Jobs with Justice
 Labor Council for Latin America
 National Association of Social Workers
 National Coalition for Asian Pacific
 American Community Development
 National Coalition for the Homeless
 National Community Reinvestment
 Coalition
 National Council of Churches/
 Economic/Social/Justice Program
 National Law Center on Homelessness &
 Poverty
 National Network for Children
 National Network for Youth
 National Organization for Women (NOW)
 National Rural Housing Coalition
 Network: A National Catholic Social
 Justice Lobby
 Nonviolence International
 Pax Christi
 Physicians for Social Responsibility
 Presbyterian Church (USA)
 SEIU

Spina Bifida Assoc. of America
 The Capital Area Foodbank
 The Coalition on Human Needs
 The Salvation Army-WDC
 Union of American Hebrew Congregations
 United Methodist Church Board of Church
 and Society
 Washington DC Bureau of the
 Rainbow/PUSH Coalition
 Washington Legal Clinic for the Homeless
 NAACP

Delaware

Better Homes of Seaford, Inc.
 Delaware Housing Coalition
 Delaware Statewide Association of Tenants
 Delaware Statewide Association of Tenants
 Delaware State Homeless Coalition
 Green Party of Delaware
 IBEW Local 1238
 Saint Paul Church

Florida

Alachua County Coalition for the Homeless
 and Hungry, Inc.
 All Faiths Food Bank
 American Federation of Musicians Local
 427-721
 American Veteran Newspaper, Inc.
 Artisans' World Marketplace
 Ascension Social Concerns
 Benedict Haven
 Better Way of Miami, Inc.
 Brevard Federation of Teachers
 Broward Coalition for the Homeless
 Camillos Health Concern, Inc.
 Central Florida Voters Congress
 Charlotte County Homeless Coalition
 Coalition for Family Safety
 Coalition for the Homeless of Paseo County

Coalition for the Hungry and Homeless of
 Brevard County
 Coalition to End Homelessness
 Community Coalition for a Living Wage
 Community Coalition on Homelessness
 Community Empowerment Services
 Connections Job Development Corp
 CWA Local 3120
 David J. Murphy, RHCF, Inc.
 David Lawrence Center
 Democratic Club of Greater Fort Myers,
 Florida
 Diocese of Saint Augustine
 Domestic Abuse Shelter Homes, Inc.
 Florida Acorn
 Florida Coalition for the Homeless
 Florida Coalition for the Homeless
 Florida Housing Coalition
 Florida Impact
 Florida Keys outreach Coalition for the
 Homeless
 Florida Keys Outreach Coalition Inc.
 Florida State Lawn Care
 Friends Meeting of Ocala (Quakers)
 Goldenrule Housing & CDC, Inc.
 Good Samaritan Health Centers, Inc.
 Habitat for Humanity of Key West & Lower
 Fl. Keys, Inc.
 Habitat for Humanity of South Brevard
 His Place Ministries
 Homeless Coalition of Hillsborough Co.
 Homeless Coalition of Palm Beach County,
 Inc.
 Homeless News Wire
 Homeless Voice/ Florida
 Hunger and Homeless of Citrus County, Inc.
 IATSE Local 631
 IBEW 222
 IBEW Local 728

International Association of Machinists &
 Aerospace Workers, Local Lodge 2777
 KissMyLayOff.com
 Local 780, I.A.T.S.E.
 Miami Coalition for the Homeless
 Mid-Florida Homeless Coalition
 Naranja Princeton CDC
 North Broward Hospital District Health
 Care for the Homeless
 Office of Justice and Peace, Diocese of St.
 Augustine
 Pizzazz MEPG
 Plumbers and Pipefitters Local 592
 Polk County Opportunity Council
 Recovery of Choice
 Safety Net Foundation, Inc.
 South Florida Jobs with Justice
 St. Joseph St. Vincent dePaul Society
 St. Mathew House
 St. Vincent De Paul
 Street Smarts Coalition, Inc.
 Suncoast Professional Firefighters &
 Paramedics Local 2546
 Terra Sancta Press, Inc.
 The Human Services Coalition of Dade
 County
 The Salvation Army-Broward County
 The Shelter
 The South Florida Community Development
 Coalition
 The Southwest Florida Coalition for the
 Homeless
 The Tallahassee Coalition for the Homeless
 The Tallahassee-Leon Shelter, Inc.
 The Transition House, Inc.
 United Community Dev. Inc.
 United Community Development, Inc.
 Urban University Seminary
 Yettie's Outreach & Dev. Coop

Georgia

Agnus Scott College- Human Services
Committee
Atlanta Jobs with Justice
Atlanta Labor Council
Atlanta Union Mission
Atlanta Women's Foundation
Berry College Young Democrats
Children's Restoration Network
Columbus Housing Initiative
Covenant House
Empty the Shelter
Georgia Citizens Coalition on Hunger
Georgia Coalition to End Homelessness,
Inc.
Georgia Employee Federation
Georgia Human Rights Union
Georgia Law Center for the Homeless
Georgia Rural Urban Summit
Habitat for Humanity of Forsyth Co.
Heavenly Bound Homeless Coalition
IATSE Local 824
J.D. and Associates
Jerusalem House Inc.
Living Room
Macon Outreach at Mulberry
Mercy Housing South East
Metro Atlanta Task Force for the Homeless
Metropolitan Columbus Task Force for the
Homeless
People, Inc.
Rachel's Daughters, Inc. of Georgia State
Univ.
Residential Connection, Inc.
Roofers Local 136
South Central Georgia Task Force for the
Homeless
The Redistribution Alternative
The Young Adult Guidance Center, Inc.
Tyler Place CDC of Atlanta

Valdosta Project Change
Women's Economic Development
Women's Policy Group

Hawaii

AFL-CIO
East Hawaii Coalition for the Homeless
Hawaii State AFL-CIO
Hawaii State Coalition Against Domestic
Violence
Laborers Union, Local 368
Musicians' Association of Hawaii
Pacific Islanders United Methodist Church
Street Beat
Waikiki Health Center
Waimaha/ Sunflower Residents Association,
Inc.

Iowa

Affordable Housing and Homeless
Partnership of Polk County
Broadlawns Medical Center
Churches United Shelter
Community Action Agency of Siouxland
Ctrl Iowa Bldg & Const Trades Council
Local 33
CWA AFL-CIO Local 2093 1530 hrs
I.B.E.W. Local 1362
I.B.E.W. Local 1379
IAMAW Local 1728
Iowa City Federation of Labor
Iowa Coalition Against Domestic Violence
Iowa Coalition for Housing and
Homelessness
Iowa Community Action Association Lana
Ross 9.
Justice Committee, Sisters of Mercy, Cedar
Rapids
Operating Engineer Local 234
Roofers Local no. 142

Service Employees International Union local
199
YWCA of Fort Dodge

Idaho

Helping Hand, Inc.
ID Community Action Network
Idaho Women's Network
Saint Vincent DePaul
Silver Valley People's Action Coalition
The Idaho Food Bank
Woodworkers W364 IAMAW
Your Family, Friends, and Neighbors, Inc.
Interfaith Alliance of Idaho

Illinois

Housing Action, IL
Automobile Mechanics Local 701
BCMw Community Services
Bethel New Life
Breakthrough Urban Ministries
Center for Women in Transition
Chiapas Media Project
Chicago Coalition for the Homeless
Chicago Health Outreach
Chicago Jobs With Justice
Chicago Uptown Ministry
Chicago Alliance to End Homelessness
Deborah's Place
DuPage County Green Party
Health Reach
Helping Hands of Springfield
Illinois Hunger Coalition
Illinois Maternal and Child Health Coalition
Interfaith Housing Center
Jewish Council on Urban Affairs
Kushtush Organic
La Casa Norte
Local Union 705

Metropolitan Housing Development
Corporation
National Student Campaign Against Hunger
& Homelessness
Nonviolent Choice Directory
Peoria Federation of Musicians, Local 26
Protestants for the Common Good
Roofers Local #32
Saint Vincent De Paul
San Jose Obrero Mission
SEIU Local 668, PSS4
Sisters of Mercy, Chicago Regional
South Side Mission
St. James Church Email Bounced
SWAN, Inc.
The Chicago Alliance to End Homelessness
The Pollution Solution
Tri-County Musician's Union Local 88
UAW Local 2488
Unitarian Universalists for Social Justice
United Steelworkers of America 745
Will Feed Community Org.

Indiana

AFSCME Local 3733
Brothers' Keeper, Inc.
Central Indiana Jobs with Justice
Community Faith & Labor Coalition
CWA Local 4700
CWA Local 4900
Family and Children's Services, Inc
Haven House Services
Horizon House
I.B.E.W. Local 2249
IATSE #836
IBEW Local Union # 153
Indiana Coalition on Housing and Homeless
Issues
International Union of BAC Local 4 IN/KY
King Park Area Development Corp

North Central Indiana AFL-CIO Central
Labor Council
One Paycheck Away
Roofers Local no. 119
Saint Joseph Valley Project/Jobs with
Justice
Scott County Welfare to Work Task Force
Southern Indiana Housing Initiative
St. Joseph Valley Project- Jobs with Justice
Stepping Stones for Veterans, Inc.
UAW Local 685
Vincent House, Inc.
Wabash Valley Central Labor Council
YWCA of St. Joseph County

Kansas

Central & Western KS BCTC
Homestead Affordable Housing
IBEW Local 661
Inter-Faith Ministries Wichita
Kansas Action Network
Kansas AFL-CIO
Kansas Communication Workers of
America, CWA
Kansas National Organization for Women
Kansas NOW
Labor Federation
National Action Network KS Chapter
New Beginnings
Plumbers & Pipefitters Local Union 441
SEIU Local 513
The Lawrence Coalition of Homeless
concerns
Tri-County Labor Council of Eastern
Kansas AFL-CIO
United Steelworkers Local 307

Kentucky

Ashland-Tomcats.com

Central Leadership Team of The Sisters of
Charity of Nazareth
Coalition for the Homeless
CWA Local 3310
Daniel Pitino Shelter
FAHE Inc.
Home Alternatives
Homeless and Housing Coalition of
Kentucky
Kentucky Communication Workers of
America
Kentucky Jobs with Justice
Laborers Local 576
Laborers Union 1392
Labors' Local 576
Lexington Living Wage Campaign
Louisville Professional Fire Fighters Local
345
Senator Ernesto Scorsone
The Northern Kentucky Housing and
Homeless Coalition
The Partnership Center, Ltd.
Utility Workers union of America, Local
600
St John Center for Homeless Men

Louisiana

A Different Approach Handicraft, Inc.
Common Ground/Relief
I CAN! America
I CAN! America, LLC
IATSE # 298
IBEW Local 861
IBEW Local Union 130
National Policy & Advisory Council on
Homelessness
Operation Enduring Independence
R Iron Workers Local 710
SMILE Community Action Agency
Smile Community Action Agency, Inc.

Unity for the Homeless

Massachusetts

Arise for Social Justice
Berkshire County Committee on
Homelessness
BHCHP Consumer Advisory Board
Boston Area Rape Crisis Center
Boston Health Care for the Homeless
Campaign on Contingent Work (CCW)
Carpenters Local Union 40
Center for Social Policy
Central Mass. Chapter of Physicians
Financial Responsibility
Central Massachusetts Housing Alliance
Citizens' Housing & Planning Association,
Inc. CHAPA
Community Action Committee Cape Cod
and Islands
Community Change, Inc.
Community Teamwork, Inc.
Cottonfield, LLC
Center for Social Policy/Give Us Your Poor
Cutting EJ
CWA Local 1365
Eastern Massachusetts Jobs with Justice
First Church Shelter
Greater Boston Food Bank, Inc.
Hispanic Community Church
Homeless Empowerment Project
Homes for Families
Jewish Community Housing for the Elderly
of Amherst
Jewish Community Housing for the Elderly,
Boston
Lower Cape Cod CDC
Lynn Housing Authority
MA Association of Human Rights Relations
Commission
MA Career Development Institute

MA Affordable Housing Alliance

MA Coalition for the Homeless

MA Alliance of HUD Tenants

Mia Pruett Gardening

NAFFE

National Consumer Advisory Board

National Alliance of HUD Tenants

North American Alliance for Fair
Employment

North Star Asset Management

Our Bodies Ourselves

Project Hope

R Solutions at Work

R Solutions at Work, Inc.

Samaritan Inn Shelter

Somerville Homeless Coalition, Inc

Suki, Inc.

Teamsters Local Union # 404

The Center for Popular Economics

The Food Bank of Western Massachusetts

The North American Alliance for Fair
Employment

The Unitarian Universalist Funding Program

The Unitarian Universalist Service
Committee

Tri City Housing Task force of Homeless
families

UFCW Local 1445

Unitarian Universalist Service Committee

United for a Fair Economy

United for a Fair Economy

United for a Fair Economy and Responsible
Wealth

Urban Edge

Women of Means, Inc.

Maryland

AFT Maryland

Alliance Inc.

Andrene Spence Act Database

Aurora Energy, LLC
 Baltimore County Coalition for the
 Homeless
 Baltimore City Health Care for the
 Homeless
 Calvert
 CEASMC
 Center for Poverty Solutions
 Children's Health Outreach Project
 Community Action
 CWA Local 2105
 District Council #51
 Gimme Shelter Productions
 Health Care for the Homeless
 Homeless Persons Representation Project,
 Inc.
 Local Union 1501 IBEW, AFL-CIO, CFL
 Mayan Hands
 Patuxent Friends Meeting
 Peace Action
 Project PLASE, Inc.
 Public Justice Center
 SEIU District 1199E-DC
 Sisters of Mercy Institute Justice Team
 Sisters of Mercy, Baltimore
 South Baltimore Homeless Shelter, Inc.
 Sprinkler Fitters Local Union 669
 The Art Therapy Studio
 The Coalition for Homeless Children and
 Families
 The Development Training Institute
 UBC Local 340
 United Ministries, Inc.
 UPAYM Crafts
 Wild Boar Creek, LLC
 Women's Housing Coalition

Maine

City of Portland Social Services
 Hospitality House Inc.

IBEW Local 1768
 Kids Can Make a Difference
 OHI
 Portland Organizing to Win Economic
 Rights (POWER)
 Radio Free Maine
 Rumford Group Homes, Inc.
 Teamsters Local 340
 The Michalowski Group
 The Preble Street Resource Center
 Consumer Advocacy Project
 United Association Local 716
 York Cumberland Housing

Michigan

A.B. Heller, inc.
 Affordable Living Services
 All Saints Episcopal Church
 Altrusa Teen SHARE
 Battle Creek Homeless Council
 Clothing Matters
 Consumer Advocacy Project
 Detroit Air Transport 141
 Guild/Sugar Law Center
 Homeless Action Network of Detroit
 IBEW
 IBEW Local 219
 IBEW Local 252 DOES
 IBEW Local 557
 IBEW Local 665
 IBEW Local 979
 IBEW Local Union #131
 International Brotherhood of Electrical
 Workers, Local Union 498
 Michigan Coalition Against Homelessness
 Our Brother's Keeper
 People's Progressive Network of Washenaw
 County
 RESULTS Kalamazoo
 Safe Horizons

Southeast Michigan Jobs with Justice
Southwestern Michigan CLC
The Homeless Action Network of Detroit
UAW Local 600
UAW Local 652
Underground Railroad
Universal Living Systems
Vista Center of Flint

Minnesota

Beth's Buttons for Social Change
BiCounty CAP, Inc.
Carpenters Local #851
Carver Committee for Emergency &
Transitional Housing
Central Lutheran Church
Central MN Housing Partnership
Churches United for the Homeless
Community Home Ownership, Inc.
Community Psychologists of Minnesota
Congregations Concerned for Child
Advocacy Network
Division of Indian Work
Duluth AFL-CIO Central Labor Body
Elim & Transitional Housing Inc.
ELLM
Fathers and Children Together
F-M Dorothy Day House of Hospitality, Inc.
Houston Co. Women's Resources
Humphrey Job Corp Center
I.A.T.S.E. Local 13 Minneapolis/St. Paul
I.B.E.W. Local Union 294
Integrated Community Solutions
Intercongregation Communities Assoc.
KOOTASCA Community Action
Lakes & Prairies Community Action
Partnership
Lutheran Social Services
Metropolitan Interfaith Council on
Affordable Housing

Millwright Local 548
Minneapolis Pipefitters Local 539
Minnesota Coalition for the Homeless
Minnesota Housing Partnership
Minnesota Librarians for Social
Responsibility
Mission Lodge
New Foundations, Inc.
New Pathways, Inc.
Northern Cradle (FKA April's Shelter)
Partners for Affordable Housing
People Escaping Poverty Project
People Serving People, Inc.
Perspectives, Inc.
Peta Wakan Tipi Fire Lodge
Prism-People responding in Social Ministry
Prodigal House
R S Eden
Ramsey Action Program Inc.
Range Transitional Housing, Inc.
Refugee Children, Inc.
Residents for Affordable Housing
RISE, Inc.
Saint Stephen's Human Services
Sheet Metal Workers #10, Duluth Superior
& Ivon Range area
Shelter House, Inc.
Simpson Housing Services
St. Anne's Place
St. Paul Area Council of Churches
St. Stephen's Housing
St. Stephen's Shelter
The Gail Eckhaff Transitional House
The Housing Coalition of St. Cloud Area
The Mid-Minnesota Women's Center
Theresa Living Center
Tri-County Action Program, Inc.
Tri-Valley Opportunities Council
Urban Coalition of Saint Paul

West Central MN Continuum of Care
 Regional Task Force
 Women of Nations
 Women's Advocate's Inc.
 Women's Rural Advocacy Programs, Inc.
 Women's Shelter, Inc.
 YMCA
 Prism-People responding in Social Ministry
 Residents for Affordable Housing
 RS Eden
 Southwest Minnesota Housing Partnership

Missouri

Adequate Housing For Missourians
 Arkansas Communication Workers of
 America, CWA
 Christian Times
 Community Alternatives
 Community Assistance Council
 Fathers' Support Center, St. Louis
 Feed My People, Inc.
 Housing Comes First
 IBEW Local 695
 Jeanne Christensen, RSM
 Missouri Association for Social Welfare
 (MASW)
 Missouri Communication Workers of
 America
 National Association for Human Rights
 Sanctuary In The Ordinary
 Social Concerns Office-Diocese of Jefferson
 City
 St. Louis B & CTC
 St. Louis Jobs with Justice
 Susan Ray Consulting
 The Missouri Coalition for the Homeless
 Unitarian Universalist Social Action
 Veterans for Peace, Inc. (National)
 What's Up Magazine

Mississippi

ECDI Hope
 IBEW Local 1028
 Mississippi United Against Homelessness
 MS Workers' Center for Human Rights
 Multi-County Community Service
 Quitman County Dev. Org. Inc.
 Quitman Tri-County Federal Credit Union
 Southeaster Development Opportunities
 Yazoo County Fair/Civil League

Montana

AFM Local 498- Musicians of Western
 Montana
 American Friend Service Committee
 Cooperative Health Center
 Cooperative Health Center
 Indian Peoples Action
 Jeannette Raukin Peace Center
 L.U. 768 IBEW Sec-Elaine pres. Steve
 Haarstick
 Montana Coalition Against Domestic and
 Sexual Violence
 Montana Community -Labor Alliance/Jobs
 With Justice
 Montana Human Rights Network
 Plumbers and Pipefitters Local 459
 Raise Montana
 The Nurturing Center
 The Samaritan House, Inc.

North Carolina

Alamanca County Inter. Agency Council of
 Homeless Assistance
 Ashville-Buncombe Homeless Coalition
 Beloved Community Center
 Bladen Brunswick Columbus CED
 Catherine's House
 Center for Participatory Change

Christian Social Ministries Commission
Epis. Diocese of NC
Community Care Dev. Corp.
Culture's Edge
CWA Local 3640

East Carolina Community Development Inc.
Faith Action International House
Forests of the World, LLC
Inter-Faith Council for Social Service
Inter-Faith Food Shelter
Nehemiah Community Development Corp.
of NC
New Directions for Downtown, Inc.
News...from our Shoes
North Carolina Council of Churches
North Carolina Housing Coalition
Northwest Continuum of Care
River City Community Development
Corporation
Second Harvest Food Bank
Sociologists without Borders
St. Francis UMC
The Advocacy for the Poor, Inc.
The Change
The Homeless Coalition
Triangle Jobs with Justice
Urban Ministries of Wake County
Vance, Granville, Warrenton, Franklin
Continuum of Care
VOA-Willow Pond, Inc.
YWCA Central Carolinas
YWCA of Greensboro

North Dakota

Affordable Housing Development Inc.
Dakota Center for Independent Living
First Presbyterian Church, Grand Forks
Joannis HCH Clinic
Lakes & Prairies Community Action
Partnership

Lutheran Social Services of ND
Self-Sufficiency Program
YWCA Clay County Transitional Housing
YWCA Shelter (Unique Boutique)

Nebraska

Community Humanitarian Resource Center
High Plains CDC
Holy Name Housing Corp
IBEW 1597
Nebraska Housing Developers Association
S E NE Coalition for the Homeless-
Catholic Services

New Hampshire

AFSC-NH
AHEAD, Inc.
Christopher P. Williams Architects
Concord Firefighters IAFF Local 1045
IATSE Local #195 NH/Lowell MA
Monadnock Area Trans Shelter
Monadnock Area Housing Coalition, SW
Community Services
Nashua Soup Kitchen & Shelter, Inc.
New Hampshire Catholic Charities
New Hampshire Homeless
Seacoast Living Wage Campaign
The New Hampshire Coalition to End
Homelessness
WREN

New Jersey

Alliance Against Homelessness of Bergen
County, Inc.
Apostles' House
Brunswick and Raritan Housing Corporation
Camden County Council on Economic
Opportunity, Inc.
Carpenters Local Union 1305
Civic League of Greater New Brunswick

CWA Local 1022
 CWA Local 1023
 Department of Health and Human Services
 of the City of Trenton, NJ
 East Brunswick Community Housing Corp.
 East Trenton Initiative
 Elizabeth Coalition to House the Homeless
 Eva's Kitchen & Sheltering Program, Inc.
 Fair Housing Council of Northern New
 Jersey
 Faith, Bricks & Mortar, Inc.
 Family Promise
 FISH Hospitality Program, Inc.
 Home Front
 Housing + Community Dev Network of
 New Jersey
 Interfaith Council
 Interreligious Fellowship for the Homeless
 Mi Casa
 Middlesex County Comprehensive
 Emergency Assistance System Committee
 Middlesex Interfaith Partners with the
 Homeless
 Monmouth County Coalition for the
 Homeless
 New Jersey Association on Correction
 NJ Inst. For Social Justice
 North Camden Land Trust
 North Hudson Community Action Corp.
 Princeton Community Housing
 Project Live, Inc.
 The Crisis Ministry of Princeton and
 Trenton
 The York Street Project
 Triple C. Housing, Inc.
 Volunteers of America Delaware Valley
 Women Rising, Inc.

New Mexico

American Friends Service Committee
 AFCA
 Clothes Helping Kids Inc.
 Community Against Violence, Inc.
 Health Care for the Homeless
 Helping Hands Inc.
 IAMAW LL 1635
 IATSE Local 423
 MacNab Design
 McKinley County Federation of United
 School Employees (MCFUSE) AFT Local
 #3313
 New Mexico Voices for Children
 NM Coalition to End Homelessness
 South West New Mexico CLC
 Taos County Economic Development Corp.
 The Albuquerque Center for Peace and
 Justice

Nevada

American Children's Charities, Inc.
 Global Property Management Group Inc
 IATSE, Local 720
 IBEW Local 357
 Laborers Local #872
 Las Vegas Catholic Worker
 Nevada Hispanic Services, Inc.
 Progressive Leadership Alliance of Nevada
 Pulidor Foundation
 Restart Incorporated

New York

Adirondack Vets House, Inc.
 Agenda For Children Tomorrow
 Albany Jobs with Justice
 American Federation of Gov. Employees,
 Local 1151

ATPAM- Association of Theatrical Press
 Agents & Managers
 Black Veterans for Social Justice, Inc.
 Bridge Center of Schenectady, Inc.
 Brooklyn Carpenters 926
 Buffalo AFL-CIO Community Service
 Buffalo Musicians Union Local # 90
 Carpenters Local 608
 Cattaraugus Alleghany Central Labor
 Council
 Cayuga/Seneca Community Action Agency,
 Inc.
 Center for Economic and Social Rights
 Center for Urban Community Services
 Charas/ El Bohio Culturel and Community
 Center NY
 Citizen Soldier
 Coalition for Economic Justice/ Buffalo
 Jobs with Justice
 Coalition of North East. Assoc. Inc.
 Columbia County Habitat for Humanity
 Concern for Independent Living
 Cornell Coalition for the Homeless
 CSEA Labor Local 670
 CWA Local 1104
 CWA Local 1105
 CWA Local 1109
 CWA Local 1168
 Disabled in Action Metro
 Dr. Usdi
 Economic Security Campaign
 Erasmus Neighborhood Federation
 Eviction Intervention Services
 Fellowship of Reconciliation
 Fox House
 Garden City Teachers Association
 Greater NY Labor Religion Coalition
 Hand Crafting Justice
 Handcrafting Justice
 Harlem Independent Living Center

Help USA, Bronx/Northern Manhattan
 Homeless Alliance of Western New York
 Human Development Services of West
 Chester
 Hunger Action Network
 Hunger Action Network of NYS
 IBEW, Local 1381
 Lincoln Square Neighborhood Center, Inc.
 Living Wage Warriors of Long Island
 Local 1170 Communications Workers of
 America AFL-CIO
 Long Island Center for Independent Living,
 Inc.
 Long Island Housing Services, Inc.
 Long Island Labor/ Religious Coalition
 Long Island Progressive Coalition
 Mercy United CWA 1133
 Met Council on Jewish Poverty
 Metropolitan Community United Methodist
 Church
 MidHudson Labor-Religion/ Jobs with
 Justice
 Multi-Talents, Inc
 NABET-CWA Local 11
 Nassau/Suffolk Coalition for the Homeless
 Neighborhood Preservation Coalition of
 NYS, Inc.
 New York Children's Health Project
 New York Urban League
 Opportunities for Chenango, Inc.
 Orange County Housing Consortium
 Parent Watch, Inc.
 Patchogue-Medford Youth and Community
 Services
 Physicians for Social Responsibility/New
 York City
 Picture the Homeless
 Poor Homeless Farmers
 Providence House Inc.
 Readio.com

Religious/labor Coalition
 Roofers Local #195
 Salem African Methodist Episcopal Church
 Sanitation Officers Association
 Saratoga Hybrid Cab
 Schenectady Community Action Program,
 Inc.
 School of Social Welfare
 Senses
 Sharp Committee, Inc.
 SICM Food Program
 Southern Western Independent Living
 Center
 Southside Community Mission
 Southtowns Rural Preservation Co., Inc.
 Southwestern Independent Living Center
 St. Andrew's Episcopal Church
 St. Augustine's Episcopal Church
 Starline Baker
 Statewide Emergency Network for Social
 and Economic Security
 Street News
 Suffolk Welfare Warriors
 The Council of Churches of the City of New
 York
 The Hudson/Catskill Central Labor Council
 (AFL-CIO)
 The Interfaith Alliance of NYC, Inc.
 The Oswego County Labor Council AFL-
 CIO
 The United Evangelical Council of Christian
 Churches, Inc.
 The Vestry of St. Augustine's Episcopal
 Church
 Thorpe Family Residence, Inc.
 Town of Greenburgh
 True Vine Tabernacle of God, Inc.
 United Brotherhood of Carpenters Local
 Union 20
 United Tenants of Albany

United Veterans Beacon House
 Unity House of Troy, Inc.
 USW Local 4-00054
 Utica Citizens in Action
 Western area Labor Federation AFL-CIO
 Women of Reform Judaism
 World Hunger Year
 Wyandanch Homes and Property
 Development Corp.
 YWCA of Jamestown

Ohio

ABCD, Inc.
 ACCESS, Inc.
 AFL-CIO
 American Fed of Musicians Local 101-473
 Amethyst, Inc.
 Asbestos Workers Local #84
 Atlo Beacon Education Association
 Bethany House Services
 Care Alliance
 Coalition on Homelessness and Housing in
 Ohio
 Columbiana County AFL-CIO Labor
 Council
 Columbus Coalition of the Homeless
 Columbus Health Care for the Homeless
 Columbus NOW
 Columbus, Ohio CBTU Chapter
 Community Shelter Board
 Corporation for Ohio Appalachian
 Development
 CWA Local 4320
 CWA Local 4501
 D.A.W.G.
 Day Laborer's Organizing Committee
 Dayton Building & Construction Trades
 Council
 Dayton Building 7 Construction Trades
 Council

Defiance County Residential Housing, Inc.
 Dennis Kucinich for President Campaign
 Division 4, Brotherhood of Locomotive
 Engineers and Trainmen
 East Side Catholic Center and Shelter
 Family Crisis Network
 First Friends Church
 Focus Homeless Services
 Founders Path
 Friends of the Homeless, Inc.
 GCC IBT of District Council 3
 George Randt MD
 Glaziers Local Union 847
 Grace Place Catholic Workers
 Greater Akron Committee for Better
 Housing
 Greater Cincinnati Coalition for the
 Homeless
 H.M. Life Opportunity Services
 Habitat for Humanity Defiance Co.
 Housing Network, Inc.
 Intercommunity Justice and Peace Center
 International Association of Machinist-
 Aerospace Workers Local #2535
 International Association of Machinist-
 Aerospace Workers Local #2794
 International Brotherhood of Electrical
 Workers #573
 Ironworkers Local 172
 Kinetic Independent Newspaper
 Laborers International Local 1015
 Laborers' Intern Union of N America
 Laborers' International Laborers' Local 1015
 Legacy III
 Lifeline for the Empowerment &
 Development of Consumers, Inc.
 Lima/Allen Council on Community Affairs
 Lima's Samaritan House
 Local 101-473 American Federation of
 Musicians

Mid-Ohio AFLCIO
 NAMI- 4 County
 New Home Development
 North River Development Corporation
 Northeast Ohio Coalition for Homelessness
 Northwest Ohio Affordable Housing
 Northwest Ohio Housing Coalition
 Northwest Ohio Housing Coalition
 Northwestern Ohio Building and
 Construction Trades Council
 Ohio Now
 Power Inspires Progress
 QDROS.com
 Regional Council AFL-CIO (Allentown)
 Roofers & Waterproofers Local #44
 Roofers Local 75 Dayton, OH
 Roofers Local Union #42
 Shared Harvest Foodbank
 Sources Community Network Services
 The House of Refuge Missions, Inc.
 The Other Place
 The Women's Connection in Cincinnati
 Tri-County Independent Living Center, Inc.
 Unite HERE
 United Here Local 10
 United Steelworkers of America Local #979
 USW 1042 L
 USWA Local 2173
 West Ohio Food Bank
 Western Reserve Building and Construction
 Trades Council
 Women for Racial and Economic Equality
 Women Speak Out for Peace and Justice
 Universal Health Care Action Network

Oklahoma
 AFGE Local 916
 Deep Fork Community Action
 International Union of Painters and Allied
 Trades #807

My Sister's Keeper
Ok City Federation of Teachers, Local 2309,
AFT
Oklahoma Communications Workers of
America

Oregon

Alima Cosmetic, Inc.
Bend Area Habitat for Humanity
Central Oregon Jobs with Justice
Environmental Justice Action Group
Eugene-Springfield Solidarity Network/Jobs
with Justice
Glad Rags
Hawthorne Auto Clinic, Inc.
IATSE Local28
IBEW Local Union 48
Keepers! Inc.
Laborers Local 121
Machinists Union Local 63
Mid-Willamette Valley Jobs with Justice
Musicians Union, Local 99 (AFM)
Neighborhood Pride Team of Portland
Oregon Coalition on Housing and
Homelessness
Oregon Food Bank
Oregonians for a Living Wage
Portland Jobs with Justice
Progressive Investment Management
Rogue Valley Community Dev. Corp.
SW Oregon Community Action
The Community Development Network
White Bird Clinic

Pennsylvania

1260 Housing Development Corporation
A Second Chance, Inc.
Adams Co Interfaith Housing Corp.
AFGE Local 644
AFM Local 82-545

American Friends Service Committee
Asociacion Puertorriquenos en Marcha, Inc.
Beaver Co. Building and Construction
Trades
Bethesda Project
Blueprint to End Homelessness
Bucks County Housing Group
Carbondale Local 130 Musician Protective
Association
Catherine McAuley Center
Citizens Budget Campaign of Western
COLT Coalition CDC
Community Action Commission
Community Action Committee of the
Lehigh Valley
Community Human Services Corp.
Community Mosque, Inc.
Community Shelter Services, Inc.
Cooperative Parenting for Divided Families
Down to Earth
Fresh Start Community Development
Corporation
Glenwood Community Dev. Corporation
Homeless Advocacy Project
Hunting Park Community Dev. Corporation
IBEW Local 1957
IBEW Local Union #56
Just Harvest
Labor Religion Coalition of PA
Liberty Street Café
Little Britain Monthly Meeting of Friends
Mental Health Association of SEPA
Milagro House
National Council for Urban Peace and
Justice
NUHHCE District 1199C
Pennsylvania Low Income Housing
Coalition
People's Emergency Center

Philadelphia Committee to End
Homelessness

Philadelphia Area Jobs with Justice
Pocono Healthy Communities Alliance
Program for Health Care to Underserved
Populations

Project HOME

SEIU Local 668, PSS4

SEIU-F&O Local 22

The National Council for Urban Peace &
Justice

The New Men Association

The Philadelphia Veterans Multi-Service &
Education Center

The Sisters of St. Joseph NW PA

The Thomas Merton Center

Unitarian Universal Lists United for Faith in
Action

VISION, Inc.

Welfare Rights-Housing

Western Pennsylvania Living Wage
Coalition

Westmoreland Human Opportunities, Inc.
Wood Street Common

YWCA of Gettysburg & Adams County
YWCA of Williamsport, PA

United Electrical, Radio and Machine
Workers of America, District Council 6
United Labor Council of Reading & Berks
Co.

YMCA of McKeesport

YWCA of Greater Harrisburg

Puerto Rico

Hogar Padre Venard, Inc.

Hogar de Ayuda Refugio, Inc.

La Fondita de Jesus

Manos Al Servicio de la Comunidad, Inc.

Municipality O-P Mayaguez

San Juan Continuum of Care Coalition

Sheet Metal Workers Local 41

Rhode Island

Rhode Island Coalition for the Homeless

Brown Hillel Foundation

Childhood Lead Action Project

Green Party of Rhode Island

Hunger Center

Mirror Image

New Hope Emergency Shelter

Ocean State Action

Opportunities Unlimited, Inc.

Rhode Island Jobs with Justice

RI Carpenters Local Union 94

The Genesis Center

Travelers Aid

South Carolina

Sistercare, Inc.

Allen Temple Community Development
Center

Anderson Sunshine House

Coastal Carolina Association of Professional
Musicians, AFM 502

Concerned Citizens Assoc. of Saluda SC
Crisis Ministries

Elm Place Wedding Chapel

Family Shelter

Games Coalition for the Homeless

Little River Medical Center

Meg's House

Moresun Custom Woodworking, Inc.

Pee Dee Community Action Agency

St. Paul's Episcopal Church

The SC Institute on Poverty and Deprivation

Trinity Housing Corporation

Upstate Homeless Coalition of South
Carolina

Upstate Homeless Coalition

South Dakota

AFSC-South Dakota
American Indian Services
Mid-America Advocates for the Homeless
Road Home Inc.
Souix Empire Homeless Coalition
Tulare United Church

Tennessee

Bethlehem-Wiley Church
Blount County Habitat for Humanity
Bradley-Cleveland Community Services
Bread Not Bombs
Cleveland Emergency Shelter
Greater Memphis Coalition for the
Homeless
Knoxville Building and Construction Trades
Council
Knoxville Jobs with Justice
Nashville Homeless Power Project
National Health Care for the Homeless
Council
Progressive Student Alliance
Second Harvest Food Bank
Tennessee Network for Community
Economic Development

Texas

Abiding Missionary Baptist Church
Abilene Big Country Central Labor Council
ACC American Federation of Teachers
Local 6249
Advocacy Outreach
Agape Outreach Ministries Inc.
Alliance for a Feminist Option
Alliance for Multicultural Community
Service
Amalgamated Transit Union #1091
Amalgamated Transit Union Local 1549

American Friends Service Committee (TX,
AK, OK area office)

American Video Tape Service Center
Anderson Co. Area CLF, AFL-CIO
Antur LLC, dba Cartridge World Setex
Art From the Streets

Austin American Civil Liberties Union
Austin Area Homeless Task Force
Austin Area Interreligious Ministries
Austin Assoc of Profess Fire Fighters #
AFL-CIO 975

Austin Center for Peace & Justice
Austin Federation of Musicians
Austin Labor Council of the AFL-CIO
Austin Latina/Latino Lesbian, Gay,
bisexual, & Transgender Organization
ALLGO

Austin Living Wage Coalition
Austin Musicians
Austin Peace and Justice Coalition
Austin Recovery
Austin Tenants Council
Austin Travis County MHMR
Austin, Texas NAACP
AustinFamilies/ Austin Area Employers
Collaborative

Banner Sign and Graphics
Bark for Peace!, LLC
Bay Area Homeless Services
Bicycle Sport Shop
Bikes Not Bombs
Brazos Valley Central Labor Council
Brazos Valley Workforce Centers
Brick Oven Restaurant
Brownsville Housing Authority
C Van R Automotive
Capital Area Homeless Alliance
Cardiovascular On-Call Specialists, Inc.
Casa Marianella
Cecilia Wood Law Practice

Cen-Tex Silicone Implant Support, Inc.	Gray Panthers of Austin
CEO	Gray Panthers of Houston
Citizens for Social Democracy	Green Party of Brevard, TX
City of Austin	Guadalupe Economics
City of Rollingwood - Texas	Harris County Green Party
Clayworks Studio/Gallery	Hatch Partnership Architect
Clip Joint Natural Hair Salon and Spa	Hays County Green Party
Cohen and Associate	Healthcare for the Homeless - Houston
Colonias Unidas	Holy Rosary Catholic Church
Colores del Pueblo	Homeless Task Force-Austin
Communities In Schools-Central Texas	House the Homeless, Inc.
Corpus Christi American Federation of Teachers	Houston Area Women's Center
Corpus Christi Universal Living Wage Warriors	Houston Gulf Coast Building & Construction Trades Council
Crime Prevention Institute	HSR Construction, Inc.
CWA Local 6132	IBEW Local 301
Dallas Homeless Neighborhood Association	IBEW Local 716
DC Mitchell Construction	INNU SALON
Democratic Party of Collin County, Texas	Interfaith Hospitality Network, Humble Area
Dorothy Day Catholic Worker of Corpus Christi	International Union of Operating Engineers Local 178
Dr. Namkee Choi's Social Policy Analysis Class- UT Austin	International Union of Operating Engineers Local 450
Dr. Singha's Natural Therapeutics, Inc.	Jacinto City United Methodist Church
Dynamics of Organization & Community Class UT, School of Social Work	Jobs with Justice- Austin
Eco-Wise	Keep the Land
Education Austin	KOOP 91.7 FM Community Radio
El Franco Lee - County Commissioner - Harris County	Life Works
El Paso Center on family Violence	LULAC
Environmental Science & Policy St. Edward's University	Magnificent Houses, Inc.
Family Connections	Manos de Cristo
Family Forward	Mentoring for Homeless Self-Sufficiency/ AmeriCorps Project
Flick Report	Mind Science Foundation
Forbidden Fruit	Mission San Francisco De La Espada
Fort Worth Bldg. & Const. Trades Council	Mission Waco
GCIU Local 428M	Motor Blade Postering
	National Consumer Advisory Board
	National Organization for Human Services

Native American Center of Texas, Inc.
 North Texas Jobs with Justice
 Nueces County Department of Human
 Services
 Pax Christi, Austin
 People Organized in Defense of the Earth's
 Resources PODER
 PHOGG Phoundation / Planet K
 Pickett Fence Learning - CTE
 Plenty Austin
 PODER People Organized in Defense of the
 Earth's Resources
 Poetic Healings Productions
 Prince of Peace Lutheran Church
 Proyecto Azteca
 Public Citizen (Texas Office)
 Push Up Foundation
 Rollingwood City Council
 San Fernando Cathedral
 SEED Coalition
 Services for the Elderly, Inc
 Serving San Antonio
 Sisters & Brothers, Inc.
 Southeast Texas Community Development
 Corp., Inc.
 ST Edward's Universal Living Wage
 Warriors Susan
 St. Alphonsus Church
 St. Martin De Porres Church
 Steelbeam
 Stew Pot
 Students Toward A New Democracy
 Sweet Home for the Homeless
 Tank Town LLC
 Teamsters Local Union #657
 Texans Standing Tall
 Texas ACLU
 Texas AFL-CIO
 Texas Association of CDCs
 Texas Civil Rights Project

Texas Coalition to Abolish the Death
 Penalty
 Rev. Dr. Glenn Masters, III
 Texas Conference of Churches
 Texas Council on Family Violence
 Texas Development Institute
 Texas Fair Trade Coalition
 Texas Federation of Teachers TFT
 Texas Gray Panthers
 Texas Homeless Network
 Texas Legal Services Center
 Texas Low Income Housing
 Texas Moratorium Network
 Texas NOW
 Texas State Democratic Executive
 Committee
 Texas State Employees Union/CWA Local
 6168
 Texas Tenants' Union
 The Good Life
 The Green Party of Texas
 The Green Party USA
 The Learning Center at Westlake High
 School
 The Natural Gardener
 The Rose Garden
 The Social Welfare Action Alliance
 The Stew Pot
 Timon's Ministries
 Transformations Remodeling
 Transport Workers Union Local 555
 Travis County
 Travis County Democratic Party
 Travis County Green Party
 Travis County Veterans Service Office
 Triangle Neighborhood Association
 United East Austin Coalition
 United Farm Workers of Texas
 University of TX at Austin School of Social
 Work

UT School of Social Work
 UT Students for a Universal Living Wage
 Venus Rouhani DDS PC Dental Practice
 Veterans for Peace, Austin Chapter 66
 Volunteer Legal Services of Central Texas
 Western Regional Organization for Human
 Services Professionals
 Wheatsville Co-Op
 White Mountain Foods.com
 Whole Earth Body Works
 Women's International League for Peace and
 Freedom
 Workers Assistance Programs, Inc.
 Workers Defense Project/Proyecto Defensa
 Laboral
 YES Inc.
 YWCA of Greater Austin
 Push Up Foundation
 Texas Homeless Network
 United Food & Commercial Workers Local
 540

Utah

Bricklayers Tile Setters + Allied Crafts
 Local#1
 Coalition of Religious Communities
 Crossroads Urban Center
 IBEW Local 354
 IBEW Local 354
 Jedi Women
 Jobs with Justice- Utah
 Mormons for Equality & Social Justice
 MESJ
 UMW Local 8622
 Union of Roofers Local 91

Virginia

American Medical Student Association
 Arlington Street Peoples Assistance
 Network

Body Harmony
 CARES, Inc.
 Carpenter's Shelter
 Community Lodgings
 CWA Local 2201
 CWA Local 2204
 Disables Action Committee (DAC)
 Giles Co. Housing & Dev. Corp.
 Giovanni Leather Works
 GLU-CWA
 Hampton Roads Building & Construction
 Trades Council
 Homestretch, Inc.
 Miriam's House, Inc.
 Moonrise Jewelry, Inc.
 Mountain Mystic Trading Co.
 Norfolk Homeless Consortium
 Northern Virginia Interfaith coalition for
 Justice
 Our Lady Queen of Peace RC Church
 Project Community, Inc.
 RPJ Housing Development CORP
 Salvation Army
 Social Action Linking Together (SALT)
 Social Justice and Outreach Minister
 Staff Union of University of Virginia
 (SUUVA)/CWA
 Tenants and Workers Committee
 Tomorrow's World
 VA AFL-CIO
 Virginia Coalition for the Homeless
 Virginia Interfaith Center for Public Policy
 Virginia Interfaith Center for Public Policy
 Virginia Organizing Project
 YWCA of Roanoke Valley

Vermont

Ben & Jerry's Foundation
 Brattleboro Area Community Land Trust

Brattleboro Housing and Human Resources
 Council
 Central Vermont Community Action
 Council
 COTS
 Good Samaritan Haven
 LineSync Architecture
 Page Designs, Inc.
 Randolph Area Community Development
 Corporation
 Roofers Local 9
 Rutland County Community Land Trust
 Seventh Generation
 Sisters of Mercy, Vermont Leadership Team
 The Old Spokes Home
 The Vermont Center for Independent Living
 Vermont Affordable Housing Coalition
 Vermont Coalition for the Homeless
 Vermont Livable Wage Campaign Donney
 Osmand ED
 Vermont Workers' Center/ Jobs with Justice

Washington

Aloha Inn
 American Friends Service Committee
 Pacific Northwest Regional Office
 Catherine Booth House
 Families in Shelters
 First Place School
 Helping Hand House
 International District Housing Alliance
 Jubilee Women's Center
 Katherine Booth House
 Metropolitan Development Council
 Musicians' Association of Seattle
 Northern Olympia Veterans for Peace
 One Childhood
 Our Brothers Keeper
 Peace & Justice Action League/Spokane
 Peace and Justice Action League

Progressive Kid
 Resident Peaceniks
 SAMCO
 St. Martin De Porres
 Street News Service
 Tacoma/Pierce County Coalition for
 Homeless
 Unite Here Local #791
 Washington Association of Churches
 Washington Low Income Housing Alliance
 Washington State Coalition for the
 Homeless
 Yakima County Coalition for the Homeless
 Seattle Musicians Assoc. AMF Local 76-
 493

Wisconsin

Brown County Coalition for the Homeless
 Dane County Homeless Coalition
 Hunger Task Force
 Mfd. Home Owners Association, Inc.
 Sheet Metal Workers' Local #18
 Shelter of the Fox Valley
 Southeastern Wisconsin Housing Corp
 St. Benedict Community Meal
 Teamster Local 200
 The Harlington Poynette Area Clergy
 Association
 Wisconsin Partnership for Housing Dev.
 Inc.

West Virginia

Community Action of South East West
 Virginia
 CWA West Virginia
 Genoa Christian Center
 Global Village Enterprises
 Huntington W. VA. Housing Authority
 Iron Workers Local 787

REDEEM Realizing Economic
Development Through Education, Enterprise
and Morals

Roofers Local Union #242 AFL-CIO
SAFE

Southern Appalachian Labor School

Teamsters Local Union #505

The Religious Coalition for Community
Renewal

West Virginia Economic Justice Project

Wyoming

Cheyenne Crossroads Clinic

Christ Chapel Apostolic Church

Health Care for the Homeless

Interfaith Good Samaritan

Wyoming Coalition for the Homeless

Wyoming Winds

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