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These Minnesotans get shelter at a price too steep

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Friends Kelly and DuWayne have a safe and supportive place to live with Catholic Charities. But the price Minnesota law asks in return is high — 90% of their income in return for a roof over their heads.

Minnesota's supportive-housing program offers warmth and shelter and solace.

All Minnesota asks in return is almost everything, from people who have almost nothing.

This is life on \$121 a month.

"When I was in the program, I struggled with meeting with my son to go for ice cream," Tyra Thomas told state lawmakers during testimony at a hearing last week. When her son was out of college and struggling, she said she couldn't afford to visit him. He later died by suicide.

Supportive-housing programs across the state provide room, board, case workers and supportive services to people who are elderly, disabled and in dire need. The program has moved thousands of people out of homelessness. For a price.

If program participants have a supplemental security income check, or veteran's pension, or survivor benefits from their late spouse, 90% of that so-called "unearned" income goes to pay for the roof over their head.

The state allows program participants to keep \$121 a month of their own benefits. That's an increase from the \$111 a month they could claim last year.

Minnesota lawmakers disagree on many things. But bills moving in both the state House and Senate appear to be gathering bipartisan support for the idea that no mother should have to choose between housing or her child. And no veteran's benefits are "unearned."

If the legislative fix passes this session, people in supportive-housing programs would pay no more than 30% of their income for housing, just like residents in programs like Section 8.

Forced by state law to nickel-and-dime people with barely any nickels or dimes, case workers at Catholic Charities have seen widows trade their husbands' military death benefits just to stay off the streets. They've seen residents recover from surgery in homeless shelters because they couldn't afford a ride home from the hospital.

"I remember days when I didn't have 75 cents to buy a Pepsi," said Kelly, one of thousands of Minnesotans trying to stretch \$121 across an entire month.

Once, she had a job, a home and a lifestyle where trips to Starbucks or the beauty salon barely required a second thought. Domestic violence, she says, forced her to flee that life with little more than the clothes on her back.

Kelly found a haven at a supportive-housing complex operated by Catholic Charities in Minneapolis.

She is grateful, so grateful, for what she has. Even as she aches for what she's lost.

Every purchase becomes an agonizing choice on \$121 a month. Do you pay the \$3 ATM fee to access the money in your account? Or pay bus fare for a trip to a Wells Fargo machine with no withdrawal fee?

Kelly and her friend and fellow supportive-housing participant DuWayne joke sometimes about trying their luck at signing — holding up signs at intersections, hoping for a dollar or two from a stranger. At the charity's request, we're using their first names to protect their privacy.

But Kelly remembers what it was like to be the driver in the car, looking suspiciously at the people panhandling in a donated coat that looked too warm, or smoking a cigarette that was probably a butt they picked up off the ground.

"I don't think I could do that," DuWayne said. "It's not even pride. ... I would hate for somebody to see me that knows me [and] then feel sorry for me.

"That would hurt here," he said, tapping his chest, just over his heart. "More than anything."

So people enroll in the program and then find themselves trapped in the program; unable to save enough money for a down payment on a place of their own. Unable to afford transportation to work. Unable to afford even small comforts.

One day, someone gave Kelly a Target gift card. For the first time in a long time, she could treat herself to a Starbucks coffee.

"I kept that cup in my room," she said, tearing up. "To me, it was a huge thing."

There was bipartisan backing for a change in the housing-support program last session, but not enough bipartisan goodwill to pass it during a nonbudget year. This year could be the year.

People with a lot less have given a lot more to help others.

During Kelly's first Christmas in supportive housing, she saw a homeless woman on the light rail.

"I could see she was cold," she said.

Kelly didn't have much. But she had a hat. She had gloves. She had a scarf. And she gave them all to someone who needed them more.

"It made me feel so good to do that," she said.

Then she headed home to Catholic Charities, knowing Minnesota winters are long and her budget for replacement hats and gloves was minuscule.

But sometimes — Minnesota lawmakers take note — the good you put into the world comes back to you.

There was a present waiting in her room. A gift from the congregation at St. Olaf Catholic Church in downtown Minneapolis.

"And in that bag," she said, "was a hat, a scarf and mittens."