

Catholic Charities' Office for Social Justice presents

Family Homelessness Journeys in Minnesota



Join us to explore the barriers and journeys of families experiencing homelessness right here in the Twin Cities.



CATHOLIC CHARITIES
of St. Paul and Minneapolis

Catholic Charities of St. Paul and Minneapolis serves those most in need. We are a leader at solving poverty, creating opportunity and advocating for justice in the community.

This educational tool was created by Catholic Charities of St. Paul and Minneapolis to actively engage participants in learning about the realities facing families experiencing homelessness in our communities. The purpose of the activity is to make homelessness experiential and personal; it aims to move us from statistics to stories, from numbers to narratives. Participants are invited into the life struggles of one family's story and asked to make decisions about how to handle challenges that arise.

Although names and identifying features have been changed to protect privacy, the events and dilemmas presented in this activity come from true stories as told to us by Catholic Charities clients and staff. The resulting stories represent themes and patterns but are in no way exhaustive or true to all families' experiences.

This activity was created by Mike Rios of the Community Engagement and Leadership Development Team at the Office for Social Justice. Special thanks to our Policy Analysis, Program Evaluation, and Research (PAPER) team, Family Service Center clients and staff, Coordinated Access to Housing and Shelter (CAHS) staff and the Wilder Foundation for their research on homelessness in Minnesota.

—Activity Instructions—

In this activity, you are invited to imagine the journey of a family experiencing homelessness.

- By yourself or with a small group, read through the scenarios and think through your decisions.
- Begin with page one and follow the instructions for next steps at the end of each page.
- Try to imagine yourself as the mothers in these stories.
- Consider your options.
- Where directed, take a few moments to pause, think and discuss.
- Take note of any helpful points to your discussion on scratch paper (please do not write in the booklet).
- Make decisions as realistically as you can while also making them quickly in order to move through the activity as if you were living out the experience.

Keep in mind that this is the reality for many families in our Twin Cities community, specifically in Ramsey County. Although we do not use names or identifying features for the families in this activity to protect their privacy, the events and dilemmas presented in this activity come from true stories as told to us by Catholic Charities clients and staff.

—Introduction—

Children who are homeless with their parents make up over one-third of the homeless population in Minnesota and nearly half of these children are age 5 or younger. The majority of homeless children are living only with their mother or other female caregiver.

Families become homeless in many different ways and under a variety of complex circumstances. While every family's experience of homelessness is unique, there are certain themes that are common in many stories.

In real life, none of us has the option to select the families into which we are born and raised. For the sake of this activity, you will start by rolling dice to select where your story begins. The first step in your journey is to determine your starting circumstances.

FIRST STEP

Roll your die. Proceed to the corresponding page, according to the number you roll.

- **If you roll 1 or 4: go to page 1.**
- **If you roll 2 or 5: go to page 2.**
- **If you roll 3 or 6: go to page 3.**

SCENARIO 1

Leslie | 23 years old

Candis | 5 years old

Sara | 6 months old

It is 2:15 a.m. The sleet is loud against the windows. You've been at the 24-hour diner for a couple of hours now. Candis is asleep in the booth on the bench across from you and Sara is asleep in your arms. Your ride should be here any minute.

Tonight was the night you decided to leave while he was at work. You'd thought of leaving before but didn't want your kids to grow up fatherless. But this time felt like one bruise too many. You began to worry about the safety of your daughters and you knew it was time to leave.

He was the breadwinner. You went from full time to part time at your job last summer when you found out you were pregnant. Because it's the beginning of the month, you just wrote him the check for your portion of rent. He owned the car. He paid the bills. You have roughly \$1,000 to your name, a debit card and some cash in your purse. No credit card. How will you afford this?

Reaching out for a place to stay was difficult. You moved here a few years ago for his job. Most of your friends are his friends; you don't feel like you can trust them. Luckily a friend from your old job—the only one who answered her phone—offered you her couch and living room for the weekend. Just until you figure out a plan.

TIME TO REFLECT

What emotions are you feeling right now?

What concerns for your children or questions are going through your head?

NEXT STEP

- Turn to page 4.

MORE INFORMATION

- *60% of the families assessed reported being a survivor of domestic violence. Of this group, more than half reported they had experienced domestic violence within the last three months.*
- *34% of families experiencing homelessness are headed by youth or young adults (under age 24).*
- *73% of families seeking shelter are single mother households.*

SCENARIO 2

Melisa | 35 years old

Victor | 18 years old (recently moved out)

Gina | 12 years old

Devon | 3 years old

You've been in this apartment for nine years now and the rent never went up. This has been home for so much of your family's life.

The landlord gave you the minimum advance notice (30 days) that the monthly rent would be increasing. You've been trying to find something affordable but have had no luck. Your lease ends this weekend.

This year has been just one thing after another. Four months ago, your oldest, Victor moved out. He has suffered from severe anxiety and bipolar disorder for years. He said he had "had it with this family." You had not heard from him until last week, when you learned he is now at Catholic Charities' Hope Street for Homeless Youth. It was a relief to know he was safe.

You recently took a fall down the stairs and have been on crutches. After the accident occurred you had asked to temporarily cut your hours at work. Last week, when you were ready to work full-time again, they did not have the hours so you are still working part-time. The doctor says you should be healed within the next few weeks. If not, you will have to start thinking about disability assistance. Either way, you can't afford the new rent that the landlord is asking right now and you just hope your job can move you into something full-time soon.

You call a friend who graciously offers her living room for the weekend. You help your kids pack up as much of their room as you can in each of their two suitcases, including all of Gina's school supplies.

Four days pass. It's the last day of the lease. The last load of furniture has been picked up by the local church donation program. Your few boxes of essentials are loaded in your friend's car and she is waiting to drive you and the kids back to her place.

This is it. You're in limbo now. You have just over \$1,000 to your name, no credit card, a bit of cash and the weekend to figure something out.

TIME TO REFLECT

What emotions are you feeling right now?

What concerns for your children or questions are going through your head?

NEXT STEP

- Turn to page 4.

MORE INFORMATION

- 73% of families seeking shelter are single mother households.
- 16% of the homeless population in 2015 were unaccompanied youth (minors and young adults).

SCENARIO 3

Cheryl | 26 years old

Jana | 1 year old

Whitney | 6 years old

You're standing in the cold and staring at your mobile home. Jana is in your arms, bundled, crying. Whitney is playing nearby.

Last week's fire took it all. "At least we're all safe," has been your mantra all week. Your landlord said the damage was too much; it would cost too much to make it livable again. Your landlord was kind enough to give you your damage deposit back, knowing it was not your fault.

You were laid off from your job last month, so you found a new part-time job to keep you going while you continue to look for full-time work. You were hopeful that you would find full-time work quickly, but it has not been easy. You never considered yourself poor. You've always had enough for what you need while still giving your kids some of what they want. Losing your job changed things and this fire could not have come at a worse time.

Everything was destroyed in the fire and you didn't have renter's insurance. You have a debit card, but no credit card and just under \$1,000 to your name. Your friend was kind enough to offer her living room in St. Paul just for the weekend while you figure something out.

TIME TO REFLECT

What emotions are you feeling right now?

What concerns for your children or questions are going through your head?

NEXT STEP

- Turn to page 4.

MORE INFORMATION

- *34% of families experiencing homelessness are headed by youth or young adults (under 24).*
- *73% of families seeking shelter are single mother households.*

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Finding yourself in this situation is still hard to believe. What did you do wrong? It's hard not to blame yourself, but at the same time the situation feels out of your control.

You look out the window and consider how the weather will impact you.

***NOTE:** Consider the weather and how it will impact the scenario.*

TIME TO REFLECT

Consider what things you have with you now. Are these things portable? How much can you carry with your kids?

What are you all wearing? Are you prepared to walk outside in the cold if necessary?

Do you have gloves, boots, or hats?

Do you have/need diapers?

How much cash do you have? Credit card? Debit card?

When is the last time your children ate?

What documentation do you have?

NEXT STEP

- Proceed to the next page.

5

It is the morning after your first night at your friend's place. Your kids are playing in the living room, innocent and oblivious, in the same area that has been your family's bedroom. You finally have the courage to call the 2-1-1 number your friend told you about.

NEXT STEP

- **To call Minnesota Day One Domestic Abuse, Sexual Assault and Human Trafficking Crisis Line (if applicable), turn to page 7.**
- **To call United Way at 2-1-1, turn to page 6.**

6

You are put in touch with a county representative and they ask you a few questions about your situation.

They inform you that you can apply for emergency assistance from the county to help you with one month's rent if they see that you can pay rent for future months (this option is available from the county once every 12 months). However, you will not be offered assistance in finding a new place.

If you are seeking shelter, you can leave a message with your information to have Coordinated Access to Housing and Shelter call you back, or if needed, you can be transferred to the Minnesota Day One Domestic Abuse, Sexual Assault and Human Trafficking Crisis Line.

NEXT STEP

- **To pursue Rental Assistance, turn to page 10.**
- **To leave your information with Coordinated Access to call you back, turn to page 8.**
- **To be transferred to the Minnesota Day One Domestic Abuse, Sexual Assault and Human Trafficking Crisis Line, turn to page 7.**

MORE INFORMATION

- ***Coordinated Access to Housing and Shelter (CAHS)*** is a collaborative project between Catholic Charities of St. Paul and Minneapolis, Ramsey County, United Way, and Woodland Hills Church. Check out the [CAHS 2016 Annual Report](#) for more information about the program and its success.

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On the phone a woman asks if you are in a safe place. You say yes, so they ask you a series of screening and eligibility questions. You are in luck, as there is one spot open at a nearby domestic violence (DV) shelter in Anoka County.

The woman on the phone asks for your address and says someone can pick you up and take you to shelter because you have no place to stay tonight. You can do the full intake when you arrive. Even if you choose not to stay longer, they can provide beds for the night.

You pack up and within an hour a pre-paid taxi is at the door.

When you arrive, they immediately ask questions about your children's well-being. That's a relief. They say they can help with diapers and food, but it will be important to get you signed up for government assistance as soon as possible. A woman shows you to your room, gives you a few things to get you through the night, tells you breakfast is at 7 a.m. and asks that you be in the office at 9 a.m. to go over paperwork.

After she leaves you look around at the empty walls and small beds. You are grateful to be safe but are dedicated to getting back on your feet as soon as possible, for you and your children.

TIME TO REFLECT

As you look around at the room, at the beds and the four walls, how are you feeling?

NEXT STEP

- Turn to page 13

MORE INFORMATION

- *40% of Ramsey County families experiencing homelessness were actively fleeing domestic violence and staying in a domestic violence shelter in the metro area or beyond.*

8

“...please leave just one message with your name, Ramsey County case number and the phone number where you can be reached. Please speak slowly and repeat your name and phone number. An assessment specialist will return your call. Due to limited staff we can only return calls for families seeking supportive housing.”

You leave a voicemail and explain your situation.

Your friend offered the couch for the weekend and the weekend is almost up. If you get a call back tonight, will there be beds at a shelter for tonight? Maybe you should just ask your friend if it's ok to stay a few more days.

NEXT STEP

- **Go to page 9.**

9

It's now Monday afternoon. Your friend was kind enough to let you stay until you get the call back and find beds for the night, but you can tell she's irritable. She doesn't have any kids and you understand why this might be a lot for her. Your school-age kid missed school today, but they can't afford to miss too many days. You will have to get them to and from the bus from now on.

The phone call from Coordinated Access to Housing and Shelter with Ramsey County comes. They received the message with your information and inform you that you are eligible for emergency shelter. To get on the waitlist you will need to come to the Woodland Hills office in Maplewood for a shelter screening during business hours, as soon as you are able.

Did she say waitlist? For emergency shelter?
You ask about other housing options.

Unfortunately, she informs you, housing assessments to get families matched with supportive housing programs are only done with families that are "homeless" as defined by Housing and Urban Development (HUD). That is, by definition, living in a place unsuitable for human habitation, a shelter, or exiting an institution, such as prison, where they temporarily resided. Because you are living with someone else, you are considered "doubled-up."

You wonder how you can be ineligible for supportive housing when you just lost your place and have kids with you.

"Though we cannot do a housing assessment just yet, we do encourage you to come in for a shelter screening as soon as possible. In addition, I would be more than happy to point you to our website where we list options for affordable housing as you continue your search."

TIME TO REFLECT

You just learned that your family is not "homeless" enough for shelter. How does that make you feel? What questions do you have?

NEXT STEP

- **Gather the kids and head to the bus stop, turn to page 11**

MORE INFORMATION

- *In 2015, 1,876 adults and children from 565 households were added to the shelter waitlist.*

10

The man on the other end of the phone instructs you to call back when you have a place of residence. Emergency assistance is for those who have had a hiccup in their rent—are behind by a month or are being taken to court for eviction and a one-time cash assistance would help prevent eviction.

He asks if you would like to have a Coordinated Access specialist call you back.

NEXT STEP

- **Leave your information and wait for someone to call you back. Turn to page 8.**

11

After navigating the bus lines with both children, you finally arrive at the office. A staff member greets you and after a long wait, someone leads you through the emergency shelter screening.

After the questions are finished, she informs you that the wait list for emergency family shelter is currently about 75 families long so it could be a couple of weeks, minimum.

Weeks?!

“To remain on the waitlist, you need to call this number every Monday to let us know you are still seeking shelter. If you fail to call twice, we have no choice but to remove you from the wait list. As soon as beds are available for you and your family, we will contact you. I encourage you to continue to reach out to friends and family during this waiting time.”

(If this is your second time receiving a shelter screening, turn to page 31 now)

The case worker continues, “Do you have family in Minnesota or out of state who would be willing to take you and your family in?”

You think to yourself. Certainly no one you are close with. Your dad passed away when you were five. Your mom lives in North Carolina, but you haven’t spoken to her since you were pregnant. And your sister lives nearby, but you have not been able to get ahold of her. It has been a while since you last talked and it’s also hard to imagine she’d have the space.

You tell him that you have a sister in the area, but she did not answer the three times you tried her.

“If that is a safe option for you, I would encourage you to keep reaching out to the safety nets you have. If you have an email address I will email you our affordable housing list, as well as food pantries and soup kitchens that may be helpful. Please keep your case number in a safe space and do not hesitate to call with questions.”

You remember how your last encounter with your sister did not end on a good note and you wonder if that is why she hasn’t answered. But you feel you have no other choice but to keep trying.

NEXT STEP

- **Call your sister and turn to page 12.**

MORE INFORMATION

- *Diversion is the last intervention prior to shelter entry. Unlike prevention, which aims to prevent homelessness, diversion targets those families that are seeking a shelter space. Given the limited shelter space in Ramsey County, it is vital that those beds are used by families with no other options.*

12

A few phone calls later, your sister answers. After a bit of apologizing and trying to clear the air, you explain your situation and you ask if there is even a couch for a while, maybe a few weeks, while you find a small place you can afford.

She is hesitant, and tells you the space is already tight and doesn't think the landlord would allow it.

You tell her the landlord doesn't have to know and that you don't have much with you. You will keep to a small corner of the living room.

"Ok just come over, we'll figure it out. But this is NOT a permanent spot. I expect you'll be looking for a place the whole time. I'll watch the kids when I can but you need to be out there working on fixing this."

"Thank you so, so much. I'll see you soon," you tell her.

You pack up your family's things and go out to find the bus line to your sister's place.

NEXT STEP

- **If you are heading to your sister's from your friend's house, turn to page 14.**
- **If you are heading to your sister's from the DV shelter, turn to page 21.**

13

After breakfast in the morning you head to the office. A case manager welcomes you and takes you on a tour of the shelter. Afterward, she tells you the most important thing they can do for you is to first get you on whichever assistance programs for which you are eligible. While you may also be eligible for a Section 8 housing voucher, the waitlist has been closed for two years now. Being a single mother with children should allow you to enroll in food assistance, child care, medical insurance and possibly other cash assistance programs.

She puts the form in front of you and you look at the documentation needed:

- Identity of applicant (driver's license, state ID, passport, etc.).
- Social Security numbers of all people applying for help.
- Residency in Minnesota (state ID, lease agreement, etc.).
- Income (pay stubs, pension, etc.) or any other money coming into your household (unemployment, sponsor income, etc.).
- Housing costs (rent/house payment receipt, mortgage, lease, etc.).
- Relationship to household members (birth certificates, marriage licenses, court documents, etc.)
- Checking and savings accounts (bank statement, etc.)
- Value of vehicles (cars, trucks, motorcycles, trailers, campers).
- Current value of stocks/bonds, certificates of deposit, trusts (statement, etc.).
- Utility costs (utility statement, phone bill, etc.).

TIME TO REFLECT

Consider your own situation. What don't you have with you? What will you have to try to get?

Later in the day an assessment specialist visits to administer a questionnaire called the Vulnerability Index. This will help them learn about where you've been and how high of a priority your housing case is. Your two kids sit next to you as the questions begin. Nothing is being asked about your strengths or your successes, only your failures or weakness. The questions include the following:

- *Have you been attacked or beaten up since becoming homeless?*
- *Ever do things that may be considered risky, like exchange sex for money, run drugs for someone, have unprotected sex with someone you don't really know, share a needle, or anything like that?*
- *In your pockets or possessions right now do you have a rig, prick, or needle for cooking, smoking, snorting, or injecting drugs?*

By the end of it all you are feeling like a criminal.

NEXT STEP

- **Turn to page 15.**

14

You've been at your sister's place for two weeks now. While you haven't found any cheap apartments for rent, your sister thought you would qualify for most of Minnesota's assistance programs. She will be watching the kids today so you can make your way to the county office.

After missing the bus stop, you eventually find the building. After what felt like an hour of waiting, you are called; you explain your situation and ask about government assistance. The receptionist asks a few questions and explains that while you may be eligible for a Section 8 housing voucher, the waitlist has been closed for two years. However, she can give you the necessary paperwork for the Combined Application Form, which will help you apply for food assistance, child care, medical insurance, as well as other cash assistance programs.

You look at the required documentation:

- Identity of applicant (driver's license, state ID, passport, etc.).
- Social Security numbers of all people applying for help.
- Residency in Minnesota (state ID, lease agreement, etc.).
- Income (pay stubs, pension, etc.) or any other money coming into your household (unemployment, sponsor income, etc.).
- Housing costs (rent/house payment receipt, mortgage, lease, etc.).
- Relationship to household members (birth certificates, marriage licenses, court documents, etc.)
- Checking and savings accounts (bank statement, etc.)
- Value of vehicles (cars, trucks, motorcycles, trailers, campers).
- Current value of stocks/bonds, certificates of deposit, trusts (statement, etc.).
- Utility costs (utility statement, phone bill, etc.).

TIME TO REFLECT

Consider your own situation. What don't you have with you? What will you have to go try to get and then come back another time (moving your application to the "bottom of the stack")?

NEXT STEP

- Turn to page 15.

15

After successfully submitting assistance applications, you find out you qualify for the Minnesota Family Investment Program cash assistance and some benefits including food assistance, medical and child care, which helped you find a child care program with an affordable copay.

This means you've been able to get back to work! You are lucky enough to have an understanding supervisor who flexed your hours and now gives you as many extra hours as she could find for you. You've been able to feed your children, sleep at night and find child care while you work to save money for an apartment. Things seem to be turning around for you. You may not even have to take the path of shelter or supportive housing! That is, if you can find an affordable apartment.

At work a few days later the supervisor calls you into the office. She tells you how impressed she's been with your performance, especially given your circumstances. She informs you that one of the managers has decided to leave and if you'll have it, would like to offer you a promotion and a raise.

You can't believe it! This is the break you needed! Of course, you immediately accept.

TIME TO REFLECT

As you leave work, how does it feel? What is going through your mind?

NEXT STEP

- **If you are leaving work to head back to the DV shelter, turn to page 17.**
- **If you are leaving work to head back to your sister's, turn to page 16.**

16

After you pick up the kids you catch the bus back to your sister's. When you get back you eagerly tell your sister the good news.

While you expected some sort of, "Congratulations!" she gives you a look mixed with concern and frustration.

Your sister tells you that something similar happened to her friend. She eventually had to resubmit new income paper work and no longer qualified for cash assistance. She couldn't afford it and ended up trying to find a second job.

As it stands right now, places on the market are twice what you could afford. You simply can't take on any more costs and with children there is no way you could take on a second job to make up for the assistance you may lose.

TIME TO REFLECT

What is your reaction to this problem? How does it make you feel about being on public assistance? Do you take the raise?

NEXT STEP

- **Accept the promotion but turn down the raise. Turn to page 20.**
- **Keep the raise and worry about future costs when it comes time to reauthorize your assistance. Turn to page 21.**

MORE INFORMATION

- *This phenomenon in the realm of government assistance—the ability to earn more income yet be less financially stable than with benefits—is known as the “cliff effect.”*

17

After you pick up the kids and take the bus back to the shelter, you go straight to the office to tell your case worker about the promotion. You were expecting celebration, but she seems concerned. She takes out her calculator, a stack of papers and punches some numbers.

She informs you that with this raise, you will eventually have to update your assistance case and you likely would no longer qualify for cash assistance.

As it stands right now, places on the market are twice what you could afford. You simply can't take on any more costs, and with children there is no way you could take on a second job to make up for the assistance you may lose.

TIME TO REFLECT

What is your reaction to this problem? How does it make you feel about being on public assistance? Do you take the raise?

NEXT STEP

- **Accept the promotion but turn down the raise. Turn to page 20.**
- **Keep the raise and worry about future costs when it comes time to reauthorize your assistance. Turn to page 28.**

MORE INFORMATION

- *This phenomenon in the realm of government assistance—the ability to make earn more income yet be less financially stable than with benefits—is known as the “cliff effect.”*

18

The weather is terrible outside. You bundle up the kids and head to take the bus to Saint Paul. You walk to the McDonald's down the road where they have an indoor playset that should be a good place to stay while you make some calls.

After four hours of phone calls, it seems everyone who wants to help can't and everyone who can isn't willing.

You call the Coordinated Access line again, and they ask you to leave a message. You leave your information and hope they will be more helpful.

It's starting to get dark and you need a safe space for the night. A diner? The downtown skyway? With your children, you will have to stay awake, but at least they could sleep.

NEXT STEP

- **Find a 24-hour diner. Turn to page 19.**
- **Walk to the skyway. Turn to page 23.**
- **Head to the Union Depot bus station. Turn to page 25.**

19

It's 3 a.m. You've been ordering cup after cup of coffee. One of your kids is passed out on the bench and your youngest is asleep in your arms. The waitress has been talking to co-workers and looking at you and your family.

The manager on duty comes up to the booth. She looks at you and then to your sleeping children. "I'm sorry ma'am, we're going to have to ask you to pay your check and make room for other customers as soon as you are finished with your coffee."

You look around the restaurant. There have been no more than three or four other customers the entire five hours you've been here.

"We are a dining establishment, not a motel. I'm sorry. If you do not leave soon we're going to have to call the authorities to find you somewhere else to go."

TIME TO REFLECT

Did you expect to be kicked out? You've been purchasing food and drink with the little cash you have. Does this feel fair?

NEXT STEP

- Explain your situation with hopes that the manager will let you stay. Turn to page 22.
- Wake the girls up and leave the diner. Turn to page 23.

20

You call your supervisor and tell her that after further thought and considering personal financial situations, you cannot take the full raise but would like to still take the full-time manager position if that is possible. She is confused and asks a few questions but in the end, agrees.

At least you still have a full-time job.

NEXT STEP

- **If you are at the DV shelter, turn to page 28.**
- **If you are at your sister's, turn to page 21.**

21

It has been a few weeks now and things at your sister's have been getting tense lately. A fight broke out yesterday when she told you she's only doing this for the kids. You're tired and just want to find an apartment.

After a week of full-time work, you pick the kids up and head back to your sister's. You open the door to find your sister packing up your suitcase.

Before you can even walk through the door she tells you it's time for you to leave. "The landlord visited while you were gone after complaints of kids crying from next door neighbors. He knew I didn't have kids and he saw the suitcases while he stood in the doorway. He said I was violating my lease and if you weren't out by tonight he would write up the eviction notice."

Your sister seems furious with you and begins to say things about you being lazy and a failure and that she never should have taken you in.

You stand there unsure what to say, assistance forms in hand. You can't believe this is happening. You make your way to the door with your kids. You ask your sister, calmly, to help you with the suitcases out to the hallway. She slams the door. Your youngest is crying.

TIME TO REFLECT

How are you feeling?

NEXT STEP

- Turn to page 18.

22

You tell her, "I'm sorry, it's just that we have no place to go. A few days ago..."

She interrupts you, "Ma'am, I understand but we cannot have you staying in the restaurant tonight. I hope you find something soon."

You put cash on the table, gather the kids and leave.

NEXT STEP

- **Turn to page 23.**

23

The weather outside has gotten worse, your youngest is crying and you make your way with the kids to the nearby skyway. You find a small corner near a locked door and put the blanket down for the kids to go back to sleep. You sit, back against the wall, exhausted.

TIME TO REFLECT

As you sit there, tired, with your children sleeping in public, what thoughts go through your mind?

NEXT STEP

- Turn to page 24.

24

You must have fallen asleep, because when you open your eyes to a man's voice it's partially light outside. Towering over you and the kids is a police officer.

"Ma'am, I need to ask you to leave this area. There have been complaints of property damage and harassment. I'll let you pack up, but I'll need you to come with me and I'll escort you out of the building. If you refuse, I'm sorry, but we'll have to take you in."

Those complaints couldn't have been about you. You haven't seen anyone else in here tonight. You respond, still half-awake, "Sir, my children just need to sleep. I don't have anywhere else to go."

"Ma'am, I'm sorry but if you do not come with me I will have to take you to the station for loitering and trespassing."

If you didn't have your kids with you, a warm police station would almost sound like a better option.

You get up, wake up the children and follow him out of the building. He hands you a card with the housing crisis line—the number you know all too well—and wishes you well as you walk away with the kids.

NEXT STEP

- **If you have spent time at a DV shelter, turn to page 30.**
- **If you have not spent time at a DV shelter, turn to page 29.**

25

You get to the bus station and find a bench big enough for all of you. The kids fall asleep and you do everything you can to stay awake.

A transit official approaches you after about an hour. He asks you if you are waiting for a train or bus.

NEXT STEP

- **Tell him the truth and explain your situation. Turn to page 26.**
- **Lie and tell him you are waiting for a bus. Turn to page 27.**

26

You tell him that you do not have a bus ticket, but you will only be here for tonight. You have nowhere else to go. Just long enough for your kids to get some sleep and then you will be out by morning.

He looks at you and then the children. "I'm sorry ma'am. If it's not me, it will be an officer that patrols the area and I would not want you getting charged for loitering."

You look at your children and feel this sense of stubbornness. It's the middle of the night, and you don't want to journey outside again.

"I'll take my chances," you tell the man.

NEXT STEP

- Turn to page 24.

27

You say you're waiting for your bus and the transit official asks to see your ticket. You're tired, and could not come up with an excuse. You tell him the truth, and that you'll just be here for a few more hours while your kids sleep.

"I'm sorry ma'am. If it's not me, it will be an officer that patrols the area and I would not want you getting charged for loitering."

You look at your children and feel this sense of stubbornness. It's the middle of the night and you don't want to journey outside again.

"I'll take my chances" you tell the man, and sit back down on the bench. He walks away, shaking his head, speaking something into the walkie-talkie.

NEXT STEP

- **Turn to page 24.**

28

Your 45-day stay at the shelter is almost up. You have successfully enrolled in assistance programs, you are working full time and the kids have been going to school and child care.

You've told your case worker you did not need to move to transitional housing because with your new manager position you were confident you'd find an affordable place to move into on your own. But time is running out and her priority for these 45 days is to find you a safe place to go.

You've told her how your dad passed away when you were five. Your mom lives in North Carolina, but you haven't spoken to her since you were pregnant. And your sister lives nearby, but you have not been able to get ahold of her. After being in the shelter awhile, you stopped trying. It has been a while since you last talked to your sister, and it's also hard to imagine she'd have the space.

Your case worker says, "If your sister's is a potential safe option for you, I would encourage you to keep reaching out to the safety nets you have. I know you would prefer to do this on your own, but this could be a stable option while you continue to work and find the kind of housing you're hoping for.

You remember how your last encounter with your sister did not end on a good note and you wonder if that is why she hasn't answered. But you feel you have no other choice but to keep trying.

NEXT STEP

- **Call your sister and turn to page 12.**

29

It's 11 a.m. the next day and you've been at McDonald's since you were escorted by the police, after which you called and left a message for Coordinated Access to let them know about your night.

After a few hours, your phone rings. It is Coordinated Access and they received your voicemail. You tell her about your night and ask if there are beds in the shelter for you yet. She tells you no beds have opened for your family yet and reassured you that you would get a call when they do.

The woman on the phone tells you that you can now receive an assessment and they can try to match you with a supportive housing option. This is because—even though it has been over a month since this journey began—you've spent a night on the streets so your family is just now by definition, "homeless."

She asks if you are able to come in again to see an Assessment Specialist at the Ramsey County office at the Woodland Church location in Maplewood. You will be given a questionnaire to see what priority level you will be given.

She asks your location, gives you directions via public transportation and encourages you to come in as soon as possible.

After all this time—after last night—you are still on a waitlist for emergency shelter and just now eligible for supportive housing options.

NEXT STEP

- Turn to page 30.

MORE INFORMATION

- *In 2015, 1,876 adults and children from 565 households were added to the shelter waitlist.*
- *Ramsey County has enough shelter beds (105) to serve about **30 families**.*
 - ***180 families** experiencing homelessness work with the Ramsey County Shelter Team each month.*

Once again, after navigating public transportation you arrive at the office with your children.

One of the questionnaires you are given is called the Vulnerability Index and it will help them learn about where you've been and how high of a priority your housing case is. Your two kids sit next to you as the questions begin. Nothing is being asked about your strengths or your successes, only your failures or weakness. The questions include the following:

- *Have you been attacked or beaten up since becoming homeless?*
- *Ever do things that may be considered risky, like exchange sex for money, run drugs for someone, have unprotected sex with someone you don't really know, share a needle, or anything like that?*
- *In your pockets or possessions right now do you have a rig, prick, or needle for cooking, smoking, snorting, or injecting drugs?*

By the end of it all you are feeling like a criminal.

Afterwards you are handed some papers with addresses for food pantries and community programs, as well as affordable and public housing rentals—things you are all too familiar with. You are now on two waitlists—still hoping the call for shelter comes soon and now you're in the mix with others trying to find supportive housing. She wishes you the best during this waiting period and you leave for the bus with the kids.

TIME TO REFLECT

How are you feeling?

NEXT STEP

- **Turn to page 31.**

31

You're watching your youngest play at McDonald's, thinking about what it means to be "homeless enough." You are on a waitlist and you are unsure what this time in limbo will look like. You hope a spot opens up soon.

It's been three weeks since that first night on the street. Your kids are back at child care and school, but you know this is taking a toll on them. You've gotten calls from teachers about acting out in class and you just hope they can get some stability in their lives again.

You spent \$400 last week to buy a 1987 used car so on the days when you have no other option, you and the kids would not have to sleep outdoors anymore. The hardest part is finding places to park it overnight close to public transportation. The kids have already missed too many school days, so making sure they get to the bus is crucial. Usually you can find a place near the community center where you can shower and get ready for work after nights in the car.

Thankfully you are working full time, which is difficult to juggle, but you need it. You are blessed to have such an understanding supervisor. And your sister and one friend have taken the kids in for nights here and there while you work night shifts, but no schedule is certain and every day seems unknown.

Three weeks ago, you spent two hours walking to pick up your children after your purse was stolen. Your cash, bus pass and cell phone were in there, so you've had to use a pay phone recently. And last Monday you spent all day at the clinic because one of the kids got sick. If it's not one thing, it's another.

You just want the call for shelter to come.

NEXT STEP

Roll the die:

- **If you roll 1, 4, or 6 turn to page 32.**
- **If you roll 2 or 5, turn to page 33.**
- **If you roll 3, turn to page 34.**

32

It's a Monday morning. You just took the kids to the bus and child care. You call on your way to work to let the shelter know you are still in need of housing and that your family still has nowhere to go.

After a pause, the lady on the other end of the line asks if you are aware that you have missed two Monday calls.

Your heart sinks. One Monday your child had a 104-degree fever and three weeks ago Monday your car was broken into and cell phone was stolen.

"I'm sorry ma'am, but protocol mandates that we remove families from the shelter waitlist when they fail to meet requirements. You will have to call to set up another housing screening if you'd still like to be considered for shelter. You would however, be moved to the bottom of the waitlist."

It's been over a month of waiting and process and applications and unknown. You're tired. You're scared for you kids. And now it has to start all over.

NEXT STEP

- Turn to page 12.

MORE INFORMATION

- *In 2015, 244 families were removed from the waitlist based on CAHS policy. This was a 40% increase over from 2014.*

33

Congratulations! The following morning you receive a call from the Catholic Charities' Family Service Center telling you there is a space available for you and your family. Finally, things are looking up.

When you arrive, you are given a tour, shown your room and told everything you need to know for the first 24 hours. You are told intake work will be done the next day and you go back to your new room with your kids for the night, overjoyed to have a warm place for your children to rest their heads at night.

You've reached a new level of stability, but you can tell it is going to come with its own challenges as you journey toward healing and getting back on your feet. You don't want to let this past month define you, and you are grateful to be in a place with staff who are dedicated to helping you move forward. Here you won't just be assisted with basic necessities, staff advocates will be available for support and a children's program specialist will even help make sure your kids are getting what they need.

You are allowed to stay for 120 days but you are hopeful that provided you can keep working and sending the kids to child care, you will be able to find affordable housing to move into by the end of your time.

NEXT STEP

- **Turn to page 35.**

MORE INFORMATION

- *In 2016, 73% of families exiting Family Service Center moved into their own housing (had a lease in their own name).*

34

Congratulations! While no spots opened at the Family Service Center emergency shelter, an opening for a family your size opened at the YWCA Rapid Re-housing program (supportive housing). There you will work with a case manager and receive a small subsidy for three months while they work to find you a stable housing environment for you and your family.

More importantly, your children have a safe and warm place to rest their heads at night while you are supported in finding housing you can afford.

NEXT STEP

- **Turn to page 35.**

—Epilogue—

With 65 beds, Catholic Charities' Family Service Center (FSC) is the largest family shelter in Ramsey County, providing 62% of the county shelter beds for families as of 2017. It is a safe and supportive place to stay for families on their journey to stable housing—a place their children can come home to after school, and where parents receive the support they may need to find housing and address related challenges.

The families Catholic Charities serve are resilient, hardworking and determined to find stability for themselves and their children. Our staff is determined and passionate about helping them get there.

There are many things we can do to prevent and end family homelessness. Become advocates for affordable housing, child care assistance expansion and increased financial support for families by signing up for our Sowers of Justice advocacy network. Volunteers can serve meals at FSC or participate in activities with the children through art projects, reading, tutoring and playing games. You can donate to the program through both monetary gifts or needed items like baby wipes and items for young children.

To find out how you can advocate, donate, volunteer and learn more about the work of Catholic Charities, visit www.cctwincities.org

Turn to page 36 for the Final Reflection

—Final Reflection—

In this activity, you were invited to imagine the journey of a family experiencing homelessness.

Looking at your experiences while participating in this activity:

- What is a “feeling” word(s) you would use to describe the experience?
- What struck or shocked you most in this activity?
- What were some of the experiences you had?
- Which were the most challenging?
- Where did you find support?

Looking at the choices and decisions you made:

- What different factors did you have to account for when making decisions?
- What did the mother in the story have to think about that you don’t often think about in your “normal” life?
- Who else did the mother encounter in the story? What roles did these other people play in where she ended up?

Looking at the learnings of the experience:

- What do you take away from this experience?
- How did your story “end”? Where did you end up?
- How do you feel about where you ended up?
- Did you notice any patterns/themes in your experience?