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# Shelter Poverty: The Chronic Crisis of Housing Affordability

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# Shelter Poverty

## The Chronic Crisis of Housing Affordability

*Michael E. Stone*

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*This paper examines housing affordability in the United States over the past three decades using the author's concept of "shelter poverty." The major findings are as follows:<sup>1</sup>*

- *The number of shelter-poor households has been over 30 million since the early 1990s, an increase of more than 70 percent since 1970.*
  - *Among families with children, rates of shelter poverty are much higher, and over the past several decades have risen faster, than among households with just one or two persons.*
  - *Nearly half of all renter households are shelter-poor, victims of low incomes and rising rents; most low-income renters are headed by a woman and/or a person of color; nearly a quarter of homeowner households are shelter-poor; most are single-parent families or elderly.*
  - *Shelter affordability problems have increased more for renters than for homeowners; more than half of the increase in shelter poverty since 1970 has been among the one-third of all households who are renters.*
  - *Households headed by a person of color have about a 25 percent higher rate of shelter poverty than renter households headed by a white person, with a smaller but still significant racial gap among homeowners.*
  - *More than half of all shelter-poor renter households are headed by a woman, and two out of five shelter-poor homeowner households are headed by a woman.*
  - *Shelter-poor elders are predominantly very poor women living alone, renters and homeowners; elderly married couples, by contrast, have relatively low rates of shelter poverty.*
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**I**n his Second Inaugural Address in March 1937, President Franklin D. Roosevelt uttered his now-famous lament: "I see one-third of a nation ill-housed." During the half-century following the Great Depression and World

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War II, the proportion of the nation ill-housed was dramatically reduced, but the United States became and has persistently remained one-third of a nation “shelter-poor.” Even after the 1990s brought the longest period of economic growth in the nation’s history, the new century began with more than 32 million households in the United States unable to meet their non-shelter needs at even a minimal level of adequacy because of the squeeze between their incomes and housing costs. When one-third of a nation is shelter-poor, it is impossible to claim that the shelter-poor are an unfortunate few left behind by pervasive and sustained prosperity. When the official unemployment rate is under 6 percent, yet more than 90 million people live in shelter poverty,<sup>2</sup> it is inaccurate to claim that the labor market can provide “good” jobs for all who are willing to work. When 32 million households cannot afford the homes they are living in, it is inaccurate to claim that the housing market has the capacity to provide “affordable housing” for all who are shelter-poor with just a little more subsidy or a little less regulation.

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### **The Special Importance of Housing**

Housing has a pervasive impact on nearly all aspects of our lives. If it is adequate, housing provides privacy and security against unwanted intrusions, both physical and emotional. It defines our community and determines our access to jobs, services, stores, and networks of support. The residence is the principal locus of family and personal life, in which our personalities, values, and many of our social roles are defined, shaped, and experienced. In its complexity and contradictions, the housing environment may be the setting of anguish, abuse, and violence, yet it continues to offer the hope of security, love, and expressive and aesthetic fulfillment.

Yet despite its intimate and profound significance, adequate housing in the United States is not assured to all as a right. Rather, for most of us, the housing we need has to be purchased in the marketplace. What we are able to pay for housing determines not only the quality of our dwelling, but of our residential community and, indeed, whether we have housing at all. The cost of housing is by far the largest single expenditure in most family budgets, and not only is the cost large, it is inflexible. Housing is usually the first purchase from disposable income. Other expenditures have to be adjusted to fit whatever income is left after paying for housing. To be sure, in extreme emergencies we will feed our kids even if it means not paying the rent. If the emergency continues, eventually we will be evicted — lucky to find another place or homeless. That is, it is not our income alone, but income in relation to the cost of housing that is decisive in determining our standard of living. Housing affordability is thus central to the dilemmas of inequality and insecurity confronting our society.

### *Is 30 Percent of Income Reasonable for Housing?*

The traditional “rule of thumb” was that people supposedly can afford to spend up to 25 percent of their incomes for housing without hardship. In the 1980s this standard was raised to 30 percent. But for all low-income families, and many moderate-income families, paying 30 percent (or even 25 percent) of their limited income for housing does not leave them with enough money to meet their other needs. On the other hand, many high-income households actually have no hardship even if they pay considerably more than 30 percent for housing. So the “rule of thumb” is not a very good rule at all.

What we really mean when we say that a household is paying “more than they can afford” for shelter is that after paying for their housing they can’t meet their non-shelter needs adequately. So instead of taking some arbitrary percentage of income (like 25 or 30 percent), a better way to figure out how much a family realistically can afford for housing is to take the difference between their disposable income (that is, after taxes) and the cost of meeting their non-housing needs at a basic level of adequacy.

Using this approach yields a sliding scale of how much people can afford for housing. Higher income families can afford to pay a higher percentage of their income than can lower income families. Smaller households can afford to pay a higher percentage than larger households with the same income. People paying more than they can afford on this sliding scale are shelter poor — the squeeze between their limited incomes and excessive housing costs leaves them with not enough money to address their non-housing needs at a minimum adequate level.<sup>3</sup>

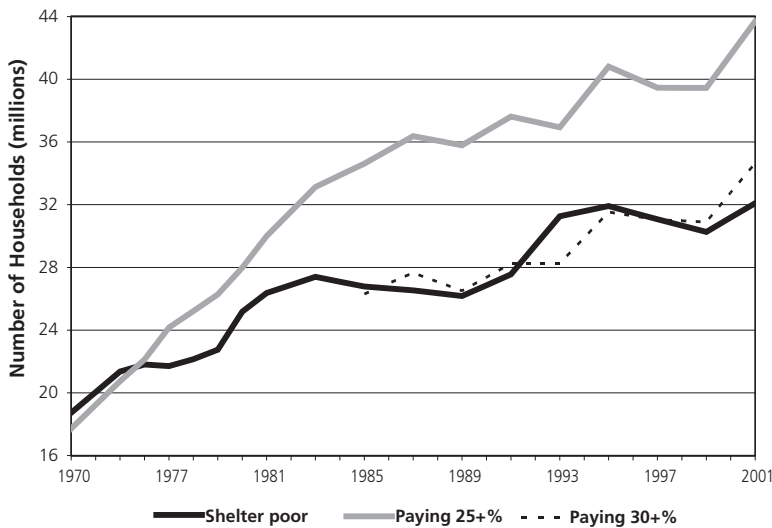
In the aggregate, the shelter poverty measure does not reveal a more extensive housing affordability problem than is shown by the conventional approach.<sup>4</sup> It does, however, suggest a rather different distribution of the problem. Some very-low-income households and larger households that pay less than 30 percent of their incomes are nonetheless shelter-poor, because they still do not have enough left over after paying for their housing to meet their non-shelter needs at a minimally adequate level. By the same token, high-income households and many small households (especially the elderly) of middle income can afford to pay more than 30 percent of income for housing, yet are still able to obtain adequate levels of nonshelter necessities and thus are not shelter-poor. The conventional percentage-of-income measures understate the affordability problem of families with children and other larger households in comparison with households of one and two persons, as well as understating the affordability burdens of lower-income households in comparison with those of higher income. The shelter poverty approach is a more finely honed tool for identifying those segments of society that are most vulnerable and where attention is most needed.<sup>5</sup>

### Large and Growing Numbers of Shelter-Poor

In 2001, there were about 106 million households in the United States over 32 million were shelter-poor. Additionally, about 2.5 million more households were paying 30 percent or more of their income for housing. That is, the shelter poverty approach does not overstate the extent of the housing affordability problem in comparison with the conventional measure. There were 90 million persons living in shelterpoor households in 2001, compared to 84 million people living in households paying 30 percent or more of income.<sup>6</sup> The median size of shelter-poor households was 2.5 persons, compared with just 2.1 persons on the 30percent standard. Thus, while 30 percent of all *households* were shelter-poor in 2001, 33 percent of all *persons* lived in households that were shelter-poor.

Between 1970 and the mid-1990s, the number of shelter-poor households grew by more than 70 percent.

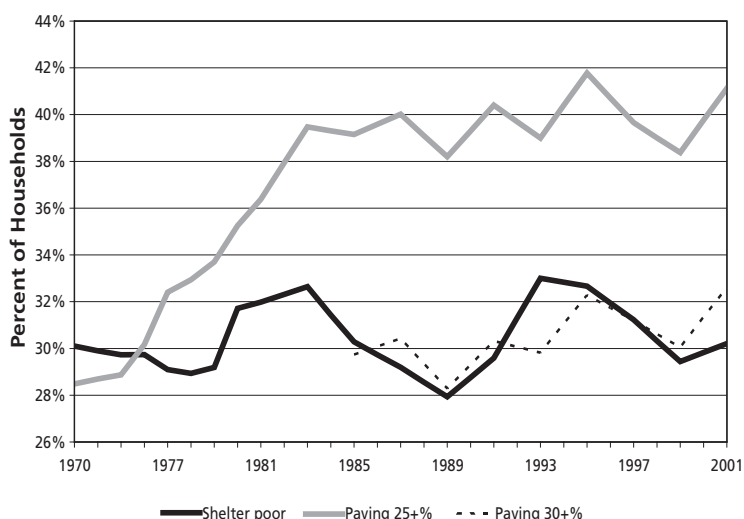
**Figure 1**  
*Affordability Trends: Number of Households, 1970–2001*



Over this period the *rate* of shelter poverty has also fluctuated with the ups and downs of the overall economy<sup>7</sup>.

Shelter poverty is thus seen to be sensitive to business cycle fluctuations, with swings up and down as employment and incomes shift with the overall economy. It is important to keep in mind, though, that underlying these ups and downs, there has been a persistent, long-term shelter-poverty rate of about 30 percent of all households — a rate that actually shows a slight upward trend of about two percentage points over the last three decades of the twentieth century. About one-sixth of shelter poverty can be considered cyclical —

**Figure 2**  
*Affordability Trends: Percent of Households, 1970–2001*



households that drop into shelter poverty when the economy turns down and people suffer job loss and income decline but who emerge from shelter poverty with economic upswings. The remaining five-sixths of shelter poverty is structural — households for which growth in the overall economy does not provide the way out of shelter poverty.

### *Worse for Larger Households*

The relative stability in the underlying long-term rate of shelter poverty masks a growing affordability problem over the past three decades for families with children. This is because the overall incidence is a mixture of trends in shelter poverty for small (one-person and twoperson) households — for which there has been a significant downward trend in the underlying rate of shelter poverty since 1970 — and larger households (containing three or more people) for which the basic shelter poverty rate has risen very substantially during the same period. In 1970, small households had a 3 percentage point higher rate of shelter poverty than larger households. By 1975, these rates had reversed and, since then the incidence of shelter poverty among larger households has remained consistently above that of small households — a differential reaching 8 percentage points by the late 1980s, then soaring to 15 percentage points in the mid-1990s before narrowing to 10–11 points later in that decade.

Of households containing three or more persons, the number of shelter-poor rose by 86 percent — from a little over 9 million in 1970 to over 17 million by 1995, after which it dropped to the 15–16 million range. Meanwhile, their rate of shelter poverty rose from a low of 29 percent in 1970 to a peak of 36 percent in 1983. The rate declined just a few percentage points in the

mid-1980s, but surged to over 41 percent from 1993 to 1995, after which it declined to about 36 percent. That is, shelter poverty among households with three persons or more — nearly all of which contain children — has risen to where about two out of every five are shelter-poor.

In comparison, the number of small households (one or two persons) shelter-poor rose 66 percent between 1970 and 1997, from slightly over 9 million to nearly 16 million, then declined a bit before rising to 16.5 million in 2001. But because this increase was exceeded by enormous growth in the number of small households of relatively high income, the *rate* of shelter poverty among small households actually declined during the 1970s and remained less than 30 percent even in the recession of the early 1980s. It reached a low of 24 percent in 1989, before turning up to 27 percent during the recession of the early 1990s, fluctuating between 25 and 27 percent thereafter.

The conventional measures, by contrast, show no reversal in the affordability situations of small and larger households. The percent-of-income standards have consistently suggested that small households are substantially worse off than larger households, although the difference narrowed considerably in the early 1990s.<sup>8</sup> In revealing the disproportionate growth of affordability problems among larger households, the shelter poverty approach reveals much more clearly than the conventional approach how housing affordability is one of the principal causes and manifestations of the economic strains on families with children.

### ***Worse for Renters (But Still Bad for Homeowners)***

Nearly half of all renter households are shelter-poor, the incidence averaging about 45 percent since the early 1990s. By contrast, approximately a quarter of all homeowner households are shelter-poor, averaging about 24 percent over the same period. The principal reason for renters' much higher rate of shelter poverty is that they are considerably poorer on average than homeowners: compare the median income in 2001 of about \$25,000 for renter households, with over \$49,000 for homeowners. Also, unless they are protected by rent control or housing subsidies, renters do not have the benefit of relatively stable housing costs, unlike those many homeowners who have fixed-rate mortgages and have not recently bought their homes or borrowed against their equity.

In addition, shelter-poor renters are somewhat poorer than shelter-poor homeowners on average: Shelter-poor renters had a median income of \$11,300 versus \$16,300 for shelter-poor homeowners in 2001. Indeed, 56 percent of shelter-poor renters (8.4 million households) can actually afford *nothing* for housing, compared with 42 percent of shelter-poor homeowners (7.1 million). But homeowners are far more diverse economically than are renters: For example, single homeowners have a median income of only

\$25,000; those with three or more persons have a median income of about \$65,000. Homeowner shelter poverty also reflects wide social inequality among homeowners, with shelter poverty differences by income and household size correlating strongly with gender, race, and age differences.

More than 15 million renter households were shelter-poor in 2001, more than four out of five of which had incomes of less than \$20,000. Shelter poverty rises sharply with household size, ranging from 31 percent of one-person renters to nearly 73 percent of renter households with six persons or more.<sup>9</sup> More than half of all shelter-poor renter households are headed by a woman, and more than two-fifths by a person of color.

A little over 17 million homeowners were shelter-poor in 2001. Homeowner shelter poverty disproportionately afflicts households headed by someone who is a woman and/or elderly and/or a person of color. The rates of shelter poverty among one- and two-person homeowner households were slightly above 20 percent in 2001, but were much higher among larger households — 26 to 28 percent for three-, four- and five-person households and 39 percent for six-or-more-person households.<sup>10</sup>

### *Increasing Differences between Renters and Homeowners*

Over half of the rise in shelter poverty since 1970 has been among the one-third of all households that are renters. In 1970, shelter-poor renters accounted for 45 percent of all shelter-poor households; since 1985, they have seen a majority nearly every year. From 1970 through 1993, the number of shelter-poor renter households increased by 90 percent, from 8.4 million to 15.8 million and has since fluctuated between 15 and 16 million. The incidence of shelter poverty among renters grew from 37 percent in 1970 to a temporary peak of over 45 percent in 1983. Renter shelter poverty then fell steadily to just under 40 percent by 1989, but with the onset of recession it then soared to nearly 48 percent in 1993 and declined to a little under 44 percent in 1999 before turning upward again with the new century.

Meanwhile, the number of shelter-poor homeowners grew by 64 percent between 1970 and 2001 — from slightly more than 10 million to 17 million households. Homeowner shelter poverty has been more volatile than that of renters, reflecting fluctuating homeownership costs, rising mortgage debt burdens, and widening inequality among homeowners. The incidence of shelter poverty among homeowners has also shown fluctuations with the economy, ranging between about 21 and 26 percent, against a background of a modest, long-term downward trend.<sup>11</sup>

Shelter poverty patterns by tenure suggest the need for particular attention to the problems of renters, almost half of whom are shelter-poor and who, for the most part, are suffering simultaneously from the depredations of the private rental market along with low and stagnating incomes. Thus they therefore need extensive and effective strategies from both sides of the



affordability squeeze, income and rent. Homeowners, by contrast, are only half as likely to be shelter-poor, and those who are shelter-poor mostly are afflicted by one side of the housing cost/income squeeze or the other. Specifically, one major segment of shelter-poor homeowners consists of older, long-term owners who have relatively low housing costs but very low incomes. Another group is single-parent families, whose heads, after divorce or the dissolution of a relationship are left with less income to pay for mortgage and property taxes. The third major group consists of younger, more recent buyers of moderate to middle income who are carrying huge mortgage burdens.

### *Worse for Households Headed by People of Color*<sup>12</sup>

The majority of shelter-poor households are white, but shelter poverty is disproportionately borne by households headed by a person of color. While about 77 percent of all households were headed by a white person in 1997, 66 percent of shelter-poor households were headed by a white. Conversely, about 23 percent of all households were headed by a person of color, but 34 percent of shelter-poor households were headed by a person of color.

Among households of color, the highest rates of shelter poverty have been experienced by Latinos, the next highest by non-Latino blacks, followed by Asians. In 1997, 50 percent of Latino-headed, 45 percent of black-headed (non-Latino), and 35 percent of Asian-headed households were shelter-poor, compared with 27 percent of white-headed households.

When examined by tenure, the same relative severity in the incidence of shelter poverty by race/ethnicity is found for both renters and homeowners. Among renter households, 58 percent of Latinos, 52 percent of blacks, and 46 percent of Asians were shelter-poor in 1997, compared with 42 percent of white renters. Among homeowners, 39 percent of Latinos, 36 percent of blacks, and 25 percent of Asians were shelter-poor, compared with 21 percent of white households.

Notice that the differences in the rate of shelter poverty by race/ethnicity is somewhat smaller, controlling for tenure, because of differences in the proportion of those who are renters and homeowners. That is, households headed by a person of color are more likely to be renters, and renters have higher rates of shelter poverty. Over 57 percent of Latino households, 54 percent of black households, and 49 percent of Asian households were renters in 1997, compared with just 28 percent of white households. In addition, black, Latino, and Asian households are a steadily increasing proportion of all renter households of three persons or more, and an even greater share of those who are shelter-poor.

### *Worse for Households Headed by Women*

Households headed by women comprised 38 percent of all households in 1997. Yet they accounted for 47 percent of all shelter-poor households and 48 percent of households paying more than 30 percent of income. Nearly 39

percent of all households headed by a woman were shelter-poor, compared with a little over 31 percent of all households.

Among renters, 8.4 million female-headed households were shelter-poor in 1997 — a little over 50 percent, compared with under 47 percent of all renters. Among homeowners, 6.2 million households headed by women were shelter-poor — 30 percent — compared with slightly more than 23 percent of all homeowners. As with households headed by a person of color, the differences are smaller within tenure categories because households headed by women are more likely to be renters — 44 percent of female-headed households are renters versus 34 percent of all households.

For every category of household size, renter households headed by women are poorer than other renters. Looking at shelter poverty by household size, female-headed renter households have shelter poverty rates 3 to 6 percentage points higher than for all renters of the same size, except for two-person renters, for whom the rates are comparable. Among one- and two-person shelter-poor households, the income differences are very small, but among all larger household sizes shelter-poor female-headed households have median incomes about \$2,000 lower than that of all shelter-poor renters of the same size.

Among homeowners, households headed by women are smaller on average than all households (1.8 versus 2.4 persons). Fewer than two-thirds of all homeowners who live alone are women; yet more than three-quarters of shelter-poor homeowners who live alone are women; 27 percent of female homeowners who live alone are shelter-poor, nearly twice the 14 percent of male homeowners living alone. Indeed, women living alone are the modal type of female-headed homeowner households: Nearly 40 percent of all female-headed homeowner households and almost 36 percent of those shelter-poor consist of a woman living alone.

Nonetheless, the majority of homeowner households headed by a woman have more than one person. The difference between female-headed and other household types is the smallest among two-person homeowner households (about 5 percentage points). Among larger households, by contrast, the differences are enormous: Female-headed homeowner households containing three or more persons have shelter poverty rates that are more than 10 percentage points higher than for other household types. Furthermore, these 2.5 million larger shelter-poor households account for about 40 percent of shelter poverty among female homeowners; and they account for nearly a third of all shelter poverty among all homeowner households with three persons or more. This group of households is comprised mostly of women with children who are suffering financially as they try to support their families and avoid foreclosure.

### *Wide Inequality among Elderly Households*

About 31 percent of households headed by a person at least 65 years of age are shelter poor — just about the same percentage of all households who are

shelter-poor. Seniors do, however, have a considerably higher rate of homeownership than do younger people. So when disaggregated by tenure, elderly households are slightly more likely to be shelter-poor than are younger households.

Far more significant, though, for understanding shelter poverty among seniors, is the much smaller average size of elderly households. One-person senior households — most of whom are women — have about twice the rates of shelter poverty as do younger people living alone: 49 percent of single senior renters are shelter-poor versus 25 percent of non-seniors; 30 percent of single elderly homeowners are shelter-poor versus 15 percent of non-elderly households. Two-or-more person senior households — most of whom are married couples — show far less difference in their likelihood of being shelter-poor: indeed, among renters, 45 percent of the elderly and 45 percent of the non-elderly are shelter-poor; among homeowners, 24 percent of the elderly are shelter-poor versus 16 percent of the non-elderly.

These differences by household size reflect the wide disparity of incomes in elderly households. One group with incomes of under \$15,000, most of whom are shelter-poor include the great majority of one-person renters (75 percent) and homeowners (60 percent); this group also includes a little under half of married couple renters and about a quarter of married-couple homeowners. The other, relatively high-income group of seniors consists mostly of married-couple households: among renters, about a quarter of elderly households with two or more persons have incomes of \$30,000 or more; and among homeowners, close to half of elderly households of two or more persons have incomes of \$30,000 or more.

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## **Conclusion**

This nation has a long history of ambivalence toward the poor. Periods such as the beginning of the twentieth century, the 1930s, and the 1960s, during which there was fairly widespread support for efforts to reduce inequality and assure a minimum adequate standard of living, have been followed by periods of retreat from such concern. Each era of reform has, of course, not only been in response to incontrovertible human needs, but in response to political insurgency by those in need, with support of those in sympathy. The policies and programs adopted have provided a measure of relief for systemic economic and political stresses, as well as real benefits for some people in need. Yet, at best the programs have been partial and piecemeal, and at worst the programs — in practice if not in design — have stigmatized and demeaned those they are meant to serve.

If one were to believe in simple historical cycles, one might have predicted that the 1990s would have been a time of slowing and even reversing some of the widening inequality that began in the early 1970s. Yet the 1990s turned out to be a harsh extension of the 1980s war on the poor. The suffering and

the injustice are real, and ultimately will be overcome only through broad and sustained political action. Nonetheless, we need to uncover, understand, and publicize the nature and extent of this injustice and suffering so that this information may contribute to shaping truly responsible reform and institutional change.

The now-platitudinous National Housing Goal of “the realization as soon as feasible of a decent home and a suitable living environment for every American family” makes no mention of affordability. Since these words were enshrined in the 1949 Housing Act, most of the U.S. population has come to occupy what would be called “a decent home,” but the ability to afford a decent home has become more elusive. In recent decades, a considerable amount of effort and an even greater amount of rhetoric have been expended in pursuit of affordability for the promised “decent home” and “suitable living environment.” The dilemma is that prevailing private practices and public policies have not only failed to bring about its realization, they have widened the gap between hope and reality even while ostensibly addressing the problem. Public action and social responsibility must move beyond the hollow promise of past policy to the establishment of a legally enforceable and publicly secured *right* to “a decent home and a suitable living environment.”

Yet the persistence and scope of shelter poverty reveal not only this society’s failure to meet the housing needs of so many, but also the folly of imagining that a Right to Housing for all could be realized if only there were more subsidies, additional construction, and a bit of tinkering with the existing housing system. For if this society were to declare a Right to Housing, and were to interpret that right primarily to mean the right not to be shelter-poor, pouring tens of billions of dollars a year into the private housing market would not eliminate shelter poverty. Much, if not most, of the funds would be swallowed up by higher prices and higher profits. The total claim on public resources would spiral upward, raising legitimate issues about the efficiency and cost-effectiveness of such an approach.

More realistically, recognizing the scope and persistence of shelter poverty, who is disproportionately afflicted by shelter poverty, and the magnitude of the affordability gap should compel us to confront the roots of this problem in widening inequality of income, high and rising housing costs generated by the prevailing institutions of housing ownership and finance, and perverse public policies. ❁

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## Notes

1. This paper is a much condensed version of my forthcoming article "Housing Affordability: One-Third of a Nation Shelter Poor," in Rachel Bratt, Michael E. Stone, and Chester Hartman, eds., *Housing Foundation for a New Social Agenda* (Philadelphia: Temple University Press, 2005).
2. The 32 million shelter-poor households contained about 90 million people. This number does not include those who are homeless.
3. For full discussion of the Shelter Poverty concept, the methods for deriving the Shelter Poverty affordability scale, the history of housing affordability problems in the United States, and policies and strategies for solving the problem, see Michael E. Stone, *Shelter Poverty: New Ideas on Housing Affordability* (Philadelphia: Temple University Press, 1993).
4. The extent and distribution of shelter poverty and conventionally defined affordability burdens have been computed from American Housing Survey data for every year from 1975 through 2001 and from decennial census data for 1970. See Michael E. Stone, *Shelter Poverty: New Ideas on Housing Affordability* (Philadelphia: Temple University Press, 1993) appendix B for discussion of methods used to analyze these data.
5. *Ibid.*, for discussion of the logic and methods underlying the shelter poverty standard and see Stone, "One-Third of a Nation," for discussion of conceptual confusion and debates around the meaning of affordability. See also Michael E. Stone, *Shelter Poverty and Social Housing in the UK and US* (London: Atlantic Fellowships in Public Policy, 2003).
6. The reason why the number of persons in shelter-poor households was 6 million greater than the number of persons in households paying 30 percent or more — despite the number of shelter-poor households being 2.5 million fewer — is the sensitivity of shelter poverty to household size and hence the relatively larger size of the typical shelter-poor household. The population base for determining the percentage of people who are shelter-poor is the population in households, that is, the population occupying housing units. By definition, this excludes the population living in group quarters (such as penal and custodial institutions, nursing homes, boarding houses, military barracks, college dormitories, fraternity and sorority houses, monasteries, convents, and ships), as well as the homeless.
7. The mid-1980s decline in shelter poverty was not, however, merely a consequence of the recovery from the recession of the early 1980s. Another significant factor was the dramatic decrease during the mid-1980s in the total number of homeowners with incomes under \$20,000, and hence in the number of shelter-poor. This was an ironic way for shelter poverty to decrease because it was really a result of worsening affordability for many people. For example, in some cases, adult children moved back in with their parents because they could not afford to live on their own, but in the process they increased somewhat the total household income. In other cases, foreclosures and forced sales in the face of job losses or other income problems led to former homeowners moving in with others or into apartments costing less than the mortgages they had paid as homeowners.
8. The reason the conventional measure continues to suggest that small households are more likely than large ones to have affordability problems is that it gives undue weight to the growing number of small, middle-income households, many of whom are not necessarily shelter-poor, even if they are paying more than 25 percent or even more than 30 percent of their incomes for housing.
9. This disproportionate burden on larger households means that the rate of renter shelter poverty measured in terms of persons was 52 percent in 2001 (41 million people), compared with 44 percent of households.
10. That is, once again, the shelter poverty approach reveals that larger households face greater affordability problems although the rate rises much more steeply for renters. Among one-person households, the incidence of shelter poverty among renters is 10 percentage points higher than for homeowners. For three-person households, renters have a shelter poverty rate 26 percentage points higher; and for six-or-more person-households, the differential is 33 percentage points.

11. There was an increase of nearly 4 million shelter-poor households from 1970 through the early 1980s, followed by a decline of 1.5 million households from 1983 through the late 1980s, and then another surge of over 3.5 million households from 1987 through 1995. This was followed by a decline of under a million in the late 1990s, followed by another sharp increase of over 1.5 million in the number of shelter-poor homeowners between 1999 and 2001 as the economy again headed downward.
12. As of this writing (mid-2004), it has not yet been possible to update detailed analyses of shelter poverty by race/ethnicity, gender, and age. The results presented in the following three sections are therefore for 1997. Unfortunately, the American Housing Survey does not identify Native Americans, and even if it did, the sub-sample would be too small to draw statistically valid conclusions. Even the Asian/Pacific Islander sub-sample is quite small, meaning that sampling errors are quite large for the figures given for Asians.

*I was asked to help out with some demographic research for a week at Action for Boston Community Development (ABCD). Then, as Clinton was signing PWORA into law, could I coordinate a community conference on welfare reform? And so began my career as a public policy advocate.*

*What does public policy advocacy look like at ABCD in 2004? I'm active in numerous coalitions, from expanding food stamp usage to restoring rent control to ending healthcare disparities. Over a year ago, as welfare reform, Head Start, child care, immigration law, and so much more came up for reauthorization in a hopelessly politicized Congress, ABCD started a new seminar series, *Securing the Safety Net: Reinventing core services for vulnerable families and individuals*. Bi-monthly, we bring together seventy-five or so community activists, providers, academics, policy makers, and people simply living the issues to explore their ideas about solving problems. ABCD and advocacy has opened my eyes to many things: the pleasure of working in a truly multi-racial, multi-ethnic, multi-class, and multi-neighborhood environment (it's fun to be around different people); the frustration of people struggling to stabilize their lives. People who live in poverty know what public supports could help them help themselves. The service providers know what policy tweaks would make programs more effective.*

*Much has changed around ABCD since I came here. The Ritz Carlton bought the old parking lot behind ABCD and turned it into a chic hotel. I look out on their rooftop garden. Chinatown fights for affordable housing in the high rises going up around it. The Naked Eye porn shop in the Combat Zone with its "girls, girls, girls!" sign is gone. Welfare reform has been labeled a success by the newspapers and the politicians. As the world changes around us, advocacy techniques change but our fight remains the same.*

*Roxanne Reddington-Wilde*

*Action for Boston Community Development*

