

Commentary

Too long a wait for housing

Philadelphia needs to help those with HIV/AIDS.

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Carlos Gonzalez was close to death when he arrived at Temple University Hospital in 2003. His case of AIDS was so advanced that his frail body was overrun by thrush, meningitis, and pneumonia. It had become painful for him to swallow and digest food and his weight had dropped to only 117 pounds. His desperate prognosis was made worse by the fact that he had no home. Recently released from prison, Carlos lived in a drug treatment recovery house in North Philadelphia. In a room he shared with 10 other men, Carlos was exposed to airborne infections that sent him to the hospital coughing uncontrollably almost every month.

Over the next few years, Carlos moved between homeless shelters and the streets. On lucky nights, friends — usually struggling themselves — took him in.

Carlos was too sick to work, and his minimal Social Security disability benefits weren't enough to pay for a room, food, and medical copayments. Forced to forgo one basic necessity for another, Carlos continued to move in and out of shelters and hospital beds and frequently missed his medical treatments.

Carlos is not alone. Many people living with HIV face limited access to health services and housing in Philadelphia. Such conditions not only devastate the lives of people like Carlos, but they also threaten the well-being of our entire community. Philadelphia is already home to more than 19,000 people living with HIV, and our rate of new infections has grown to five times the national average.

In light of these statistics, Philadelphia must understand that subsidized housing for the poor who are HIV-positive is an effective and humanitarian means of treat-

ing AIDS and of preventing the spread of the disease.

Studies from around the country demonstrate that stably housed people with HIV are better able to take their lifesaving treatments regularly; suffer fewer life-threatening infections; and are less likely to engage in the unsafe behaviors that spread HIV. Subsidized housing for the sick also saves taxpayer dollars in other social services by decreasing the frequency of hospital admissions and shelter visits and by averting public expenditures on medications for newly infected individuals. Many other major cities across the country already supplement federal funding for housing for people with HIV and AIDS with municipal funds.

Philadelphia, however, devotes no direct city funding to housing people with HIV/AIDS. Instead we shortsightedly maintain a long waiting list that includes more than 130 individuals and families. In 2009 alone, at least six Philadelphians living with HIV/AIDS died while on the streets or in the shelter system.

We represent a group of 80 medical and public-health professionals who have authored a consensus statement on this crisis. The group includes experienced physicians such as Ellen Tedaldi, the director of Temple's comprehensive HIV program and the doctor who treated Carlos when he was first diagnosed.

We present the scientific documentation for the effectiveness of subsidized housing in HIV prevention and treatment and urge city government to recognize that providing housing for people living with HIV and AIDS is an essential public-health intervention (see www.housingis-treatment.org). Our city must house everyone on the waiting list and expand the reach of the federal housing pro-



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gram to include people before they become so sick that they are on the verge of very painful deaths. These small steps, which will cost the city approximately 0.1 percent of its current budget, are necessary components of any plan to effectively combat our alarming HIV epidemic.

Unlike too many others, Carlos Gonzalez was fortunate enough to see his condition improve. After two years on the waiting list, Carlos began receiving rental subsidies in early 2010. He now lives in a one-bedroom apartment in South Philadelphia. Because he is able to take all scheduled treatment doses, the HIV virus cannot be detected in his blood. As a result, his immune system is much stronger, and he no longer spends two weeks each year in a hospital bed.

Today, Carlos is a certified HIV counselor. He gives back to the community and provides hope to others going through the same struggles he successfully overcame. Because he knows that so many of the people he reaches out

to on the streets will not survive the wait for housing, Carlos has become a tireless advocate. We stand with him in asking Mayor Nutter and City Council to end the waiting list for housing assistance for people living with HIV and AIDS.

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College-savings plan is a gift for families

Rob McCord

is Pennsylvania's state treasurer

The year's end is quickly approaching, and most of us are planning — for the holidays, for work projects with a Dec. 31 deadline, and, I hope, for vacations.

As state treasurer, I want to prompt you to make year-end plans that save you money, too. With Dec. 31 only weeks away, I want to remind you about a tax-savings strategy that has a phenomenal additional benefit — it helps your loved ones pay for college.

The Pennsylvania 529 College Savings Program is a smart approach to college savings. Sponsored by the commonwealth and administered by the state treasury, it offers two plans for families: one that offers tomorrow's tuition at today's prices, the other tied to actual investment performance. The plan delivers tax deductions not only for parents, but also for grandparents, other relatives, and even friends who choose to contribute to your child's account.

And just in time for the holidays, the program is offering free enrollment until Dec. 31.

An account can be opened with as little as \$25, and future contributions of the \$25 minimum can be made whenever you want. The plans can be used for both public and private colleges nationwide as well as trade schools and vocational programs.

More important, there will be hundreds, or even thousands, of dollars more in tax savings over

the years.

Pennsylvania taxpayers can deduct 529 contributions from their state taxable income up to \$13,000 per beneficiary per year, and married couples filing jointly can deduct up to \$26,000 per beneficiary if each spouse has taxable income of \$13,000. Last year, Pennsylvanians saved nearly \$13 million on their state income taxes as a result of investing in a 529 plan.

Reducing your taxes is not the most important reason to open an account, however. Recent academic research shows that children with savings accounts in their names are seven times more likely to attend college. Saving for college can be a critical vote of confidence in your child's future. The U.S. Bureau of Labor Statistics projects that occupations requiring a degree or training beyond high school account for nearly half of all new jobs in Pennsylvania and the nation and one-third of total job openings.

Pennsylvanians want the best for their kids — fully 100 percent of surveyed parents said last summer they hoped their children would go on to get a postsecondary education, according to a treasury-commissioned poll.

This month, despite the many competing demands on your attention, take the time to open a 529 account for the ones you love. It's a win/win proposition — you save money on taxes, and they get your encouragement toward a critically important college education.

For more information, visit www.PA529.com.

Painful recession for kids

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Our recent recession has had many victims — the nation's children among the most prominent — and their struggles are far from over, especially now in what some are calling our "jobless recovery." As parents search for work or better pay, research shows the entire family experiences the destabilizing effects of recession.

Recently, our center, PolicyLab at the Children's Hospital of Philadelphia, released "The Effect of Recession on Child Well-Being: A Synthesis of the Evidence," the most comprehensive analysis yet of the effect that recession has on children and families.

The numbers were jaw-dropping, even to researchers accustomed to grim child health and well-being data. In just two years — from 2007 to 2009 — more than two million children were added to the ranks of the poor. Now, one in five U.S. children lives in poverty.

Not surprising, the growing number of poor children experience their new downward mobility in acute and painful ways. Consider housing. Even

before we entered a recession marked by record foreclosures and plummeting property prices, 43 percent of families with children reported that they were struggling to afford safe and stable housing. Two years later, 20 percent of children live in households where housing costs consume more than half the family income.

If you can barely afford a home for your children, how are you feeding them? Not easily. Currently, one in five children lives in a household where putting food on the table is a source of daily anxiety. The number of families receiving food stamps in this country has risen to unprecedented levels. There are counties in this country where nearly three-quarters of children receive food stamps, exceeding the record levels of food-stamp receipt in many East Coast cities such as Philadelphia, where the rate trends closer to 50 percent.

What emerges from our analysis of the evidence is a picture of what the erosion of the middle class looks like at a household level. Their strug-

gles go beyond whether they have a job (in fact, most families do). Rather, even if they have work, they are increasingly impoverished, whipped by the unrelenting daily costs of living amid falling real wages.

There is, however, reason for cautious hope: Bipartisan cooperation works. For example, before this recession, legislators across the aisles in Washington and from 40 state governments supported the expansion of children's health insurance programs. What has followed is the highest rate of health insurance coverage for children (90 percent) in history. Although there is certainly room to improve, children are now more likely to have a health-care safety net than their working parents.

Children whose families continue to struggle to meet their daily needs have in many ways become spectators to an economic recovery that has not reached them. For these children, the effects of the recession will be long-lasting. As a new majority takes control of the U.S. House, we hope that both parties remember that, while there are no easy solutions to the current economic crisis, the costs of failing to protect children will be enormous.

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THE ECONOMIC CONSEQUENCE OF CARING

Challenging economic times have the potential to divide families, communities, and countries, to create a greater gap between those who have and those who do not. As many struggle to regain their footing, the question of how best to help — how best to shore up our economic foundation — is paramount.

It is our belief that the solution lies in preparing those we teach and guide to engage and lead with intelligence, a commitment to action, and the courage of heart. We believe that the heart is an essential component in the quest to bridge divides, to fuel creative passions and innovation, and to maintain a social contract that provides all mankind with the security it needs to motivate the highest levels of productivity and performance.

The act of making things better for ourselves begins with caring for all. "All" represents the importance of a moral code, an insistence on personal reflection that enables more effective collaboration, and a realization that the voices on the margin can have as much impact on an idea as those in the middle. We are one society, one global village whose interdependence and mutuality is no longer a choice. The viability of our personal and national economic future is directly tied to integrating a constant striving for excellence with our search for peace, our demand for equality, and our stand for integrity.

For over 160 years, Friends' Central has joined Quaker principles with academic rigor, preparing our students both to excel and to care. That consequence has never been of greater import and our responsibility more clear.

QUAKER WORKS

Friends' Central School is a co-educational, college preparatory day school for nursery school through grade 12, located on two campuses in Wynnewood, PA.

www.friendscentral.org



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