

Case Study 3: Risk of Homelessness

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Table of Contents

Narrative	3
Health Section	3
Homelessness	3
Insurance	5
Food Insecurity	7
Vision and Dental	8
Culture	9
Homeless Stigma	9
Gender and Race Pay Gap	10
Independent Living	11
What is Needed	11
Resources	14
Childcare and Parent Services Program (CAPS)	14
Supplemental Nutrition Assistance Program (SNAP)	15
Women, Infants, and Children (WIC)	16
Athens Area Homeless Shelter	17
Family Promise of Athens	17
Children's Medical Services Program	17
Early Head Start Program	17
Athens Neighborhood Health Center	17
Athens Housing Authority (AHA)	17
Section 8 Housing Choice Voucher Program	19
Sustainable Solutions	19
Personal Reflections	23
Olivia Sumner	23
Emily Kea	23
Charlotte Gordon	23
Jessie Himes	23

Case Study 3: Risk of Homelessness

Narrative

Stephanie is a 27 year old woman with two preschool aged children. The children's father is not around, and she thinks he is in another state. Stephanie did not finish high school, and she has held only a few jobs, all of which paid around the minimum wage. She recently lost her last job due to missing too many shifts (to care for her kids), and she is currently unemployed and has no medical insurance. She is juggling bills and fears they will be evicted from her apartment. Her own mom is no longer living and she does not have a good relationship with her dad. Her youngest child has (asthma) and needs regular medical care, which she cannot afford right now.

Health Section

Homelessness

It is estimated that 3.5 million Americans in any given year experience homelessness. In the State of Georgia, statistics show that for every 10,000 people, 10 experience houselessness (*State of Homelessness: 2023 edition, 2023*). Stephanie lives in Athens, Georgia, where the rate of homelessness per 10,000 people is 21 (*Hud Exchange, 2023*). Athens, Georgia has a population of 120,266 people, with the majority being University students, making this area highly impoverished with unemployment levels and homelessness rates being so extreme. There are many different factors or risk factors that can play a role in homelessness or the risk of becoming homeless. Biographical factors are an important part that can lead one down the pathway to homelessness. Those who experience childhood adversity, including poor relationships with their parents, neglect, physical and sexual abuse, and being forced or placed out of the home may experience homelessness beginning at a young age. Other factors include

Case Study 3: Risk of Homelessness

getting expelled from school, lack of academic qualifications, poor social networks, and criminal and offending behavior (Shelton et al., 2015).

The most common assumption when thinking of homelessness is that it is due to drug or alcohol addiction. 68% of US cities report that addiction is their largest and main cause of homelessness. The loss of a loved one or some significant trauma can lead a person to cure their grief with alcohol or drugs. This can lead to the loss of a job and eventually the loss of a home as they become overwhelmed with grief and addiction and no longer care about life. Another common cause of homelessness is due to domestic violence. Many women and children are forced to make a difficult decision whether to stay at the home where she may be experiencing violence or she can leave and have little to no support. Job loss and underemployment are also factors that can play a role in the risk of becoming homeless. Many jobs provide wages that cannot properly sustain individuals or their families and many people are unexpectedly left homeless or barely getting by. With the low wages and increased rent, it leaves many people at risk of homelessness who may have never thought they would be in that position. It has been reported that about 200,000 military veterans sleep on the streets every night because of post traumatic stress returning from war. Adapting back to normal life in the United States can be very difficult for these groups of people and difficult for them to get back on their feet. Another factor causing homelessness could be the release of individuals from the criminal justice system. When these people are released back into the community it can be very hard for them to get back into normal routine and stability as they have been out of work and now will have an even harder time finding work. The same goes for people who may experience sudden and unexpected health issues or medical emergencies and are left with medical bills putting them in debt and/or at risk of losing their house. In addition, mental illness is also an increasing issue related to

Case Study 3: Risk of Homelessness

homelessness. 6% of the American population suffer from mental illness. When looking at the homeless population specifically about 20-25% of this group has a mental illness. This can cause men or women to no longer be able to care for themselves, hold a job, or own a home, and without help from someone else they have little chance of stability (*Causes of homelessness*, 2023). Overall, being homeless or without a home is a health issue and risk in itself, but can also lead to diseases, malnutrition, lack of sanitation, and no access to healthcare. It is estimated that people who are homeless die 12 years sooner than the average American population (NHCHC, 2019).

Redlining is defined by the Federal Reserve as a form of illegal disparate treatment whereby a lender provides unequal access to credit, or unequal terms of credit, because of the race, color, national origin, or other prohibited characteristic(s) of the residents of the area in which the credit seeker resides or will reside or in which the residential property to be mortgaged is located (Federal Reserve, 2023). Those who are at risk of redlining are then at risk for homelessness.

Insurance

For those experiencing homelessness or the threat of homelessness, the risk of many health issues become abundant. A major, overarching issue is the looming possibility of not having health insurance. It has been reported that about 70% of people who are in contact with organizations like National Coalition for the Homelessness do not have access to health insurance (*Health Care and homelessness*, 2023). It has also been studied by the University of California, San Francisco that most did not understand the Affordable Care Act (ACA) and their benefits and rights (Fryling et al., 2015). Those who are homeless may run into this problem due to a variety of reasons. The most common reason is that they cannot pay for the fees associated

Case Study 3: Risk of Homelessness

with insurance, even the reduced ones provided by government insurance such as Medicare and Medicaid. Others may lose their insurance due to loss of employment because their insurance was provided by an employer.

Mental Health

The physical and mental health of people who are homeless is considerably worse than that of the general population. The prevalence of mental disorders is three to four times higher among the homeless population, with rates of affective and anxiety disorders and drug and alcohol abuse particularly elevated. Mental health is defined as a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community (World Health Organization, 2022). One's mental health is an important part of everyday life and health. The World Health Organization (WHO) even states that mental health is more than the absence of mental disorders (World Health Organization, 2022). There are many things that affect the mental health of an individual, which are called the determinants of mental health. These determinants can come from different individual, social and structural areas of life that are combined together in order to benefit or affect an individual's mental well-being. Being exposed to many adverse social, economic, geopolitical and environmental circumstances that include but are not limited to violence (domestic, verbal, mental, etc.), inequality and even poverty all increase an individual's risk of experiencing more mental health conditions and disorders. A mental health illness is defined as a condition that affects a person's thinking, feeling, behavior or mood (NAMI, 2023). Mental health disorders are characterized by a clinically significant disturbance in an individual's cognition, emotional regulation or behaviour (World Health Organization, 2022). There are many types of mental

Case Study 3: Risk of Homelessness

disorders. These disorders can include anxiety disorders, depression, bipolar disorder, post-traumatic stress disorder (PTSD), schizophrenia, eating disorders, disruptive behaviour and dissocial disorders, and neurodevelopmental disorders. The WHO states that 1 in every 8 people in the world live with a mental disorder (World Health Organization, 2022).

Food Insecurity

Another potential problem due to experiencing homelessness is food access. Those experiencing poverty often have a hard time finding access to healthy food due to the high prices for fresh produce and meats. Since Stephanie is a single mother of two young children, and is currently unemployed, grocery shopping for nutritious/healthy foods is very difficult. According to recent studies, nearly 3.1 billion people can not afford a healthy diet (*Global indicators on the costs of healthy diets and how many people can't afford them*, 2023). A single mother without access to food may face several potential health concerns. The lack of proper nutrition can lead to malnutrition, which can weaken the immune system and increase the risk of infections and diseases. It may also result in deficiencies of essential vitamins and minerals, leading to various health issues such as anemia, weakened bones, and impaired cognitive function. Additionally, prolonged hunger can cause fatigue, weakness, and dizziness, making it difficult for the mother to carry out daily activities and take care of her children. Mental health can also be affected, as the stress and anxiety of not being able to provide adequate food for herself and her family can lead to depression and other psychological problems. It is crucial for individuals in such situations to seek assistance from local food banks, community organizations, or government programs that provide support for individuals facing food insecurity. Stephanie is currently unemployed which, unfortunately leaves her with no source of financial support for herself or two children. Without a stable income, it can be challenging to afford clean water and maintain

Case Study 3: Risk of Homelessness

proper sanitation in the household. This can lead to unhygienic living conditions, increasing the risk of waterborne diseases and infections. In order to be healthy and live a healthy life, food plays a major role as being a determining factor. Food can be expensive, especially the healthy and organic foods are much more expensive compared to fast food or junk food, making it hard for those who are poor to afford to be healthy.

Vision and Dental

Another necessary factor in order to live a healthy life is proper vision and dental care. The health of teeth and eyes are critical for performing daily tasks like eating or driving. The poor health of these not only impact physical wellbeing but emotional and social health due to poor confidence and self esteem. People experiencing homelessness have been found that over two thirds need dental care and over forty percent need vision care (Baggett et al., 2010). In a national survey conducted, 41% of people who were homeless reported that their vision and dental care was not met when reaching out for help (Baggett et al., 2010).

The last factor that plays into the health of someone who may be experiencing homelessness is their minority status. Often, those of minorities in the United States experience worse and more frequent health issues due to things like discrimination. In a report released by the National Alliance to End Homelessness, it was reported that the group that is experiencing homelessness the most is Pacific Islander or Native Hawaiian. The next group that is experiencing homelessness the most is African American. The group that experiences the least is Whites and Asian or Asian American (*State of Homelessness: 2023 edition*, 2023). For those who are Pacific Islander or Native Hawaiian, the most common issues experienced are HIV, STDs, and tuberculosis (*Native Hawaiians and other Pacific Islanders*, 2020).

Case Study 3: Risk of Homelessness

Culture

Homeless Stigma

When many people think of homelessness they associate it with negative aspects such as laziness, drugs, alcohol, or mentally ill, when this is not true for all homeless individuals. These stigmas can make it harder for these individuals to access resources and opportunities. This causes people to discriminate against the homeless and enforce laws against them making it harder to get back on their feet. It has almost become a societal norm and stigma that people start to lack empathy towards those experiencing homelessness and some people may blame individuals for their situation without even understanding or considering the factors. These factors combined can lead to them being ignored and isolated from society. This may differ in certain areas throughout the United States as communities may perceive homelessness differently and some may address the issue more than others. Communities that engage more and are in support of helping their homeless community are more effective in their outreach efforts. Different groups involving race and gender can be discriminated against and disproportionately affected causing them to face cultural challenges or barriers. These barriers can include education, employment, wages, healthcare access, etc. Overall the stigma attached to homelessness is that people are quick to assume that it is the individual's fault and responsibility and no one considers the more broad, systemic issues that play a role in causing homelessness.

Gender and Race Pay Gap

The gender pay gap has been a common, ongoing issue in the United States. A study done in 2022 analyzed the differences in pay between men and women as well as differences due to race and education. Overall, women earn about \$0.82 for every dollar men earn and this pay

Case Study 3: Risk of Homelessness

gap is even greater for full time female managers who earn about \$0.77 for every dollar earned by full time male managers. This gender pay gap was greater for women in historically underserved racial and ethnic groups than for White women. For Hispanic or Latina women, they earn about \$0.58 for every dollar earned by White men. African American women earn about \$0.63 and White women earn \$0.79. In addition, the gender pay gap also varies by level of education. Among those with less than a highschool diploma, women make \$0.66 for every dollar earned by men. Among all workers with a bachelor's degree, women earned \$0.70 for every dollar earned by men (Office, 2023).

Overall, this gender pay gap can leave women with many disadvantages that affect their independence. It creates inequality that limits women's wealth as well as their lifetime savings, investments, and retirement. This career inequality can deter women from their dream career or role and have limited opportunities for growth. It has been said that men may make more than women due to the fact they are better at and more likely to negotiate a higher pay. As women are left making less than men it can impact family income leading to financial instability. This becomes more significant in single-parent households led by women who must support themselves as well as their children.

Independent Living

There are many different factors that determine and result in an individual living alone. Many people may seek independence for reasons such as personal development, education, neglect, or social networks. Living alone requires financial stability with the ability to pay rent, utilities, and other living expenses. This can be a significant factor as many people do not choose to live alone but are more so forced to live alone and then struggle financially. Many people who live alone or in a single-parent household may be due to divorce, abuse, neglect, negative

Case Study 3: Risk of Homelessness

experiences, health or well being, cultural norms, etc. Racial disparities in wealth and income may affect the ability of individuals to afford individual living as historical factors and systemic racism can contribute to differences in economic opportunities. In relation to Socioeconomic Status (SES), those with a higher SES have more financial resources to support independent living as compared to those with lower SES. Access to better education and stable employment opportunities can provide the means for independent living.

Independent living is often difficult for people with low income and financial instability. Affordable housing can be difficult to find, especially in urban areas, which makes it harder for low income individuals to find a place to live. Many people who face job insecurity, unemployment or inconsistent employment, and low wages have a harder time maintaining a house. Individuals like Stephanie who do not finish high school, are only open to obtaining a limited amount of jobs that mostly all pay around the minimum wage. Not having a high school diploma can make it difficult as many jobs in today's society want employees to have a high school diploma or even higher such as a college degree, and maybe even a graduate degree. According to the U.S. Bureau of Labor Statistics, the current unemployment for those who do not have a high school diploma is 12.9% for men and 17.6% for women (U.S. Labor Statistics, 2023). A lack of education leads to a lack of well-paying and stable employment opportunities which would make it very hard for anyone to live alone who is in this sort of situation. Many people who are forced to live alone struggle financially and this can cause an overwhelming feeling of stress and mental health challenges that affects a person's daily life and makes it even harder to live alone.

Independent living has become a societal or cultural norm of many Americans as it provides them with a sense of independence. In other cultures such as Mexican, and certain

Case Study 3: Risk of Homelessness

African and Asian cultures they place heavy emphasis on multigenerational living for centuries (McCarthy, 2021). Many families participate in this for cultural reasons and family traditions, but there are a variety of other benefits to multigenerational living. These families develop stronger bonds and connections, improved care and higher quality care for children or elderly adults, improved mental health, financial improvements, and increased support system (Generations United, 2023). In recent years many Americans have pushed away from this multigenerational living and there have been increases in the number of people living alone. On top of the people living alone there is also an increase in the number of Americans who are unmarried. They say about 28% of households are one person households and in the cities the numbers are even higher than that. So many people in today's day and time are opting to live alone and live an independent life even when they have other options available to them (PBS News Hours, 2012).

What is Needed

Stephanie has mentioned that she is juggling bills and is scared she may be evicted from her apartment. It is not noted where her apartment is located or how much her rent is per month, but she may need to reconsider her housing options. For Stephanie's situation, it is unsure if she previously had health insurance through her employer, but currently she does not have any insurance. This leaves Stephanie and her children at risk for creating more health care debt now if her children or her becomes ill and in need of emergency care or prescriptions. However, this is already the case for one of her children who needs regular medical care due to asthma. Since asthma demands regular check ups and medications, it is needed to have health insurance to help pay for the medical and prescription costs since the national average for the cost of having asthma is about \$3,266 per year in total for all related bills (*Asthma costs the U.S. economy more than \$80 billion per year*, 2023). This number can also increase or decrease based on severity.

Case Study 3: Risk of Homelessness

Since her children may be eligible for CHIP, this would be a viable option to look into. Also, unfortunately, since she is 27 and not 26 or younger, if she was in contact with her parents, she could not qualify to be under her parents private insurance if they have it. In order for Stephanie to attain a healthy and stable lifestyle amidst her unfortunate circumstances, there are various options she needs to consider to improve both her and her children's lives. One issue of Stephanie's is that she needs a daycare or childcare for her little ones in order for her to work or even find and hold a job. She needs to look into health insurance, more importantly for her child with asthma. Additionally, Stephanie could seek health care benefits for her children such as Children's Health Insurance Programs (CHIP) and similar services like Childcare and Parents Services (CAPS). Stephanie has a very young child with asthma, therefore it is important she takes advantage of the available resources offered to children by the state of Georgia.

Health insurance is commonly offered through employers as well. The first step for Stephanie to gain health insurance coverage through her employer would be to secure a job who offers health insurance benefits to their employees. There are many full-time positions and part-time positions in Athens that provide access to employer -sponsored health insurance. By using job search engines online, Stephanie can access and research many employers hiring with no high school education requirements or GED requirements. One job that is being offered currently and includes many insurance benefits, would be part-time and full-time jobs at Athens CVS locations and other similar stores hiring. Once Stephanie has secured a job providing the benefits needed, there is an enrollment period during which employees can sign up for health insurance. During this period, employees are allowed to review the available health insurance plans offered by their employer. Stephanie should choose the option most beneficial for her and her two children.

Case Study 3: Risk of Homelessness

Stephanie's is not eligible for Medicaid but her children would be eligible. Her children could greatly use this resource as one could benefit from the services as he has asthma. In order for them to be eligible you must be a Georgia resident, 18 or younger, and the criteria for enrollment is based on age and income. For kids up to age 1 with family income up to 210% of federal poverty level, children ages 1-5 with family income up to 154% of the federal poverty level, and ages 6-18 with income up to 138% of federal poverty level (Norris, 2023). Her children's other option would be PeachCare for Kids which is also known as Georgia's State Children's Health Insurance Program (SCHIP). This program is designed to provide insurance coverage for children whose families earn too much to qualify for Medicaid, but cannot afford private health insurance. If Stephanie were to eventually find a job, become employed, and have a family income, then most likely her children would no longer be eligible for Medicaid and they would then have to apply for PeachCare for Kids. The eligibility for this is a US citizen, under the age of 19, not eligible for Medicaid and do not have current health insurance, and having a household income up to 247% of the federal poverty level (Sharpschool, 2023).

Both of these programs provide comprehensive health coverage for children with preventative services, doctor visits, hospital stays, prescriptions, dental, vision, ER visits, and more. The application process for PeachCare for Kids and Medicaid is very similar as they are administered through the Georgia Department of Public Health.

Stephanie is also in need of a more affordable housing option. Here in Athens she is able to apply for the Housing Choice Voucher Program which is formerly known as Section 8. This will help Stephanie as a low income family to rent a safe and affordable unit. This will provide Stephanie with a consistent and affordable rent and she will be able to find a housing unit that meets her voucher size and that she wants (HUD, 2022). This will help Stephanie avoid

Case Study 3: Risk of Homelessness

increasing rent prices as this program has rent control in place to make it consistent and steady for tenants. The only issue is that the waiting lists for these programs can be very long and maybe too long for Stephanie. In Athens she has the option of applying for public housing or section 8 housing/voucher program. The difference is that public housing has the rent capped at 30% of your income while section 8 pays part of all of the rent for low income households. The Public Housing option is a part of Athens Housing Authority (AHA) and Section 8 is separate where the landlords get to decide if they offer up their property to the section 8 program (AHA, 2023).

Resources

Childcare and Parent Services Program (CAPS)

One option is the Childcare and Parent Services Program in Georgia (CAPS) that is administered by the Georgia Department of Early Care and Learning. This assists low income families with the cost of childcare. In order to be eligible you must be a Georgia resident, US citizen, the kids must be 12 years or younger or 17 or younger if the child has a disability, up to date on immunizations, families income cannot exceed 50% of states median income, and the parents need to be employed or in school or in some state approved activity. You can apply on the Georgia Gateway website and you should find out if you have been accepted within 30 days. The amount of money allocated for childcare is dependent on the family's income. Some of the services CAPS provides include emergency food, food delivery, housing, baby supplies, clothing, transit, adoption, foster care, and schooling. The average monthly payment by CAPS is \$268 per child (Georgia Gov, 2023).

Case Study 3: Risk of Homelessness

Supplemental Nutrition Assistance Program (SNAP)

This program is also known as the food stamp program which in 2021 SNAP helped an average of 41 million low income people in the US afford a nutritional diet. This program provides important nutritional support for low-paid working families, low-income older adults 60 and older, and people with disabilities living on fixed income. About $\frac{2}{3}$ of SNAP participants are families with children. This program is paid by the federal government and it splits the cost of administering the program with the states that provide it. When looking at the specific requirements for eligibility the income must be at or below 130% of the poverty line which is about \$2,379 a month for those living in a 3 person household and then income after deductions are applied for housing costs or childcare still must be less than poverty line. The only difference is that those 60 years or older and those with a disability do not need to meet this limit. The way this program works is that it allows households with the lowest incomes to receive larger benefits and allotments than households with higher incomes closer to the poverty line. Once eligible, you receive an EBT card (electronic benefit transfer) and this allows you to purchase food at 254,000 retailers that are a part of the program. Some of the things that you cannot purchase through this program are alcohol, cigarettes, vitamins, hot foods, or household supplies. Stephanie and her family would be able to apply for SNAP and receive the benefits. In order for her to apply she can go in person to her local SNAP office or mail in her application or even an online application. Stephanie would then need to attend an eligibility interview and provide many documents to confirm income and other factors. When looking into SNAP benefits for Stephanie it looks as if in 2022 her and her 2 children would be able to receive a maximum of \$658 each month to spend just on food. This program along with WIC will allow Stephanie to be

Case Study 3: Risk of Homelessness

almost or fully covered on her family's food purchases each month and now she can worry about paying for other bills such as rent or medical bills (USDA, 2023).

Women, Infants, and Children (WIC)

Stephanie and her children are eligible for WIC as long as one of her kids is under the age of 5 and an income below the set standard and since she is unemployed she should meet all requirements. WIC stands for Women, Infant, and Children and is a federal program that provides monthly food benefits and allotments in order to make sure women and young children are receiving the proper nutrition they need to have healthy lives. WIC allows those eligible to only buy specific foods to cater towards those participants diets and specific nutrients needed. It allows foods such as infant cereal, baby foods, iron-fortified adult cereal, fruits and vegetables, vitamin C-rich fruit or vegetable juice, eggs, milk, cheese, yogurt, soy-based beverages, tofu, peanut butter, beans/peas, fish, and whole wheat bread. Now besides WIC just providing the benefits of food, it also provides access to resources such as health screening, nutrition and breastfeeding counseling, immunization screening and referral, substance use referral, and much more. More than half of the infants in the United States participate in WIC and by the usage of this program it helps support the local economy through their purchases. WIC is an important and helpful program as it has shown evidence of many benefits such as: longer, safer pregnancies, with fewer premature births and infant deaths, improved dietary outcomes for infants and children, improved maternal health, and improved performance at school, among others (USDA, 2023).

Case Study 3: Risk of Homelessness

Athens Area Homeless Shelter

Athens Area Homeless Shelter offers a variety of services to homeless families with dependent children. They provide transitional housing for women with children as well as an employment support services program, and financial literacy education. For shelter purposes they offer 90 days of emergency shelter for families that have children under the age of 18. On top of this they offer full time childcare or after school care for families in the shelter. They try to recreate stability within families by offering 1 year of rental assistance for families moving out of homelessness into stable housing. They also include security and utility payments in the program to help reduce the barriers to accessing housing. Athens Area Homeless Shelter also has a bridge to home transitional shelter where they provide childcare for families to allow for parents to pursue educational or career goals. They also have a partnership with local schools/technical programs to increase the student-parents' access to education and career opportunities.

Family Promise of Athens

Family Promise of Athens has a prevention program that aids in helping families from experiencing homelessness by offering rental assistance, utility payments, case management, landlord mediation, and referrals to community partners. They also offer a shelter that lets 3 families at a time live there for up to 3 months. On top of these 2 services they even have a partnership with Athens Habitat for Humanity that runs 2 transitional housing units for families. They have year long leases at a subsidized rate to help families work towards their next options. When their shelter is full they still work to provide assistance to homeless families seeking shelter by providing security deposits for an apartment, new tires to assist in getting to work, or moving costs. Once accepted into the Family Promise of Athens shelter program they provide

Case Study 3: Risk of Homelessness

food, shelter, childcare, transportation, case management and many other resources that each family may need.

Children's Medical Services Program

The CMS is a statewide program that supports children and young adults from birth up to ages 21 with special healthcare needs and their families. They provide timely and affordable healthcare services as well as other resources in their community. They provide genetic counseling, inpatient/outpatient hospitalization, durable medical equipment, medications and supplies, and diagnostic testing. Eligibility for this program is based on 3 things; having an eligible medical condition, a family income less than 247% of the federal poverty level, and must live in Georgia. Examples of eligible medical conditions include asthma, cystic fibrosis, lung disorders, hearing disorders, neurological disorders, orthopedic disorders, visual disorders, diabetes, craniofacial anomalies, congenital cardiac conditions, and more. Children who are enrolled in Medicaid or PeachCare for Kids, or are in foster care are financially eligible for CMS services. This program helps to provide or assist with services, supplies or what is needed that Medicaid, PeachCare, or insurance may not cover (Northeast Health District, 2023).

Head Start/Early Head Start Program

Head Start is a free education program for eligible children from birth up until the age of 5. This is a federal program in Georgia provided by the Georgia Head Start Association and it provides learning and development services at no cost to qualifying families. In order to be considered eligible you must meet the income requirements. If a household of two people, the maximum income level before taxes is \$19,720 and if a household of three, the maximum income is \$24,860. In Athens there are two locations with the Head Start and Early Head Start

Case Study 3: Risk of Homelessness

Program. This program is a form of childcare that assists in meeting the needs of low income, working parents. The services offered include early learning, including language, literacy, social skills. In addition they offer medical, dental, mental health, and nutrition services. Overall, this program aims to help parents meet their own goals and move toward self-sufficiency, all while bettering the outcomes for their child (BenefitsGov, 2023).

Athens Neighborhood Health Center

The Athens Neighborhood Health Center provides a source of affordable healthcare to low income individuals in Athens. They offer primary care, pediatric care, acute care, chronic care, reduced price medications, lab services, immunizations, mental health services, and more. The goal of theirs is to make healthcare affordable to all people by charging individuals on a sliding scale based on income. This program targets children in poverty, the working poor, elderly, homeless individuals, and those living with serious chronic illnesses. The Athens Neighborhood Health Center is a private non-profit organization and the majority of the revenues are generated by insurance payments for services rendered.

Athens Housing Authority (AHA)

The Athens Housing Authority offers affordable housing options for low income families through their public housing program. To be eligible you must have income at or below HUD-specified income limits, qualify as a family, and be a citizen. Applicant family applies and is placed on the waiting list based on total preference points and date/time of application. Applicant families are selected once they are at the top of the waiting list and a unit is expected to come available. Applicant family is interviewed. An eligibility determination is made and the applicant family is notified of the determination and subsequent steps. It can take between 6

Case Study 3: Risk of Homelessness

months and 2 years for an applicant family to reach the top of the waiting list. Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your family's anticipated gross annual income minus deductions, if any (AHA, 2023). The AHA cannot provide emergency housing, nor does the AHA administer the Section 8 Housing Choice Voucher Program as this is separate through the Department of Community Affairs (DCA).

Section 8 Housing Choice Voucher Program

This is a federal government program that assists very low income families to be able to afford safe and decent housing in the private market. This allows individuals to find their own housing whether it be single-family homes, townhouses, or apartments. This program allows you to choose any housing option that meets the program's requirements and it does not have to be located in the subsidized housing projects. These housing vouchers are provided by the local public housing agency (PHA). The PHA receives federal funds from the US Department of Housing and Urban Development to administer the voucher program. A housing subsidy is paid to the landlord directly by the PHA on behalf of the tenant family. The family would then have to pay the difference between the actual rent charged by the landlord and the amount subsidized by the program. In order to be eligible for this program it is based on annual income and family size. The family income may not exceed 50% of the median income for the country or area in which they choose to live. The PHA is required to provide 75% of its voucher to applicants whose income does not exceed 30% of the area's median income. During the application process, the PHA will collect family income information, assets, and family size. They will confirm with local agencies, your employer, and your bank to determine eligibility and amount of the housing assistance payment. Once determined eligible you will be placed on a waitlist that could range from months to years. The PHA calculates the maximum amount of housing assistance allowable

Case Study 3: Risk of Homelessness

for each individual or family. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income(HUD, 2022).

Sustainable Solutions

In order to create solutions to end housing security in the United States, we must create and enforce a level of policies and interventions. First and foremost, we must fix the issue with affordable housing. It has been said that rent has increased in the past two years by about 32%. It has been said that if we expand the Housing Choice Voucher Program it would most immediately help renters prevent cost increase(GDCA, 2022). The federal government must increase funding in affordable housing programs in order to create more housing units. It all comes down to policy and lawmakers need to ensure additional rental assistance expansions that make it available to all who are eligible. If rental assistance were given straight to the individual, then they have the choice of where to live. Some solutions to be made by policymakers at the federal, state, and local level could include; reducing the shortage of affordable housing, preventing the loss of existing affordable housing, removing barriers to homeownership, and improving the low-income housing tax credit program (Bailey, 2022).

If we expand rental protections, we can hinder landlords from discriminating against income and prevent housing instability. On top of this, we need to create some type of permanent version to the COVID Emergency Rental Assistance Program to prevent people with low incomes from being evicted from their house and prevent them from becoming homeless. There also needs to be a national rent control policy put into place as rent prices all over America have been consistently increasing over time. We must create a policy that helps tenants from rent increases and threats of eviction(Housing Matters, 2023). With the increased rent prices in the

Case Study 3: Risk of Homelessness

US, many Americans are displaced from their homes and left homeless. We must expand programs such as the Homeless Prevention and Rapid Re-Housing Program. This program provides financial assistance and services to help families who are at risk of homelessness and to quickly re-house those who have been displaced (HUD, 2023). The funds for this program go toward short and medium term rental assistance, housing relocation, and stabilization services such as credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management. This has been proven to be a great assistance program and we need to increase the funds for this program in order to expand the outreach to help more individuals.

Living wage is considered the income level that would allow an individual or a family to afford basic needs and maintain a normal standard of living. In other words, a living wage is supposed to ensure that one can afford; housing, healthcare, food, education, other savings, and basic necessities. As of November 26, 2023, the average annual pay for a livable wage in the United States is \$61,362. This is about \$29.50 an hour (Malinsky, 2023). In Kansas, the minimum wage is \$7.25 per hour and the living wage is around \$15.69. It has been estimated that about 48% of nonfamily households fall within or below the income bracket that includes that living wage. This shows how many individuals are struggling to really make a living wage. Living wages vary city to city and can range from about \$9 to \$16 an hour. We must address the low wages in this country as a respect to human rights (Congressional Budget Office, 2021). By increasing the living wage policy companies may benefit from reduced staff turnover and absenteeism as well as increased output in productivity and quality, and increased reputation. Policymakers need to raise the federal minimum wage to create a universal living wage for everyone (UN Global Compact, 2021). By increasing the income of low-wage workers with jobs, a higher wage can lift some families out of poverty.

Case Study 3: Risk of Homelessness

Another sustainable solution for families of low income who are struggling would be universal childcare. Experts say that child care has been underfunded for a very long time. Many families spend a great amount of their incomes on child care and by creating universal childcare this will allow families to save their money to spend on other necessities. By creating this it will reduce work turnover as employees will not have to schedule their work hours around their child care needs and roles. Businesses have found that they have lost a significant amount of money due to employee absences due to child care conflicts. A policy that could offset this would be employer provided on site child care. In Norway, for children and families, early learning and childcare has become a legal right(Lind, 2023). Low income families receive 20 hours of free childcare per week and are not to pay more than 6% of their income towards childcare. Childcare in Norway is considered a public responsibility that is beneficial for all children, for reducing social inequalities and ensuring equal opportunities(8 more than spaces, 2020). Other rights they are given are parental leave, family leave, cash benefits for families of children 1-2 years not attending childcare, tax provisions, and family allowances. Japan's childcare leave system provides financial assistance to parents who are working that need maternity leave, whether they are mothers or fathers. This is a benefit for both parents that is tax-free and they do not have to pay social insurance premiums(TYTON, 2023). In Sweden, high quality child care is provided throughout the country regardless of family income. Parents will receive cash benefits and no tax deductions. The parents have the choice to raise their children with the state provided center or to be funded to care for their children at home. In France, parents of children will receive tax credits of 85% of the cost of attending a day care center before public preschool begins at age 2 or 3.

Case Study 3: Risk of Homelessness

The United States is an outlier when it comes to childcare as compared with other countries(Miller, 2021). Children are less likely to attend full time childcare and if they do their parents pay full price and have to compete for a spot or wait on a waitlist. The United States only spends 0.2% of its GDP on childcare for children 2 and under which is about \$200 a year for most families. The United States has discussed a plan to make childcare centers free for the lowest-earning families and to cost no more than 7% of family income for those earning up to double the state's median income. It also has said that it would provide universal preschool for children ages 3 and 4. This would also then increase the wages for child care workers and preschool teachers(Gibbs, 2022). This is a valuable solution as the United States needs to gear more towards universal childcare and learn from other countries as it proves many benefits for family stability. By providing better childcare services and benefits in the United States, it can allow mothers or families to have more time to look for jobs, hold jobs, increase income/earnings, and create financial stability.

Personal Reflections

Olivia Sumner

Emily Kea

This project has been an experience that has opened my eyes and broadened my perspective in numerous ways. Through reading the narrative, forming solutions, and gathering resources, this project has simultaneously allowed me to grasp a strategic way of thinking as a public health professional and opened up a sense of awareness to the many health concerns for

Case Study 3: Risk of Homelessness

my community and those in a situation like Stephanie's. My group and I had a heartfelt experience as we worked through this needs assessment, and unexpectedly, ran into several dead ends as we expressed our ideas towards solutions for Stephanie and her children. For instance, as we were considering Medicaid benefits for Stephanie, it became clear that she would more than likely not be eligible. This led us to exploring further options for Stephanie and her two kids, which guided us to finding resources we had never considered. While we were able to gather many sources of information and possible solutions for Stephanie, many of the websites did not provide enough information for us to suggest its use for the project. In today's day in age, where poverty and houslessness is on the rise, it is crucial for these supporting websites to be as informative and effective as possible. For Stephanie and others in similar situations, searching for help and guidance online is the first step towards seeking progress and resolutions. It is important that websites like the Georgia Department of Community Health and many other programs be accessible and beneficial to people needing to gain information about programs they could use. As I searched for potential solutions for Stephanie, my empathy grew for people who are in unfortunate situations and are struggling to find the first step to make a change towards a healthier life. While this project not only grew my knowledge in public health and community health, it also sparked a deeper desire to further my career in becoming a physician's assistant. For me, specializing in pediatrics has always been a strong interest of mine, and after searching for resources for Stephanie's child with asthma, I better understood the demand for awareness towards keeping children healthy. It is vital for the public health community to propose new policies and create new programs designed to provide relief to those experiencing houslessness for the sake of their health and our communities health.

Case Study 3: Risk of Homelessness

Charlotte Gordon

Doing this case study made me realize that I take what I have for granted. This project has made me realize what types of resources are available to those in the Athens community. There are a vast amount of different types of resources available for those who are experiencing homelessness and difficulty finding childcare, food, and medical care. Not only did I get to learn about what is available in the Athens community, this project helped me gain valuable experience that I can use towards my future career and learn how to find the resources needed for others in other communities. Just like Emily mentioned, one thing that we encountered to be a problem was that although Stephanie's children were covered under Medicaid, she unfortunately was unable to be covered by Medicaid. We noted this to be a big problem, because she needed to get some medical help for both her and her 2 children, specifically the one child with asthma. I found that some of the websites that we needed to look on for our resources had little to no information on it or were hard to navigate. I learned that in order to figure out the correct resources Stephaine needed, we would have to really look on the internet for the proper resources. However, since not all of the resources were available, one thing for the future that could be implemented would be a program or programs that can import all the resources that one needs, in this case Stephaine, onto one readily available website so that it is accessible to anyone and everyone. This matters, because as of now I know many people in the Athens community are experiencing homelessness and they may not be able to get the proper resources they need. However, by creating a program or website that holds all of the resources that one may need while experiencing homelessness, medical care, food and childcare will be able to solve some of the problems that revolve around these issues and help those that need these resources the most. For me this project has helped me be able to find resources that people who are less fortunate

Case Study 3: Risk of Homelessness

than me will be able to help them get the medical help or shelter or food supplies they need on a daily basis. As I think about my future career of being a nurse, I think about ways that I will be able to hopefully help future patients of mine by finding resources like the ones in this project to hopefully find resources that will help these patients.

Jessie Himes

This project revealed much about public and community health to me. Firstly, gathering information was a little harder than I had expected. While some community agencies had everything that we needed on their website, others were vague. For example, for most of the federally funded resources like CAPS or SNAP, others like Athens Area Homeless Shelter did not give enough information to provide what felt like adequate information for the handout or paper. I think if programs like these gave as much information as possible online, more people would look to them in time of need instead of enduring the stress from their situation. Also, finding the correct and updated statistics about certain problems within the narrative also was hard to find. Personally, I ran into a lot of issues trying to find current information and numbers about those who are uninsured. Since I have a personal interest in insurance and health policy, this felt like a big problem for me that I hope to tackle in the future. I also developed an interest in those who are experiencing homelessness from this project. The facts we found throughout our research surprised me. There is such a need for more help locally and nationally, but I think the stigma of the problem makes most people look over it. There are people and programs are trying to make major changes, but there are excessive waitlists, lack of professionals to help and resources, or extensive eligibility requirements. I think that if the community, whether that be volunteers or local leaders, were to help more, the large number of people being affected would diminish quicker. Going forward, I hope to be more involved in the solution and hope that more

Case Study 3: Risk of Homelessness

people are inspired by looking at the facts to do more for this population by volunteering, donating, creating programs for those on the edge of homelessness, and educating others about their future and breaking the stigma.

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