

Survey of vets on the streets reveal disparaging figures

STAFF REPORTS

Homeless veterans face an abundance of unique and life-threatening issues on the streets upon returning state side, according to a new report released this week by the 100,000 Homes Campaign.

Veterans experiencing homelessness are more likely to remain homeless an average of two years longer than non-veterans and report health conditions that are more likely to be fatal than non-homeless vets, including liver or kidney disease and frostbite. These health risks are, in part, more prominent among homeless veterans because the more time a person spends living on the streets, the more likely they are to develop more severe medical conditions, according to the survey summary.

Those veterans who have been on the streets for longer than two years are more likely to report serious mental and physical health conditions, including higher rates of

tri-morbidity (mental illness, physical illness and substance abuse occurring simultaneously) and dual diagnoses (mental illness and substance abuse occurring simultaneously).

Additionally, according to the report's executive summary, 61 percent of homeless veterans surveyed reported a physical health condition, 55 percent reported mental health issues, 76 percent reported a substance abuse habit and 32 percent of those surveyed reported all three.

The national survey, which was the first of its kind to be based on in person interviews with veterans, shows even more graphic statistics for veterans of the wars in Iraq and Afghanistan. Veterans of the current wars report more cases of traumatic brain injury compared with pre-Afghanistan veterans, and more report having received mental health treatment than previous war veterans. While these veterans are more

likely to have had mental health treatment, they are less likely to report having health insurance than their pre-Afghanistan counterparts, according to the survey.

Less than one-third of homeless veterans report using shelter regularly, potentially pointing to the multiple instances of frostbite.

The report found no correlation, however, between Veteran's Affairs (VA) benefits and the amount of time spent homeless or the health problems of homeless vets. The report also found little difference between the overall health of VA-insured veterans and non-VA insured veterans, except that VA-insured veterans are more likely to have been diagnosed with Hepatitis C. The report states that these rates may be higher simply because VA-insured veterans have greater access to medical care and testing than non-insured vets.

According to the survey, homeless

veterans are much more likely (21 percent versus 9.4 percent) than non-homeless veterans to be living on the streets at the age of 60 or older. These senior citizen veterans are two times more likely to face mortal health conditions than non-veteran, homeless seniors.

The survey shows that after two years on the streets, homeless veterans are likely to remain there for an average of nearly nine years. Homeless non-veterans, on the other hand, remain on the streets an average of just over seven years after being homeless.

The 100,000 Homes Campaign is a national organization with the goal of finding homes for 100,000 homeless Americans by July 2013. The report on homeless veterans resulted from Step 2 of the 100,000 Homes model, which clarified the demands of the veteran's population by surveying veterans with a vulnerability index and coordinating those results in a database.

DEAD, from page 1

burial fund," says Christine Stone, communications coordinator for the Oregon Public Health Division. "It could also be due to better marketing — more hospitals and hospices may be telling folks about the indigent burial service."

So what happens when your neighbor can't afford to bury her grandfather? Or the homeless woman living outside your grocery store dies? Or your recently deceased coworker does not seem to have any traceable family?

"We get two types of indigent cases," explains Tom Chappelle, deputy medical examiner for the Multnomah County Medical Examiner's Office. "Either we cannot find the next of kin, or we find next of kin, but they are unwilling or unable to make arrangements." For instance, Chappelle says that this year, many families have abandoned deceased kin because they hadn't seen them in several years.

In Oregon, when an indigent person dies, a funeral home is contacted that is willing to cremate the body. In exchange, the state pays the funeral home a reimbursement, the amount of which depends on the number of indigent burial claims filed every month. The maximum reimbursement in Oregon is \$650; in other states, it can be as much as \$2,500, and may be paid for by the county or city. Oregon's indigent burial fund is managed under the Oregon Public Health Division and funded by death certificate fees.

For eligible spouses, Social Security pays \$255 for funerals. For veterans who are homeless or have no family contacts, and were discharged honorably, the Veterans Affairs department offers "an appropriate burial and marker at the national cemetery," says Mike McAleer with the Portland Veterans Affairs Medical Center. McAleer estimates there's one indigent veteran burial per month in Oregon.

Unclaimed indigents are listed in a searchable database back to 2000.

Chappelle's definition of indigent — the current statues which includes financially-strapped family members — is a topic of heated debate among "death care" stakeholders.

"The way the indigent burial laws are written and the way the funds are being used are two different things," says Randy Tjaden, principal of Crown Memorial Centers of Portland, Milwaukie, Tualatin and Salem.

"Some of these family members are not truly indigent and could really pay," says Tjaden. "Then what happens is the fund is depleted, our company carries the load, and truly indigent people still have to be buried."

"The indigent burial fund is not designed for people with family," says Lynne Nelson, interim executive director of the Oregon Mortuary and Cemetery Board, who says that they are seeing more indigent cases. "There is no program for the deceased whose family members don't have money. A lot of people are being taken care of from cradle to grave, and it stops at the grave."

In the late 1980s, Oregon offered state-subsidized burials for people on welfare, but abolished the program in the early 1990s when it became too expensive.

"The state came to the conclusion that welfare was to help living people," says Tjaden. Nelson admits "this may be something that needs to be looked at legislatively," but says, at this point, the board advises low- or no-income people to reach out to their communities and churches and shop around for less expensive funeral homes. "Cremation at one funeral home may be \$995, and at another it'll be \$400. Families may not know that," says Nelson.

"I would just as soon see the fund abolished so I could look a family in the eye and say there is no fund," states Tjaden, who says his funeral home company is losing money from "skyrocketing" indigent burials. "I feel sorry for the unemployed, but as an industry we can't be the ones to fix this. The family has to help us out."

So it might come as a surprise that Tjaden is furious at the state's 2009 decision to raise the maximum reimbursement from \$450 to \$650. Tjaden, who takes pride in his nine affordable facilities, confides that the actual cost of cremation is closer to \$250. If a family truly cannot afford his price of \$495, Tjaden says he will sometimes negotiate. But, other funeral homes, he says, will take the full \$650 reimbursement without questioning whether the family is truly indigent.

As a result, the indigent fund can diminish during months with lots of claims, and become too small to cover costs. Lately, Tjaden has been receiving \$128 reimbursements for indigent burials, which he calls his "community service."

Will the fund ever dry up completely? "No," says Tjaden, because if one thing is for sure, people will keep dying. Since the indigent fund is paid for by death certificates, and the annual death rate in Oregon is fairly constant (around 31,500 every year), the indigent fund is supplied with an estimated \$179,550 per year.

"The fund has always struggled," says Tjaden. "Now times are tough, and there are people who really, truly need the assistance. But it's being misused."

Oregon Health Science University's Body Donation Program is one option for destitute families, and in fact, funeral homes are required to offer indigent bodies to OHSU before cremation. Until 2009, OHSU accepted indigents for use in medical study.

But because of the liability associated with failing to track down relatives, and because of a 10-day waiting period prior to use of the body that rendered the bodies less valuable, OHSU changed the policy to require family or donor consent. Now, approximately half of OHSU's body donations are planned in advance by donors, and half are gifted by family members.

Overall, OHSU has gotten more body donations over the years, says Bill Cameron, director of OHSU's teaching institute and demonstrator of anatomy for the state. However, Cameron attributes the increase to boosted popularity of the program. "Oregonians are donating to our program largely due to word of mouth and an altruistic attitude perpetuated through generations," believes Cameron.

Companies like Biogift and MedCure offer a third, cost-free option. In exchange for a free cremation, Biogift and MedCure selectively remove organs and tissues for medical research and sometimes transplants. Heart valves, eyeball lenses, long bones and even deep skin tissue, for instance, are all particularly valuable body parts harvested for research.

Biogift staff say their numbers have gone up since they settled in North Portland in 2003. However, because they do not ask the motivations of donors, there is no way of knowing if the increase is due to financial struggles.

Finally, there companies advertising discount cremation services, some more transparent about their services than others. One Denver-based organization called Ascension Catholic Funeral And Cremation Services goes by five generic names, takes calls 24 hours a day, and claims in newspaper ads that, "no matter what your financial situation we will help you!" The organization refused to comment.

Oregon has one of the nation's highest cremation rates, as opposed to many Southern states where casket burials are more common. "Oregonians are not traditional people," says Cameron, who chalks up the difference to Oregonians' "greenness" and desire to leave a smaller biological footprint.

While cremations are generally less expensive than burials, both come with significant costs. The average price of cremation amongst three Portland funeral homes is approximately \$3,000. The average price of a burial is \$3,720. Local caskets can cost up to \$6,495, and urns up to \$3,695.

Wholesale supplier Costco saw opportunity in the death care market in 2004 when it started selling coffins for \$950 and urns for \$99.

"There are different theories about why cultures have rituals to mark the death of their members," explains Jennifer Schuberth, assistant professor of religious studies at Portland State University. "Some theorists argue that it is because death represents a dangerous or precarious time for something like the soul of a person, as it moves from this world to the next, or perhaps to another body in the case of reincarnation. Other theories argue that the rituals are for the living so that the society, which has now lost one of its members, can reinforce its bonds as a community. In other words, death seems to threaten the social order, so coming together around death reaffirms that the community will live on."

"Funeral rites go with human individuation from the universe — the place where we say Johnny really existed as Johnny, he was a real so-and-so (not like all the other so-and-so's), we will remember him, he lives on with us, and we hope that the same will be done

with our memory," says Alan Cole, professor of religious studies at Lewis & Clark College. "In short, funerary rites mark the continuing virtual existence of the human personality in all its uniqueness."

Meanwhile, calls for funeral help continue to come in at 211info on NE 81st Avenue. Cara Kangas, community information specialist, describes a call she received two weeks ago from a woman who, until recently, had been the sole caretaker and friend of a senior citizen living by himself. The woman was at a loss for what to do with the body; the man had left no funds behind.

Kangas took a deep breath. She encouraged the caller to reach out to traditional sources of support: family, church and community organizations. She urged the caller to talk to funeral homes about financial need, or a hospital social worker about the indigent fund. She connected the caller to services that pick up items from an estate for free.

Most of all, Kangas assured the caller that she was doing the right thing. "She wanted to honor him," said Kangas.

"It's really hard for a person to say, 'I can't afford to pay to bury my friend or family member. I can't afford this basic rite,'" says Willoughby.

"There is no program for the deceased whose family members don't have money. A lot of people are being taken care of from cradle to grave, and it stops at the grave."

LYNNE NELSON
OREGON MORTUARY AND CEMETERY BOARD