

Second BBQ party and lecture was held on Saturday July 19th at 4:00 pm. Our speaker, Ms. Kate Duggan focused on "Changing Face of Homelessness". Ms. Kate Duggan serves as Director of Volunteers at [Interreligious Fellowship for the Homeless of Bergen County.](#)

Below is the summary of her speech:

- FAMILIES make up the fastest growing segment of the homeless population
- 1.3 MILLION children will be affected by homelessness this year in the United States
- If a family becomes homeless and cannot find shelter, Division of Youth and Family Services (DYFS) can and will take their children away.



Every year, states take one day and attempt to count all of the people without a place to live. This of course, is impossible and the survey admittedly always UNDERESTIMATES the true number especially homeless families since many prefer not to be identified. In 2007, 10,932 people who were currently homeless were counted including 3,601 children. Others not included in that number were those who were living with family or friends, those living in hotels

because they could not find housing and those living in other temporary living situations. With those numbers included 4700 homeless children were counted in total. From this information, the projected number of men, women, and children who were homeless in NJ in 2007 was 27,420.

What do you think the primary cause of homelessness is? POVERTY! People are most often homeless because they are poor. They simply cannot pay the bills. Close to 10% of the state's population live in true poverty. That's 200% of the federal poverty level for a family of 4. That number skyrockets when you take into account how expensive it is to live in NJ, especially Bergen County.



Presently, the Fair Market Rent for a 2 BR apartment in Bergen County is \$1256 per month. For this apartment to be considered AFFORDABLE a family must pay no more than 30% of its Gross Adjusted Income towards the rent. The salary needed to afford this rent is slightly over \$50,000 per year.

Many homeless families are working in minimum wage paying jobs. Minimum wage in NJ is now \$7.15 per hour. If you make minimum wage, you can really only afford an apartment, which costs \$372 per month.

Well, get a 2nd job, you might say. At minimum wage, you have to work 135 of the 168 hours in a week to afford the Fair Market Rent of a 2 BR apartment. And with most employers limiting the amount of overtime an employee can do it is virtually impossible for a single minimum wage earner to afford this rent.

In NJ, if a family is NOT working and becomes homeless they are eligible for TANF (Temporary Assistance to Needy Families) or what was Welfare. This is no bargain since the maximum benefits available for a woman and 2 children in EVERY state is still below the poverty level. People who believe that welfare relieves poverty are mistaken.



In the past, a family would enter the shelter, stabilize, save some money (because remember they are employed) and then shortly thereafter, receive a Section 8 Voucher. Section 8 is the Federal Government's Rent Subsidy Program. With this assistance, families could move into

their own apartments and get on with their lives.



But things have changes over 20 years especially in the last 8 to 10.

- For one, housing prices have soared. The Fair Market Rent of a 2 BR apartment has risen 45% since the year 2000.
- The erosion of the value of Minimum Wage. We all know that \$7.15 does not go very far today.
- Many work opportunities for those without skills or degrees have disappeared.
- There's been a decrease in unionized workers due to the closing of auto and clothing manufacturing plants and breweries that used to call NJ home
- At the same time there's been an increase in lower paying service sector jobs
- Outsourcing has hit NJ workforce hard
- And there's been an increase in the number of Part Time and Temporary jobs made available by employers.

61% of homeless service providers reported an increase in the demand for service since the foreclosure crisis began in 2007.

[You may visit IRF's home page](#) or contact Ms. Kate Duggan for further information and volunteer opportunities:

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BBQ parties are open to public and free of charge but RSVP is required.

Speaker: Kate Duggan, IRF (Inter-religious Fellowship for the Homeless of Bergen County)

Theme: Changing Face of Homelessness

Place: IDC Carlstadt Center

545 Interstate Pl. Carlstadt, NJ 07072

Date: Saturday, July 19, 2008

Time: Between 4:00 pm - 6:30 pm