#### STATE REPORT CARD ON CHILD HOMELESSNESS







# AMERICA'S YOUNGEST OUTCASTS 2010





www.HomelessChildrenAmerica.org



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for every child, a chance

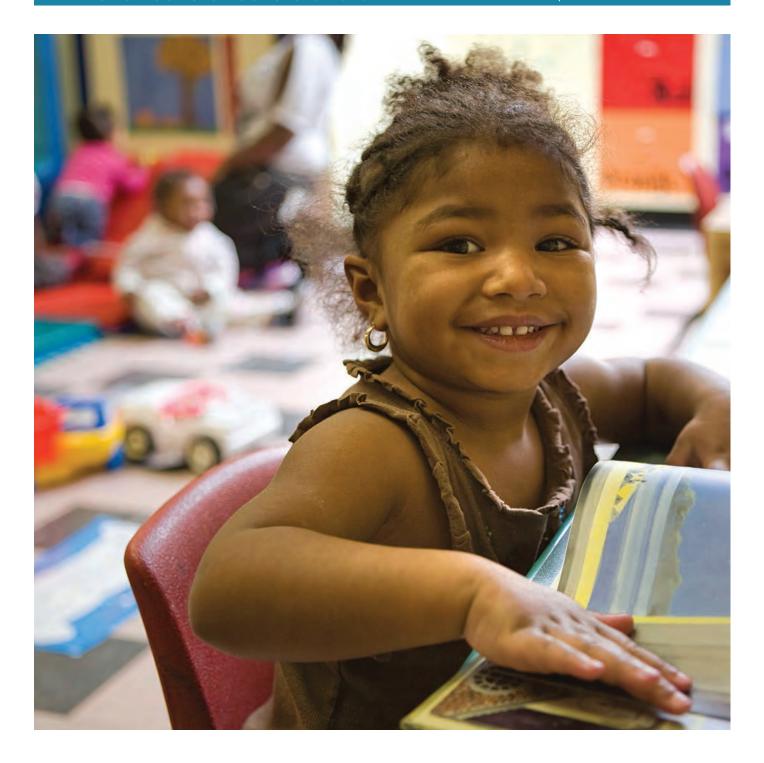
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The National Center on Family Homelessness

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#### **Editor's Note:**

Each school year, Local Education Agencies identify and count the numbers of homeless children in their schools as mandated by the federal McKinney-Vento Homeless Assistance Act. These numbers are reported annually by school year (e.g., data reported from 2005-2006 are from the fall and spring semester of a single school year). To simplify our presentation of data in this report, we use 2006 for the 2005-06 school year, 2007 for the 2006-07 school year, 2008 for the 2007-08 school year, 2009 for the 2008-09 school year, and 2010 for the 2009-10 school year.

#### We dedicate America's Youngest Outcasts 2010 to:

**Dawn Jahn Moses** for her courage, grace, and resilience in the face of extreme adversity. You are an inspiration to us all.

Our Board Chair, **Carol Lamont,** for her passion, dedication, and tireless support to people experiencing homelessness.

The **children and families** experiencing homelessness across our nation who provide us with the energy to end this national tragedy.

## Acknowledgements

This report has been a collaborative effort among many partners.

We extend our deep appreciation to the Marie C. and Joseph C. Wilson Foundation, which provided financial support and encouragement for this project.

We are grateful to the many colleagues who helped prepare this report, particularly Rachael Kenney, Megan Grandin, Katherine Volk, and Justine Hanson of the Center for Social Innovation. We also appreciate the insights on young homeless children offered by Asa Fanelli and her colleagues at Horizons for Homeless Children.

Special thanks to Jeannine Owens of Gliddon Owens Design for making our dense pages come to life and to Scott Martin of Jorley Media, and Andrew J. LoVuolo and Derek Hall of Graphic Illusions Studios for making this report available on our website. We thank Diane Fassino of Fassino Design who created the wonderful look of the first Report Card and the Campaign to End Child Homelessness.

The photographs that appear in the report were taken by John Soares and Ren Haoyuan. Many of the families and children who appear in the photographs participated because they want to end homelessness. We are humbled by their strength and thankful for their involvement.

Our Board of Directors provided insight and support throughout this project. As always, we are thankful for their heartfelt commitment, passion, and hard work.

This report would not have been made possible without the dedication and hard work of the following staff at The National Center on Family Homelessness: Ellen Bassuk, Corey Beach, Fred Berman, Christina Murphy, and Natalie Thompson Coupe. Dominique Burke worked closely with us throughout the process, and we are thankful for her contributions. We especially thank John Kellogg for his tireless efforts to make this project a success.

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We encourage you to use the information in the report, and ask that you cite it as follows: *America's Youngest Outcasts: 2010.* (2011). The National Center on Family Homelessness, Needham, MA.

# Marie C. & Joseph C. Wilson Foundation

The Marie C. and Joseph C. Wilson Foundation is honored to support the vital work of The National Center on Family Homelessness (The National Center). It is through The National Center's tremendous efforts, such as *America's Youngest Outcasts: State Report Card on Child Homelessness*, the Campaign to End Child Homelessness, and Giving Homeless Children a National Voice, that the Foundation has worked toward improving the lives of vulnerable families and children.

Since the first Report Card was published, the country has not seen the economic recovery or administrative policies to eliminate family homelessness. But the conversation has begun, thanks to the initial report. Since the launch of the Campaign, policymakers have taken notice of the staggering data The National Center has provided. The media has a resource for presenting statistical facts along with the human face of homelessness. The new data are critical if we are to realize the goal that no child in America spends even one night without a home.

We applaud the tireless commitment The National Center has put into the fight to end family homelessness. With this Report Card and the work of all involved in this project, we hope to raise awareness around this national crisis and change systems so that no more families suffer homelessness.

**There is no time to waste.** Please join us in the Campaign to End Child Homelessness.

Sincerely,

Marie C. and Joseph C. Wilson Foundation

## **Executive Summary**

America's Youngest Outcasts 2010 updates a previous report created by The National Center on Family Homelessness titled America's Youngest Outcasts: State Report Card on Child Homelessness. Our earlier report, based on 2006 data about the extent of the problem, was itself an update of a landmark study we issued in 1999 that provided the first comprehensive profile of America's homeless children and families.

America's Youngest Outcasts 2010 documents the numbers of homeless children in every state, their well-being, the risk for child homelessness, and state level planning and policy activities. Using findings from numerous sources that include well-established national data sets as well as our own research, we rank the states in each of four domains and then develop a composite of these domains to rank the states from 1 (best) to 50 (worst).

America's Youngest Outcasts 2010 reports the following:

- 1.6 million American children, or one in 45 children, are homeless in a year.
- This equates to more than 30,000 children each week, and more than 4,400 each day.
- Children experiencing homelessness suffer from hunger, poor physical and emotional health, and missed educational opportunities.
- A majority of these children have limited educational proficiency in math and reading.
- Not surprisingly, the risks for child homelessness—such as extreme poverty and worst case
  housing needs—have worsened with the economic recession, even though the total housing
  capacity for families increased by more than 15,000 units in the past four years, primarily
  due to the federal Homeless Prevention and Rapid Re-Housing Program (HPRP).
- Despite this bleak picture, planning and policy activities to support the growth and development of these vulnerable children remain limited. Sixteen states have done no planning related to child homelessness, and only seven states have extensive plans.

Although the majority of homeless children reside in a few states (50% reside in six states; 75% reside in 18 states), thousands and tens of thousands of children in every state go to sleep each night without a home to call their own. The numbers of homeless children in 2010 are likely undercounted since data collection procedures changed in California, reducing California's reported total by 162,822 children in a single year, from 2009 to 2010. In the three previous data years (2007, 2008, 2009), California accounted for more than 25% of the nation's homeless children.

America's Youngest Outcasts 2010 also analyzes trends in child homelessness since the publication of our first Report Card:

#### 2006: A Natural Disaster Strikes— Hurricanes Katrina and Rita

• 1.5 million American children, more than one in 50 children, go to sleep without a home to call their own in 2006.<sup>2</sup>

<sup>&</sup>lt;sup>1</sup> See Appendix A for methodology.

<sup>&</sup>lt;sup>2</sup> See Appendix A for methodology.

 A significant spike in child homelessness occurs due to 2005 Hurricanes Katrina and Rita, a historic natural disaster. The storms lead to one of the greatest mass migrations in our nation's history, accounting for the large numbers of homeless children in 2006.

# 2007: Recovery from the Hurricanes—Child Homelessness Drops by 25%

- 1.2 million American children, or one in 63 children, are homeless in 2007.<sup>3</sup>
- The numbers of children experiencing homelessness decrease dramatically as families resettle after the two hurricanes. There are more than 385,000 fewer homeless children in 2007 from 2006, a reduction of 25%.
- In the six states most impacted by Katrina and Rita, the numbers of homeless children decrease by more than 450,000 (Mississippi was an exception, with their numbers slightly increasing).

#### 2007-2010: A Man-Made Disaster Strikes, Pushing Child Homelessness Up by 38%

- Financial speculation sparks collapse of the housing market and financial institutions, a stock market crash, and the Great Recession. The numbers of homeless children increase by more than 448,000 from 2007 to 2010. 1.6 million (one in 45 children) are homeless in 2010—that is a 38% spike from 2007.
- Only five states report decreases in the numbers of homeless children from 2007 to 2010.
- Fallout from the man-made disaster is worse than the natural disaster, driving the national total of homeless children above the hurricane year (2006) by more than 60,000 children.
- All states are adversely affected by the economic downturn; changes in the structural determinants that contribute to the risk of homelessness vary by state.

In addition to documenting the extent of child homelessness, the well-being of homeless children, risk factors for child homelessness, and policy responses, *America's Youngest Outcasts 2010* offers solutions to this national tragedy. Mindful of the severe constraints that our struggling economy is placing on institutions and individuals, we recommend affordable policy strategies in the areas of housing, child care, education, domestic violence, and employment that will help stabilize children and families who are homeless or at imminent risk of homelessness. We also urge that programs addressing and preventing child and family homelessness not be cut further.

America's Youngest Outcasts 2010 is a call to action for all of us to address child homelessness before we lose another generation. Please join us in demanding a rapid response now so our next Report Card can paint a brighter picture of our nation's most vulnerable children.

The National Center on Family Homelessness

<sup>3</sup> See Appendix A for methodology.

## I. Background

Children experiencing homelessness are America's Youngest Outcasts. They have gradually become a prominent part of a Third World that is emerging within our own nation. Despite their growing numbers, homeless children are invisible to most of us; they have no voice and no constituency. Without a bed to call their own, these children have lost safety, privacy, and the comforts of home as well as their friends, possessions, pets, reassuring routines, and communities. These losses combine to create a life-altering experience that inflicts profound and lasting scars.

#### America's Youngest Outcasts: The First Report Card

Committed to ensuring that not one child is homeless for even one day, The National Center on Family Homelessness (The National Center) gave them a voice by creating *America's Youngest Outcasts: State Report Card on Child Homelessness.* The report presented vital information about the needs of these extremely vulnerable children and their families for the first time in a single document—including state-by-state data on (1) extent of the problem, (2) well-being of the children, (3) risks for child homelessness (e.g., structural determinants), and (4) the policy response. Each state was ranked in these four domains and an overall rank was computed based on a composite of the domains.

Based on data reported in 2006 by Local Education Agencies (LEAs), as mandated by the federal McKinney-Vento Homeless Assistance Act, the first Report Card documented that that 1.5 million, or more than one in 50, of our nation's children go to sleep without a home each year (The National Center on Family Homelessness, 2009). We used this data source because schools are the only institution nationally that is legally responsible for identifying and serving homeless children.

The first Report Card described the well-being of children experiencing homelessness and found that many frequently go hungry, not knowing where their next meal will come from. Not surprisingly, these children had disproportionately high rates of chronic health conditions, asthma, traumatic stress, and emotional problems compared to their housed counterparts. Their educational proficiency in math and reading was extremely limited. To further understand why families and children are homeless in a country as affluent as ours, we created a risk index that focused on the structural determinants of family homelessness. We included indicators of poverty, household structure, housing market factors, and generosity of benefits—all at the state level.

Most important, we found that despite the severity of the problem, state level planning and policy responses were very limited. Few states in our first Report Card had developed strategies for combating child homelessness, although many had developed 10-Year Plans to prevent and end homelessness generally. Only six states had done extensive planning focused on ending child and family homelessness. After publishing the first Report Card, we launched a national Campaign to End Child Homelessness (see www.HomelessChildrenAmerica.org).

#### America's Youngest Outcasts 2010: The New Report Card

The National Center updated our original Report Card on Child Homelessness using the most recent national and state level information to continue to give these children a voice. This 2010 Report Card—based on the newest available data sets—is designed to shine a spotlight on their plight, raise awareness, and motivate critical policy change. The 2010 edition provides information about the numbers of children experiencing homelessness, their well-being, structural determinants of family homelessness, and policy responses. This information tells a disturbing story. The numbers of homeless children have increased to more than 1.6 million annually, or one in 45 children. Similar to other periods of economic hardship, many more families are homeless and precariously housed, and facing a Hobson's choice between paying for basic necessities or holding onto their housing. Despite some policy gains, the depth and duration of the nation's economic downturn has slowed the policy response.

It is time again to shine the spotlight on children experiencing homelessness. By updating our first Report Card, we hope to inspire families with homes, policymakers, and all relevant stakeholders to take action to end this national tragedy. By analyzing various trends and with the power of hindsight, we have learned more about the problem of child homelessness. *America's Youngest Outcasts 2010* can help us forge an effective policy response to end this tragic problem.

Children can't wait until our stagnant economy revives. We must not allow bleak forecasts about the economy to delay aggressive action. We must act now.

#### Definition of Homelessness

This Report Card describes homeless children from birth to age 18 who are accompanied by one or more parents or caregivers. By definition, they comprise a homeless family. Our counts and descriptions do not include unaccompanied children and youth (e.g., runaway, throwaway, or homeless youth). The Report Card uses the definition of homelessness contained in Subtitle B of Title VII of the McKinney-Vento Homeless Assistance Act, Title X, Part C, of the No Child Left Behind Act of 2001 and adopted by the U.S. Department of Education. The definition includes children and youth who are:

- Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason (sometimes referred to as doubled-up);
- Living in motels, hotels, trailer parks, or camping grounds due to lack of alternative accommodations;
- Living in emergency or transitional shelters;
- Abandoned in hospitals;
- Awaiting foster care placement;
- Using a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;
- Living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and
- Migratory children who qualify as homeless because they are living in circumstances described above.

#### Homelessness is Traumatic for Children

Homelessness is devastating for children. Families move often; within a single year, 97% of homeless children move up to three times (Bassuk et al., 1997; Masten et al., 1993; The National Center on Family Homelessness, 2009). Before turning to emergency shelter, most double up in overcrowded apartments with relatives or friends (Bassuk, 2010). Others stay in motel rooms or sleep in cars or campgrounds (The National Center on Family Homelessness, 2009). Families are forced to split up—with children placed with family members or friends, or in foster care (Barrow & Lawinski, 2009). When families turn to shelter—often as a last resort—they must quickly adjust to noisy, chaotic, unsafe, and overcrowded situations.

Homeless children and their parents are exposed to high levels of traumatic stress (Bassuk, 2010). Many family members have experienced childhood abuse and neglect, and domestic violence as adults as well as the stresses associated with poverty and the loss of their home, safety, and sense of security (Bassuk et al., 1996; Browne & Bassuk, 1997; Guarino & Bassuk, 2010). These experiences affect how children and adults think, feel, behave, and relate to others. Traumatic stresses are cumulative and increase the risk of developing health, behavioral, and social problems as adults (Browne et al., 2009).

Children who are homeless are more likely to suffer from acute and chronic medical illnesses. They go hungry at twice the rate of other children. They have three times the rate of emotional and behavioral problems, such as anxiety, depression, sleep problems, withdrawal, and aggression (The National Center on Family Homelessness, 2009). These factors can have long-term effects on their ability to function and form sustaining, supportive adult relationships.

Given these circumstances, it is not surprising that children experiencing homelessness have difficulty in school. The level of fear and unpredictability in their lives is damaging to their growth and development, and ability to learn. An estimated 40% attend two different schools in a year, and 28% attend three or more different schools (The National Center on Family Homelessness, 1999). They are four times more likely to have delayed development and twice as likely to have learning disabilities. They are 16% less proficient at reading and math than their peers (The National Center on Family Homelessness, 2009). One-third of these children repeat a grade (The National Center on Family Homelessness, 1999). The constant barrage of stressful and traumatic experiences has profound effects on their ability to learn, ultimately affecting their success in life.

More than 40% of homeless children are younger than 6 years old and are dependent on their mothers for nurturance, protection, and support. But more than a third of homeless mothers have chronic physical health conditions, including higher rates of asthma, anemia, and hypertension than in the general population (Bassuk et al., 1996). Mothers also struggle with mental health and substance use (Bassuk et al., 1997). Rates of depression in homeless mothers are four to five times greater than for women overall (Knitzer et al., 2008). Although mothers' depression is very treatable, it is often not identified and may lead to adverse outcomes in their children (Knitzer et al., 2008; Weinreb et al., 2006; Weissman & Olfson, 1995).

#### Perspectives on Young Homeless Children

#### From Horizons for Homeless Children

Forty-two percent of homeless children are age six or under. Current research establishes a strong connection between a young child's early experiences and the developing structure of his or her brain. According to a study by the Center on the Developing Child at Harvard University, early experiences determine whether a child's brain architecture will provide a strong or weak foundation for all future learning, behavior, and health.

Children in stable environments with access to stimulating early play and educational experiences develop neural pathways in the brain that lay a foundation for academic readiness, positive social skills, and emotional stability. Unfortunately, children who have experienced homelessness are often denied these early developmental opportunities. Homelessness hurts children in many ways:

**Brain development** Young homeless children experience more developmental delays, emotional problems such as anxiety and depression, and behavioral issues.

**Stress** According to the American Public Health Association, homelessness can result in "toxic stress" that triggers a range of harmful biochemical impacts on the developing child.

**Parenting** Given the tremendous challenges faced by homeless parents, young homeless children may experience little or no positive interaction with adults.

**School Readiness** Homeless children are eight times more likely to be asked to repeat a grade, three times as likely to be placed in special education classes, and twice as likely to score lower on standardized tests.

**Health and Well-being** A study by Jung Min Park of the University of Illinois School of Social Work found that "children with a homeless episode experienced higher rates of physical disabilities than other low-income children who were stably housed...These children also had nearly double the rate of probable emotional or behavioral problems."

Homelessness is damaging to mothers as well. Pregnant women experiencing homelessness are significantly younger, less educated, and less likely to be married than non-homeless pregnant women. Their infants are more likely to be born underweight and less likely to be breastfed. Homeless mothers often suffer from depression that can negatively impact the mother-infant relationship.

At Horizons for Homeless Children, we work to strengthen the parent-child relationship that is a core pillar of preparing children to succeed. We provide young homeless children with high-quality early education and intervention programs to reduce the negative effects of homelessness for children and their mothers. Please visit www.horizonsforhomelesschildren.org to learn more.

## II. America's Youngest Outcasts 2010

Similar to our first Report Card, *America's Youngest Outcasts 2010* describes the extent of child homelessness using the newest data collected by McKinney-Vento school liaisons, adjusted for age and state population size. The state-by-state numbers are aggregated to calculate a national total. Using other national data sets (see Appendix A: Methodology), we also report on variables comprising the three other key state-level domains: child well-being; risk for child homelessness, and state policy responses. These four domains are combined to create the composite state ranking.

#### 1.6 Million Homeless Children

More than 1.6 million children are homeless in America: one in 45 children. Homeless families are everywhere in our nation—in most cities and many communities. They number in the thousands, tens of thousands, and even hundreds of thousands in our states (National Center for Homeless Education, 2011). In smaller states, their numbers are in the low thousands. In our largest states, startling numbers show that child homelessness has become a catastrophic social problem. States with the highest percentage of homeless children are generally located in the South and Southwest—reflecting the higher levels of poverty in these states. States with the lowest percentages of homeless children are generally located in the North and Northeast, where there is less poverty and stronger safety nets for children (National Center for Homeless Education, 2011; U.S. Census Bureau, 2007).

The national total of more than 1.6 million in 2010 is likely an undercount because the state of California, which accounts for 25% or more of the national total of homeless children in the majority of years between 2006 and 2010, changed its procedure for collecting 2010 McKinney-Vento data and reported challenges to implementing its new data collection process. As explained by Leanne Wheeler of the Title I Policy and Program Guidance Improvement and Accountability Division of the California Department of Education: "... many local educational agencies (LEAs) and homeless liaisons are still learning about the new system and the collection/input of their homeless students. We are continuously trying to work with our LEAs and homeless liaisons to better identify and report these students." The number reported by California for 2010 decreased from the previous year by 162,822 children (dropping from 496,953 in 2009 to 334,131 in 2010) at a time when numbers increased in every region of the nation, particularly in the larger states (National Center for Homeless Education, 2011). The accurate number of homeless children in California in 2010 will likely remain unknown.

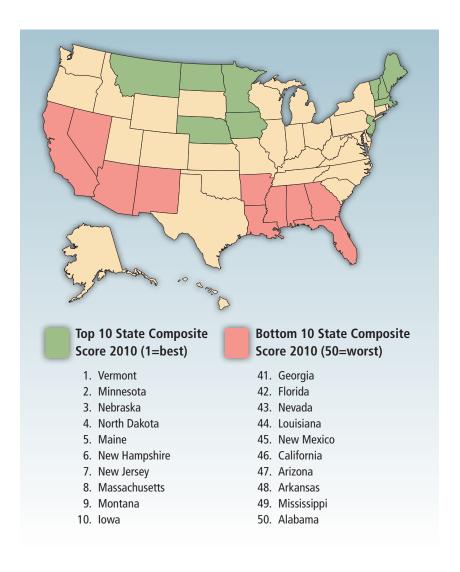
#### A. State Ranks

#### **State Composite Score**

Each state was assigned a score of one through 50. This score is a composite that reflects each state's overall performance across four domains:

- 1) Extent of Child Homelessness (adjusted for population size)
- 2) Child Well-Being
- 3) Risk for Child Homelessness
- 4) State Policy and Planning Efforts

Each state received a score for each domain. These were summed to compute the composite score. See Methodology section for more detail.



2010 STATE COMPOSITE	
State	Score
VERMONT	1
MINNESOTA	2
NEBRASKA	3
NORTH DAKOTA	4
MAINE	5
NEW HAMPSHIRE	6
NEW JERSEY	7
MASSACHUSETTS	8
MONTANA	9
IOWA	10
PENNSYLVANIA	11
CONNECTICUT	12
WISCONSIN	13
HAWAII	14
SOUTH DAKOTA	15
WYOMING	16
RHODE ISLAND	17
KANSAS	18
WASHINGTON	19
ILLINOIS	20
VIRGINIA	21
MICHIGAN	22
INDIANA	23
IDAHO	24
OHIO	25
MARYLAND	26
UTAH	27
ALASKA	28
NORTH CAROLINA	29
COLORADO	30
OREGON	31
MISSOURI	32
DELAWARE	33
WEST VIRGINIA	34
NEW YORK	35
KENTUCKY	36
SOUTH CAROLINA	37
TEXAS	38
TENNESSEE	39
OKLAHOMA	40
GEORGIA	41
FLORIDA	42
NEVADA	43
LOUISIANA	44
NEW MEXICO	45
CALIFORNIA	46
ARIZONA	47
ARKANSAS	48
MISSISSIPPI	49
ALABAMA	50

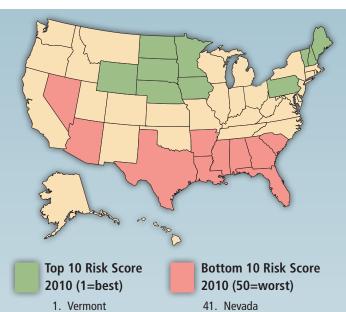


#### 2010 EXTENT OF CHILD HOMELESSNESS (1=Best, 50=Worst)

State	Score
NEW JERSEY	1
CONNECTICUT	2
MAINE	3
RHODE ISLAND	4
NEBRASKA	5
NORTH DAKOTA	6
VERMONT	7
MONTANA	8
PENNSYLVANIA	9
OHIO	10
MINNESOTA	11
SOUTH DAKOTA	12
WYOMING	13
INDIANA	14
TENNESSEE	15
VIRGINIA	16
NEW HAMPSHIRE	17
WISCONSIN	18
IOWA	19
NORTH CAROLINA	20
MASSACHUSETTS	21
MICHIGAN	22
MARYLAND	23
HAWAII	24
MISSISSIPPI	25
SOUTH CAROLINA	26
IDAHO	27
GEORGIA	28
ILLINOIS	29
TEXAS	30
ARKANSAS	31
KANSAS	32
MISSOURI	33
FLORIDA	34
WEST VIRGINIA	35
NEVADA	36
WASHINGTON	37
DELAWARE	38
ALABAMA	39
COLORADO	40
OKLAHOMA	41
UTAH	42
NEW MEXICO	43
ARIZONA	44
NEW YORK	45
CALIFORNIA	46
ALASKA	47
LOUISIANA	48
KENTUCKY	49
OREGON	50

#### 2010 CHILD WELL-BEING (1=Best, 50=Worst)

(1=Best, 50=Worst)	
State	Score
NORTH DAKOTA	1
MINNESOTA	2
WYOMING	3
NEW JERSEY	4
IDAHO	5
UTAH	6
KANSAS	7
COLORADO	8
NEW HAMPSHIRE	9
South Dakota	10
HAWAII	11
MASSACHUSETTS	12
VIRGINIA	13
VERMONT	14
MONTANA	15
NEBRASKA	16
ILLINOIS	17
ALASKA	18
NEW YORK	19
DELAWARE	20
PENNSYLVANIA	21
NORTH CAROLINA	22
INDIANA	23
WISCONSIN	24
TEXAS	25
WASHINGTON	26
OREGON	27
NEVADA	28
IOWA	29
CONNECTICUT	30
NEW MEXICO	31
MAINE	32
ARIZONA	33
CALIFORNIA	34
FLORIDA	35
MARYLAND	36
LOUISIANA	37
KENTUCKY	38
MICHIGAN	39
SOUTH CAROLINA	40
GEORGIA	41
MISSOURI	
	42
OHIO	43
RHODE ISLAND	44
TENNESSEE	45
WEST VIRGINIA	46
MISSISSIPPI	47
OKLAHOMA	48
ARKANSAS	49
ALABAMA	50



- 2. New Hampshire
- 3. Maine
- 4. North Dakota
- 5. Iowa
- 6. Nebraska
- 7. Wyoming
- 8. Minnesota
- 9. Pennsylvania
- 10. South Dakota

- 42. Texas
- 43. Arkansas
- 44. Florida
- 45. Alabama
- 46. Louisiana
- 47. Mississippi
- 48. South Carolina
- 49. Georgia
- 50. Arizona



#### Top 10 Policy and **Planning Efforts** Score 2010 (1=best)

- 1. Maine
- 2. Massachusetts
- 3. Iowa
- 4. Michigan
- 5. Vermont
- 6. Rhode Island
- 7. Minnesota 8. Wisconsin
- 9. Washington
- 10. Oregon

#### **Bottom 10 Policy and Planning Efforts Score** 2010 (50=worst)

- 41. New Mexico
- 42. Arkansas
- 43. Texas
- 44. Alabama
- 45. Tennessee
- 46. Virginia
- 47. New York
- 48. Nevada
- 49. Wyoming 50. Mississippi

#### 2010 RISK OF CHILD **HOMELESSNESS** (1=Best, 50=Worst)

State	Score
VERMONT	1
NEW HAMPSHIRE	2
MAINE	3
NORTH DAKOTA	4
IOWA	5
NEBRASKA	6
WYOMING	7
MINNESOTA	8
PENNSYLVANIA	9
SOUTH DAKOTA	10
ALASKA	11
KANSAS	12
WASHINGTON	13
MONTANA	14
WISCONSIN	15
MASSACHUSETTS	16
CONNECTICUT	17
VIRGINIA	18
HAWAII	19
WEST VIRGINIA	20
RHODE ISLAND	21
MARYLAND	22
UTAH	23
DELAWARE	24
NEW JERSEY	25
NEW YORK	26
MISSOURI	27
OREGON	28
IDAHO	29
ILLINOIS	30
MICHIGAN	31
OKLAHOMA	32
COLORADO	33
OHIO	34
KENTUCKY	35
NORTH CAROLINA	36
INDIANA	37
CALIFORNIA	38
NEW MEXICO	39
TENNESSEE	40
NEVADA	41
TEXAS	42
ARKANSAS	43
FLORIDA	44
ALABAMA	45
LOUISIANA	46
MISSISSIPPI	47
SOUTH CAROLINA	48
GEORGIA	49
ARIZONA	50
-	

#### 2010 STATE POLICY & **PLANNING EFFORTS** (1=Best, 50=Worst)

(1=Best, 50=Worst)	
State	Score
MAINE	1
MASSACHUSETTS	2
OWA	3
MICHIGAN	4
VERMONT	5
RHODE ISLAND	6
MINNESOTA	7
WISCONSIN	8
WASHINGTON	9
OREGON	10
NEBRASKA	11
LLINOIS	12
HAWAII	13
CONNECTICUT	14
MONTANA	15
KENTUCKY	16
OHIO	17
NEW HAMPSHIRE	18
NEW JERSEY	19
MISSOURI	20
PENNSYLVANIA	21
LOUISIANA	22
MARYLAND	23
OKLAHOMA	24
NDIANA	25
SOUTH CAROLINA	26
NORTH DAKOTA	27
WEST VIRGINIA	28
GEORGIA	29
KANSAS	30
COLORADO	31
ALASKA	32
NORTH CAROLINA	33
UTAH	34
FLORIDA	35
CALIFORNIA	36
ARIZONA	37
SOUTH DAKOTA	38
DAHO	39
DELAWARE	40
NEW MEXICO	41
ARKANSAS	42
ΓEXAS	43
ALABAMA	44
TENNESSEE	45
VIRGINIA	46
NEW YORK	47
NEVADA	48
WYOMING	49
MISSISSIPPI	50

### III. Analysis of Trends in Child Homelessness

#### Introduction

Child homelessness first surfaced in the U.S. as a social problem in the mid-1980s. Before that time, families and children were not homeless in significant numbers except during the Great Depression. Once child homelessness emerged, it continued to grow (Bassuk, 2010). This section of the report card analyzes trends, showing a steady upward increase in numbers that now reach more than 1.6 million children annually.

The major causes of homelessness for children are structural in nature. Poverty combined with our nation's lack of affordable housing have pushed the most vulnerable families out of stable housing onto a path towards homelessness (Bassuk, 2010; Bassuk et al., 1996). The picture is complicated by the ways in which traumatic experiences can precede and prolong homelessness for some parents, including veterans and young mothers who are breadwinners in families with young children (Clervil, Grandin, & Greendlinger, 2010; Guarino & Bassuk, 2010). Trauma for veterans is anchored in their battlefield and military experiences (Clervil, Grandin, & Greendlinger, 2010). Trauma for young mothers can begin in childhood and re-occur through adulthood, creating the circumstances for a family's economic and social collapse that leaves children without a home of their own (Bassuk et al., 1996; Browne & Bassuk, 1997; Guarino & Bassuk, 2010).

Homelessness can become catastrophic when natural or man-made disasters suddenly compound already existing social forces. Millions of people across the globe are affected every year by natural and man-made events that lead to displacement and forced migration that may be temporary or permanent. When a disaster threatens, flight or escape to a safe location may be immediate. In the aftermath, flight may be more organized (Oliver-Smith, 2006). Regardless of the nature of the disaster, it invariably leads to significant economic and health costs. Disasters can pose a public health challenge, since the coping strategies of affected communities may be overwhelmed. The psychosocial consequences have been extensively studied, with most researchers reporting that residents frequently developed significant distress and diagnosable mental health disorders. Post traumatic stress disorder (PTSD) was most often reported, followed by depression and generalized anxiety (Benight & Bandura, 2004).

Man-made disasters can sometimes lead to more pernicious outcomes. A natural disaster is often viewed as "an act of God" or a force of nature that is unavoidable, whereas man-made disasters can have a more sinister and frightening aspect since the event might have been prevented. One of the most studied man-made disasters occurred in West Virginia in February 1972 when a dam collapsed, and 132 million gallons of black waste water rushed through the narrow Buffalo Creek hollow, killing 125 people, injuring 1,100, and leaving 4,000 homeless in a matter of minutes. Years before, the U.S. Department of the Interior had warned state officials that the dam was unstable and dangerous; the coal producer had received more than 5,000 safety violations at its mines; and when it began to rain continuously, residents were not informed. No actions were taken to protect the residents of the hollow despite the

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severity of the threat and the near certainty of the outcome. Years later many residents were still displaced and the sense of community had not been re-established. As reported by Kai Erikson, "Many survivors experienced severe psychological problems for years after the flood. The trauma described by a World War II veteran who landed at Normandy was similar to that of numerous survivors of Buffalo Creek" (West Virginia Archives and History, 2011).

In recent years, two signature events have caused major spikes in the numbers of homeless children in America. The year reported in our first State Report Card marked the back-to-back natural disasters of Hurricanes Katrina and Rita. Just as the nation was recovering and the numbers of homeless children was starting to decline, a second disaster hit. This one was man-made in the form of reckless speculation in U.S. financial markets that triggered a global and national economic recession. With the damage still ongoing, the impact of the man-made disaster is more devastating than the damage caused by natural forces.

#### A. 2005-2006: A Natural Disaster Strikes

The first State Report Card on Child Homelessness reported on the numbers of homeless children in the school year that began in the fall of 2005. That year was marked by two major natural disasters—one following the other. On August 29, 2005, Hurricane Katrina—a Category 3 storm—hit the Gulf Coast, particularly the Louisiana/Mississippi border, setting into motion a series of events, many of them traumatic, that devastated communities and led to one of the largest mass migrations in recent U.S. history. Less than a month later, Hurricane Rita made landfall along the Texas/Louisiana border, leading to another massive evacuation. This was the first time on record that two powerful hurricanes reached Category 5 strength in the Gulf of Mexico in the same season (Myers, Slack, & Singelmann, 2010).

In the wake of these hurricanes, many residents fled. Based on data from the Current Population Survey (CPS), an estimated 1.5 million individuals aged 16 and older left their homes because of Hurricane Katrina; 75% of these individuals were living in Louisiana; 19% in Mississippi and 6% in Alabama (Groen & Polivka, 2009). Approximately 30% of the residents in these states evacuated, although this percentage was much higher in communities near the Gulf Coast (Groen & Polivka, 2009). Communities clustered in the "toe" of Louisiana experienced the greatest out-migration. Marginalized and socially disadvantaged groups were more vulnerable to displacement (Myers, Slack, & Singelmann, 2010). Among the hardest hit were low-income families of color who had poorer quality housing, fewer assets, and less social support.

Children and families endured countless traumas due to the hurricanes. Many were left in unfamiliar cities with nothing but the clothes on their backs. Living as nomads, they had to patch together the pieces of their lives and find food, housing, medical care, income, and education for their children. School systems around the country—particularly in Arkansas, Texas, and Georgia, and undamaged areas of Louisiana and Mississippi—opened their doors to dislocated families, becoming de facto community centers providing safe havens. Community agencies already working with vulnerable populations began the arduous task of supporting long-term recovery by offering counseling, health care, and other vital human services to deal with evacuees' complex needs (The National Center on Family Homelessness, 2006).

The number of homeless children reported in our first State Report Card (more than 1.5 million in 2006) reflected the migration of large numbers of families and children after

the hurricanes. Many of the families and children experiencing homelessness in 2006 had been displaced by the hurricanes—especially in Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Texas. States such as Louisiana were among the hardest hit, as reflected by the high numbers of children experiencing homelessness that year, which exceeded 200,000. Many families fled to Texas—which reported numbers of homeless children exceeding 300,000 that year (The National Center on Family Homelessness, 2009). In the following year, the numbers in both states fell toward 60,000 per state, reflecting the re-equilibration of families after the hurricanes. Various states, as described above, were differentially affected—with their numbers of homeless children swelling disproportionately, then dropping to lower levels (National Center for Homeless Education, 2011).

In the following year (2007), the numbers of homeless children decreased significantly in most of these states and, thus, nationally. The impact of the hurricanes largely diminished over time, bringing the number of homeless children in 2007 (1.2 million children) to a level that more clearly mirrors the endemic nature of the problem—a decrease of more than 385,000 children from the hurricane year, or about one-quarter of the national total. Too many, this significant reduction in child homelessness was very heartening.

#### B. 2007-2010: A Man Made Disaster Makes Things Worse

As the nation and our homeless children recovered from Hurricanes Katrina and Rita, a new storm was brewing—a devastating recession touched off by overheated speculation in housing and financial markets that destabilized the nation's economy more profoundly than the hurricanes reshaped our geographic landscape. According to Michael Elsby and colleagues, the 2007 recession represented "the deepest downturn in the labor market in the postwar era" (Elsby, Hobijn, & Sahin, 2010, p.1). Similar to the severe recessions of 1973-75 and 1981-82, the recent economic recession lasted longer, involved above-average decreases in the Gross Domestic Product, decreased consumer spending, and widespread long-term unemployment (Knotek & Terry, 2009). This recession was accompanied by high rates of housing foreclosures. These factors combined to produce a chronically stagnant economy. Unemployment rates reached postwar highs, hovering between 9% and 10%, with 13.9 million Americans unemployed in November 2011 (Elsby, Hobijn, & Sahin, 2010). The duration of unemployment has been the longest since the 1940's, contributing to a "lackluster recovery" (Elsby, Hobijn, & Sahin, 2010; United States Department of Labor, 2011). According to The United States Interagency Council on Homelessness, the average length of unemployment in July 2011 was 40 weeks (United States Interagency Council on Homelessness, 2011). Fundamental changes in labor markets and banking have contributed to continuing high unemployment rates (Knotek & Terry, 2009).

Home foreclosures compounded the picture. In 2006-07, when the housing bubble burst and housing prices plummeted, many families found themselves unable to meet mortgage payments, resulting in staggering numbers of foreclosures and increased rates of personal bankruptcy. According to the Center for Responsible Lending, approximately six million families lost their homes to foreclosures (Center for Responsible Lending, 2010). This figure may rise to 12 to 15 million before the housing market regains balance (Gilderbloom & Squires, 2011). Among those at greatest risk of housing foreclosures were individuals and families with subprime mortgages—many of whom were low income and minority borrowers

(Crandall, 2008). The decline in housing prices and the foreclosure crisis led to an increased "wealth gap" in which the median wealth among White households is now 20 times that of Black households and 18 times that of Hispanic households (Taylor, Kochhar, Fry, Velasco, & Motel, 2011).

The impact of housing foreclosures on families and communities is devastating and launches many families on a path of residential instability and downward mobility—increasing their risk of homelessness. Foreclosures lead to loss of financial equity, damaged credit ratings, and administrative costs, making it more difficult for families to get back on their feet. An estimated 20 to 40% of those facing eviction due to foreclosure are renters (National Coalition for the Homeless, 2009; Pelletiere, 2009). They are often at even greater disadvantage because of the lack of notice, tarnishing of their rental records, and forfeiture of security deposits and other payments.

Researchers have not yet systematically tracked what happens to families who are forced out of their homes. Fully understanding the relationship between homelessness and foreclosures requires longitudinal research that follows people from their loss of housing onto the streets; this research has not yet been conducted. However, the intuitive connection is strong. We know that poverty and the lack of affordable housing are the primary drivers of homelessness, and that many families have no place to go. Anecdotal reports from around the country indicate that many families doubled up, while others became homeless and turned to emergency shelter (Kingsley, Smith, & Price, 2009; National Coalition for the Homeless, 2009). The Urban Institute also conducted a study documenting the impact of the housing crisis. They found that food stamp caseloads increased by nearly 20% in 2008 in the states hardest hit by foreclosures (e.g., Nevada, California, Arizona, Florida) (Kingsley, Smith, & Price, 2009).

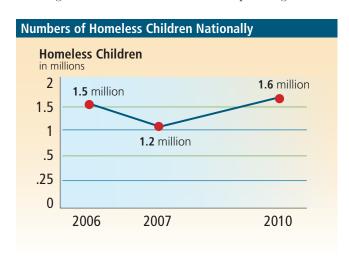
In its 2011 Update, the U.S. Interagency Council on Homelessness further described the impact of the recession on the housing crisis. Higher-income renters who can no longer afford their housing or have been evicted due to foreclosures have joined the growing pool of low-income renters (Steffen et al., 2011). They are now competing for a shrinking number of affordable housing units. This has led to an affordable housing "supply gap" that has pushed many more low-income renters into doubling up with relatives or friends (Joint Center for Housing Studies, 2011; United States Interagency Council on Homelessness, 2011). Between 2008 and 2010, the number of multiple families living together increased by 12 percent—now approaching 15.5 million households—a number that is considered an underestimate given the difficulty of counting diverse living arrangements (Mykta & Macartney, 2011; United States Interagency Council on Homelessness, 2011). The rate of overcrowding has increased dramatically (United States Interagency Council on Homelessness, 2011).

According to the American Housing Survey (AHS), the number of renters with worst case housing needs drastically increased by more than 20% between 2007 and 2009 (from 5.9 to 7.1 million)—the highest jump in any two year period since 1985. Worst case housing needs refers to households that do not receive government housing assistance, spend more than 50% of their income on rent, or who live in severely inadequate conditions. Although every low-income group is affected, families with children represent the highest proportion of those with worst case housing needs (Steffen et al., 2011). They are among those most vulnerable to becoming homeless.

Given the impact and duration of the Great Recession, it is not surprising that more than 46 million Americans now live in poverty—the highest rate since 1993. With the recent use of an alternative, supplemental measure that includes both government benefits and expenses, the poverty rate in 2010 is estimated to include 16% of all Americans or 49 million people (up from 15.3% in 2009). The child poverty rate increased in 38 states in the last ten years, with the southern states hit the hardest. Of those under 18 years, 22.5% were considered poor. The child poverty rate is at 18.2% using the supplemental Census measure (U.S. Census Bureau, 2011). Almost 18% of American children have at least one parent who is underemployed or unemployed—almost twice as many as those at the beginning of the recession in 2007 (Berman, 2011; Mishel, 2011).

The "poorest of the poor"—the numbers of people living at 50% or less of the poverty level—have also reached a record high of one in 15 people, or an estimated 20.5 million Americans. Comprising 6.7% of the U.S. population, this percentage is at its highest level in 35 years (DeNavas-Walt, Proctor, & Smith, 2011). In 2010, this group had an income of \$5,570 for an individual and \$11,157 for a family of four (Hayden, 2011). Over the same period, the proportion of very poor people living in high poverty neighborhoods increased from 11.2% in 2000 to 15.1% in 2010. The largest growth in high poverty areas occurred in newer Sun Belt neighborhoods (e.g., Las Vegas, NV; Cape Coral, FL; Riverside, CA) (Kneebone, Nadeau, & Berube, 2011).

In sum, the period from 2007 to 2010 will be remembered as a time when overpaid bankers, captains of industry and carmakers hobbled to Washington, hats in hand, begging for bailouts and infusions of billions of dollars. But even these bailouts were not enough to significantly reenergize the stagnant economy. Unemployment rates stagnated at unacceptable levels. To respond to the faltering economy, many critical domestic programs are being cut or threatened. Climbing out of poverty has become increasingly impossible. Amidst this manmade disaster, the numbers of homeless children have been climbing steadily during the Great Recession and by 2010 exceeded those of the natural disaster that struck in the fall of 2005. The hurricane year left one in every 50 children homeless in America. In the wake of the Great Recession, that number is now one in 45. As a society, we bear responsibility for creating this second disaster and for responding to its aftermath.



#### C. State Trends in Child Homelessness: 2006-2010

### First Report Card to New Report Card: 2006 to 2010

The increase of more than 60,000 homeless children from our first Report Card in 2006 to our new Report Card in 2010 is distributed nationwide. Only eight states showed a decrease during this period. Of these eight states, four were states affected by Hurricanes Katrina and Rita, and three were smaller states that reported small decreases ranging from about 100 to about 1000 children. Pennsylvania also reported a decrease during this period.<sup>1</sup>

#### **Recovery From the Hurricanes: 2006 to 2007**

In the year after the hurricanes (2007), the number of homeless children decreased nationally by more than 385,000 or 25% from 2006. This decrease is largely accounted for by fewer numbers of homeless children in the hurricane-affected states, with the exception of Mississippi. In the five hurricane-affected states (Alabama, Arkansas, Georgia, Louisiana, Texas), the numbers of homeless children decreased by more than 450,000 children.

#### Impact of the Recession: 2007 to 2010

Child homelessness during the period from 2007 to 2010 increased by 38% to reach 1.6 million annually and exceed the total of the hurricane year. During this period, 45 states saw increases in homeless children. Some of these increases were dramatic, with 25 states increasing their numbers by 50% or more. Of the four states in which the number of homeless children decreased during this period, two were likely still recovering to pre-hurricane levels (Louisiana, Mississippi), and two were small population states with lower numbers of homeless children (North Dakota and Montana).

<sup>&</sup>lt;sup>1</sup> In its report to US DOE for this data period, Pennsylvania acknowledged it did not capture all of the Primary Nighttime Residence data for homeless children, and acknowledged staff turnover among Regional Coordinators that resulted in variations in knowledge and experience obtaining and reporting data regarding homeless students. This seems to have been corrected for 2010 data. See www2.ed.gov/admins/lead/account/consolidated/sy07-08part1/pa.pdf

<b>0</b>			
STATE COMPOSITE			
_	First		2010
State	Report Card	2007	Report Card
ALABAMA	32	46	50
ALASKA	22	37	28
ARIZONA	36	43	47
ARKANSAS	48	48	48
CALIFORNIA	40	47	46
COLORADO	35	39	30
CONNECTICUT	1	7	12
DELAWARE	19	30	33
FLORIDA	43	25	42
GEORGIA	49	41	41
HAWAII	3	6	14
IDAHO	23	9	24
ILLINOIS	13	19	20
INDIANA	30	21	23
IOWA	11	4	10
KANSAS	28	16	18
KENTUCKY	42	44	36
LOUISIANA	46	49	44
MAINE	9	3	5
MARYLAND	18	23	26
MASSACHUSETTS	8	11	8
MICHIGAN	29	31	22
MINNESOTA	6	1	2
MISSISSIPPI	41	50	49
MISSOURI	27	33	32
MONTANA	33	22	9
NEBRASKA	34	2	3
NEVADA	45	40	43
NEW HAMPSHIRE	2 16	8 10	6 7
NEW JERSEY NEW MEXICO	47	45	45
NEW YORK	38	35	35
NORTH CAROLINA	44	29	29
NORTH DAKOTA	5	15	4
OHIO	20	26	25
OKLAHOMA	31	42	40
OREGON	26	28	31
PENNSYLVANIA	14	13	11
RHODE ISLAND	4	18	17
SOUTH CAROLINA	39	38	37
SOUTH DAKOTA	12	17	15
TENNESSEE	24	34	39
TEXAS	50	36	38
UTAH	37	24	27
VERMONT	10	5	1
VIRGINIA	17	27	21
WASHINGTON	25	14	19
WEST VIRGINIA	15	32	34
WISCONSIN	7	20	13
WYOMING	21	12	16
DVIIIVIOTV	۷1	12	10

#### State Ranks First Report Card, 2007, 2010 Report Card

EXTENT OF CHILD H	OMELESSNESS		
	First		2010
State	Report Card	2007	Report Card
ALABAMA	39	36	39
ALASKA	47	46	47
ARIZONA	40	43	44
ARKANSAS	45	41	31
CALIFORNIA	48	49	46
COLORADO	38	40	40
CONNECTICUT	3	2	2
DELAWARE	30	33	38
FLORIDA	29	27	34
GEORGIA	43	19	28
HAWAII	4	6	24
IDAHO	13	9	27
ILLINOIS	19	24	29
INDIANA	12	15	14
IOWA	31	7	19
KANSAS	9	14	32
KENTUCKY	46	48	49
LOUISIANA	50	50	48
MAINE	7	5	3
MARYLAND	18	25	23
MASSACHUSETTS	27	30	21
MICHIGAN	17	37	22
MINNESOTA	21	11	11
MISSISSIPPI	32	45	25
MISSOURI	41	35	33
MONTANA	33	39	8
NEBRASKA	23	4	5
NEVADA	36	29	36
NEW HAMPSHIRE	5	26	17
NEW JERSEY	2	1	1
NEW MEXICO	37	32	43
NEW YORK	22	38	45
NORTH CAROLINA	14	21	20
NORTH DAKOTA	11	31	6
OHIO	8	12	10
OKLAHOMA	6	34	41
OREGON	44	47	50
PENNSYLVANIA			
	34	10	9
RHODE ISLAND	1	3	4
SOUTH CAROLINA	25	20	26
SOUTH DAKOTA	10	16	12
TENNESSEE	26	8	15
TEXAS	49	13	30
UTAH	42	44	42
VERMONT	15	22	7
VIRGINIA	24	18	16
WASHINGTON	35	42	37
WEST VIRGINIA	28	28	35
WISCONSIN	16	23	18
WYOMING	20	17	13

CHILD WELL-BEING			
	First		2010
State	Report Card	2007	Report Card
ALABAMA	19	46	50
ALASKA	28	32	18
ARIZONA	3	35	33
ARKANSAS	45	48	49
CALIFORNIA	15	21	34
COLORADO	12	23	8
CONNECTICUT	1	29	30
DELAWARE	29	22	20
FLORIDA	36	11	35
GEORGIA	41	44	41
HAWAII	5	6	11
IDAHO	30	3	5
ILLINOIS	14	20	17
INDIANA	47	18	23
IOWA	21	26	29
KANSAS	46	25	7
KENTUCKY	27	43	38
LOUISIANA	20	49	37
MAINE	50	33	32
MARYLAND	33	36	36
MASSACHUSETTS	18	16	12
MICHIGAN	38	37	39
MINNESOTA	31	5	2
MISSISSIPPI	16	50	47
MISSOURI	6	40	42
MONTANA	40	12	15
NEBRASKA	42	7	16
NEVADA	23	31	28
NEW HAMPSHIRE	13	15	9
NEW JERSEY	17	4	4
NEW MEXICO	32	34	31
NEW YORK	39	9	19
NORTH CAROLINA	49	30	22
NORTH DAKOTA	9	1	1
OHIO	24	42	43
OKLAHOMA	10	39	48
OREGON	4	28	27
PENNSYLVANIA	2	24	21
RHODE ISLAND	7	45	44
SOUTH CAROLINA	35	47	40
SOUTH DAKOTA	25	8	10
TENNESSEE	8	38	45
TEXAS	44	19	25
UTAH	48	17	6
VERMONT	26	14	14
VIRGINIA	11	13	13
WASHINGTON	34	10	26
WEST VIRGINIA	22	41	46
WISCONSIN	37	27	24
WYOMING	43	2	3

#### State Ranks First Report Card, 2007, 2010 Report Card

RISK OF CHILD HOW	IELESSNESS		
Ctata	First	2007	2010
State	Report Card	2007	Report Card
ALABAMA	34	42	45
ALASKA	7	22	11
ARIZONA	45	49	50
ARKANSAS	43	40	43
CALIFORNIA	28	41	38
COLORADO	32	32	33
CONNECTICUT	17	14	17
DELAWARE	19	20	24
FLORIDA	37	34	44
GEORGIA	48	47	49
HAWAII	10	8	19
IDAHO	15	18	29
ILLINOIS	33	28	30
INDIANA	29	30	37
IOWA	4	3	5
KANSAS	13	9	12
KENTUCKY	35	43	35
LOUISIANA	49	46	46
MAINE	11	5	3
MARYLAND	21	17	22
MASSACHUSETTS	18	19	16
MICHIGAN	36	27	31
MINNESOTA	1	4	8
		-	
MISSISSIPPI	39	48	47
MISSOURI	30	31	27
MONTANA	14	24	14
NEBRASKA	12	7	6
NEVADA	40	36	41
NEW HAMPSHIRE	2	2	2
NEW JERSEY	22	21	25
NEW MEXICO	44	45	39
NEW YORK	31	35	26
NORTH CAROLINA	41	37	36
NORTH DAKOTA	3	6	4
OHIO	42	33	34
OKLAHOMA	47	38	32
OREGON	26	23	28
PENNSYLVANIA	27	13	9
RHODE ISLAND	25	25	21
SOUTH CAROLINA	38	44	48
SOUTH DAKOTA	16	15	10
TENNESSEE	46	39	40
TEXAS	50	50	42
UTAH	9	11	23
VERMONT	5	1	1
	-	-	18
VIRGINIA	20	26	
WASHINGTON	23	16	13
WEST VIRGINIA	24	29	20
WISCONSIN	8	12	15
WYOMING	6	10	7

STATE POLICY AND PLANNING EFFORTS			
SIMIL POLICI AND I	First	J1(13	2010
State	Report Card	2007	Report Card
ALABAMA	19	35	44
ALASKA	14	30	32
ARIZONA	34	28	37
ARKANSAS	32	37	42
CALIFORNIA	44	50	36
COLORADO	37	41	31
CONNECTICUT	4	9	14
DELAWARE	13	32	40
FLORIDA	38	29	35
GEORGIA	43	42	29
HAWAII	18	31	13
IDAHO	39	33	39
ILLINOIS	9	8	12
INDIANA	22	21	25
IOWA	16	11	3
KANSAS	33	25	30
KENTUCKY	28	22	16
LOUISIANA	40	26	22
MAINE	1	2	1
MARYLAND	15	13	23
MASSACHUSETTS	2	1	2
MICHIGAN	10	6	4
MINNESOTA	6	5	7
MISSISSIPPI	49	49	50
MISSOURI	21	14	20
MONTANA	30	10	15
NEBRASKA	42	24	11
NEVADA	47	46	48
NEW HAMPSHIRE	8	17	18
NEW JERSEY	45	38	19
NEW MEXICO	50	47	41
NEW YORK	35	44	47
NORTH CAROLINA	41	16	33
NORTH DAKOTA	36	34	27
OHIO	20	15	17
OKLAHOMA	48	43	24
OREGON	23	4	10
PENNSYLVANIA	12	23	21
RHODE ISLAND	7	7	6
SOUTH CAROLINA	29	20	26
SOUTH DAKOTA	24	36	38
TENNESSEE	17	40	45
TEXAS	46	48	43
UTAH	25	27	34
VERMONT	26	12	5
VIRGINIA	31	45	46
WASHINGTON	5	3	9
WEST VIRGINIA	11	18	28
WISCONSIN	3	19	8
WYOMING	27	39	49

# IV. State Reports



# AMERICA'S YOUNGEST OUTCASTS





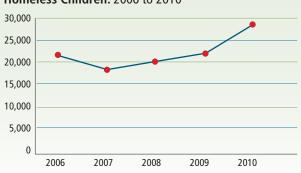
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 39

#### Homeless Children in 2010: 28,081

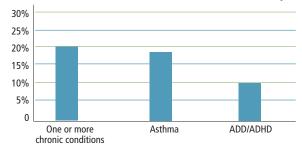
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 50

#### Health Problems of Children Below 100% Poverty



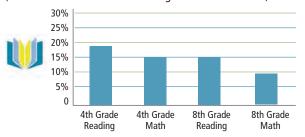


#### **Child Food Security**

Households with very low food security: **7%** Eligible households participating in SNAP: **67%** 

#### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 45



Alabama Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **13 14** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$12.59 per hour

Households paying more than 50% of income for rent: 28%

Female-headed household: 8.1%

Children without health insurance: 8.9%

Children in poverty (5 yr avg.): 24%

#### 2010 State Policy and Planning Rank: 44



#### **Housing Units for Homeless Families**

Emergency Shelter	155
Transitional Housing	277
HUD HPRP Program	27
Permanent Supportive Housing	257

State Housing Trust Fund NO

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families? NO

#### State Planning Rank for Alabama

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Alabama that focus on children and families.

# Composite Alabama Rank Over Time 50 40 30 10 0 32 46 50 2006 2007 2010

# Alaska



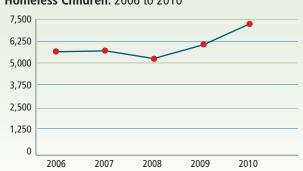
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 47

#### Homeless Children in 2010: 7,272

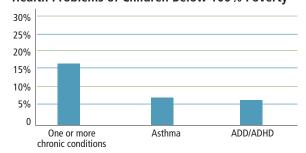
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 18

#### Health Problems of Children Below 100% Poverty



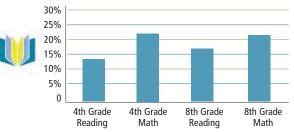


#### **Child Food Security**

Households with very low food security: **5**% Eligible households participating in SNAP: **70**%

#### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 11



Alaska Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$20.36 per hour

Households paying more than 50% of income for rent: **14**%

Female-headed household: 6.8%

Children without health insurance: 13.7%

Children in poverty (5 yr avg.): 13%

#### 2010 State Policy and Planning Rank: 32



#### **Housing Units for Homeless Families**

Emergency Shelter	116
Transitional Housing	114
HUD HPRP Program	0
Permanent Supportive Housing	33

State Housing Trust Fund NO

#### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **YES**Is there a State 10-Year Plan that

includes children and families?

YES

#### State Planning Rank for Alaska

Inadequate Early Moderate **Extensive** 

The 2009-10 Year Plan to End Long Term Homelessness in Alaska includes an extensive focus on children and families experiencing homelessness.



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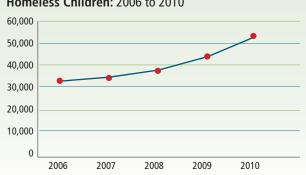
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 44

#### Homeless Children in 2010: 53,129

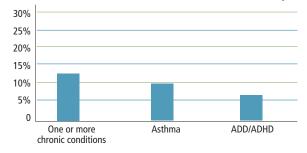
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 33

#### **Health Problems of Children Below 100% Poverty**



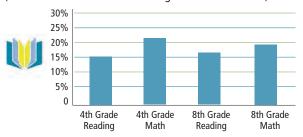


#### **Child Food Security**

Households with very low food security: 6% Eligible households participating in SNAP: 61%

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 50



Arizona Home **Foreclosure Rank** (1-50, 1 = best)

2010 49



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$17 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 7.1%

Children without health insurance: 15%

Children in poverty (5 yr avg.): 21%

#### 2010 State Policy and Planning Rank: 37



#### **Housing Units for Homeless Families**

Emergency Shelter	547
Transitional Housing	910
HUD HPRP Program	31
Permanent Supportive Housing	529

#### **State Housing Trust Fund** YES

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families? NO

#### State Planning Rank for Arizona

Inadequate Early **Moderate** Extensive

The 2009 State Plan to Prevent and End Homelessness mentions children and families experiencing homelessness.

#### Composite Arizona Rank Over Time 40 30 20 10 2006 2007 2010

# Arkansas

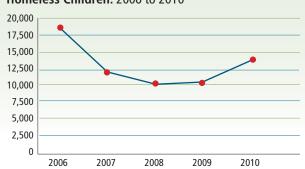
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 31

#### Homeless Children in 2010: 13,978

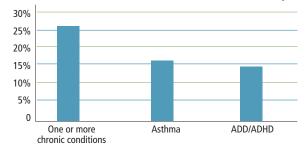
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 49

#### **Health Problems of Children Below 100% Poverty**



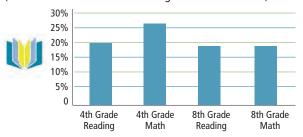


#### **Child Food Security**

Households with very low food security: **8%** Eligible households participating in SNAP: **71%** 

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 43



Arkansas Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **34 30** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$11.50 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 7.7%

Children without health insurance: 7.4%

Children in poverty (5 yr avg.): 25%

#### 2010 State Policy and Planning Rank: 42



#### **Housing Units for Homeless Families**

Emergency Shelter	146
Transitional Housing	162
HUD HPRP Program	79
Permanent Supportive Housing	140

#### State Housing Trust Fund

#### State Planning Efforts

YES

Is there an active state Interagency Council on Homelessness (ICH)? **YES** 

Is there a State 10-Year Plan that includes children and families?

#### State Planning Rank for Arkansas

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Arkansas.

# Composite Arkansas Rank Over Time 50 40 30 20 10 2006 2007 2010

# California

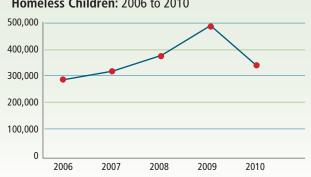
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 46

#### Homeless Children in 2010: 334,131

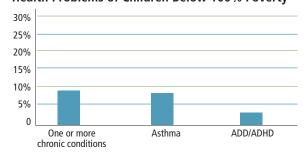
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 34

#### Health Problems of Children Below 100% Poverty





#### **Child Food Security**

Households with very low food security: 6% Eligible households participating in SNAP: **50%** 

8th Grade

Math

#### **Education Proficiency: Reading and Math** (NAEP 4th & 8th Grade/Children Eligible for School Lunch)



4th Grade

Math

8th Grade

Reading

#### 2010 Risk for Homelessness Rank: 38



California Home **Foreclosure Rank** (1-50, 1 = best)





State Minimum Wage: \$8.00 per hour

Income needed for 2-BR apartment: \$25.52 per hour

Households paying more than 50% of income for rent: 28%

Female-headed household: 6.8%

Children without health insurance: 10.7%

Children in poverty (5 yr avg.): 18%

#### 2010 State Policy and Planning Rank: 36



#### **Housing Units for Homeless Families**

Emergency Shelter	1,951
Transitional Housing	4,532
HUD HPRP Program	559
Permanent Supportive Housing	5.747

NO

**State Housing Trust Fund** 

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? NO Is there a State 10-Year Plan that includes children and families? **YES** 

State Planning Rank for California

Inadequate Early **Moderate** Extensive

The 2010 Governor's Ten Year Chronic Homelessness Action Plan includes a focus on children and families experiencing homelessness.

#### **Composite California Rank Over Time** 50 40 30 20 10

2007

2006

4th Grade

Reading

# Colorado



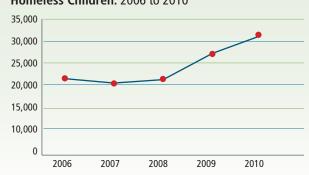
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 40

#### Homeless Children in 2010: 31,738

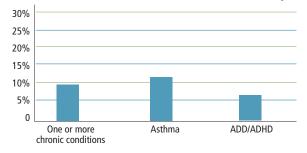
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 8

#### Health Problems of Children Below 100% Poverty

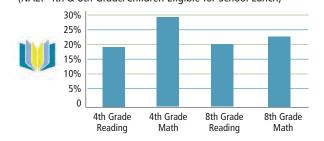




#### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: **52%** 

#### **Education Proficiency: Reading and Math** (NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 33



Colorado Home **Foreclosure Rank** (1-50, 1 = best)

2007 2010 48 41



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$16.86 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 6%

Children without health insurance: 7.8%

Children in poverty (5 yr avg.): 16%

#### 2010 State Policy and Planning Rank: 31



#### **Housing Units for Homeless Families**

Emergency Shelter	371
Transitional Housing	852
HUD HPRP Program	762
Permanent Supportive Housing	297

**State Housing Trust Fund** NO

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families?

State Planning Rank for Colorado

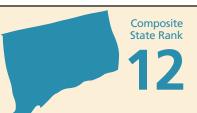
Inadequate Early **Moderate** Extensive

The Colorado Community and Interagency Council on Homelessness 2008 report Acting to End Homelessness mentions children and families experiencing homelessness.

#### **Composite Colorado Rank Over Time**



NO



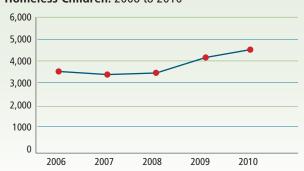
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 2

#### Homeless Children in 2010: 4,683

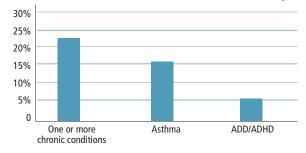
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 30

#### Health Problems of Children Below 100% Poverty



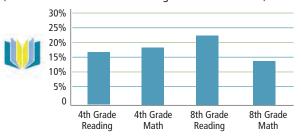


#### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **66%** 

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 17



Connecticut Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **39 28** 



State Minimum Wage: \$8.25 per hour

Income needed for 2-BR apartment: \$23 per hour

Households paying more than 50% of income for rent: 29%

Female-headed household: 7.1%

Children without health insurance: 6%

Children in poverty (5 yr avg.): 12%

#### 2010 State Policy and Planning Rank: 14



#### **Housing Units for Homeless Families**

Emergency Shelter	284
Transitional Housing	253
HUD HPRP Program	31
Permanent Supportive Housing	585

State Housing Trust Fund YES

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **YES** 

**State Planning Rank for Connecticut** 

Inadequate Early **Moderate** Extensive

Connecticut's Next Steps Initiative includes a focus on children and families experiencing homelessness.

#### **Composite Connecticut Rank Over Time**



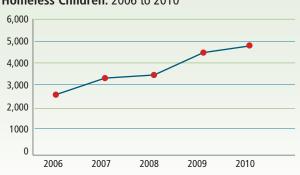
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 38

#### Homeless Children in 2010: 4,902

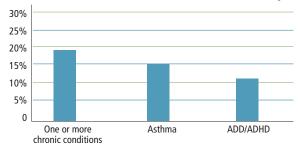
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 20

#### Health Problems of Children Below 100% Poverty



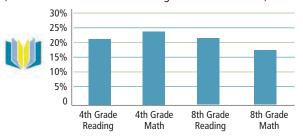


#### **Child Food Security**

Households with very low food security: **4%** Eligible households participating in SNAP: **66%** 

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 24



Delaware Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **12 21** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$19.31 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 7.6%

Children without health insurance: 6%

Children in poverty (5 yr avg.): 15%

#### 2010 State Policy and Planning Rank: 40



#### **Housing Units for Homeless Families**

Emergency Shelter	64
Transitional Housing	91
HUD HPRP Program	0
Permanent Supportive Housing	14

#### State Housing Trust Fund

YES

#### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? YES
Is there a State 10-Year Plan that
includes children and families? NO

State Planning Rank for Delaware

Inadequate Early Moderate Extensive

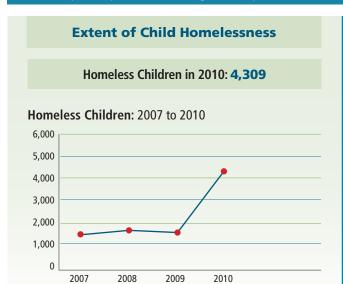
At the time of this publication, no statewide ten-year planning efforts have taken place in Delaware that focus on children and families.

# Composite Delaware Rank Over Time 19 30 33 30 20 10 2006 2007 2010

# DISTRICT OF Columbia



#### For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org



### **Risk for Homelessness**



State Minimum Wage: \$8.25 per hour

Income needed for 2-BR apartment: \$28.73 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 7.9%

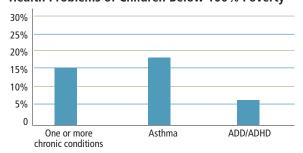
Children without health insurance: 5.1%

Children in poverty (5 yr avg.): 29%



### **Child Wellbeing**

### **Health Problems of Children Below 100% Poverty**



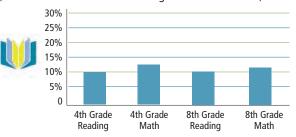


### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **86%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### **State Policy and Planning**



### **Housing Units for Homeless Families**

Emergency Shelter	321
Transitional Housing	543
HUD HPRP Program	0
Permanent Supportive Housing	470

### State Housing Trust Fund YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that includes children and families? **NO** 

The 2010 District of Columbia Strategic Action Plan to End Homelessness mentions children and families experiencing homelessness.

## Florida

Composite State Rank

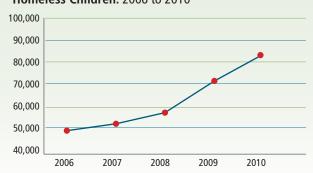
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 34

### Homeless Children in 2010: 83,957

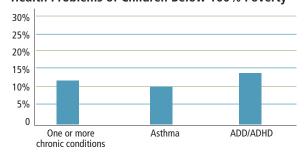
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 35

### Health Problems of Children Below 100% Poverty



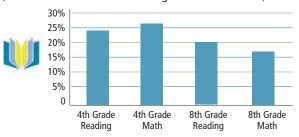


### **Child Food Security**

Households with very low food security: 7% Eligible households participating in SNAP: **62%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 44



Florida Home **Foreclosure Rank** (1-50, 1 = best)

2007

2010



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$20.29 per hour

Households paying more than 50% of income for rent: 31%

Female-headed household: 7.1%

Children without health insurance: 14.2%

Children in poverty (5 yr avg.): 18%

### 2010 State Policy and Planning Rank: 35



### **Housing Units for Homeless Families**

Emergency Shelter	916
Transitional Housing	1606
HUD HPRP Program	199
Permanent Supportive Housing	1363

**State Housing Trust Fund YES** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? Is there a State 10-Year Plan that

includes children and families? NO

### State Planning Rank for Florida

Inadequate Early **Moderate** Extensive

The Florida Council on Homelessness report to the Governor includes a focus on children and families experiencing homelessness.



# Georgia

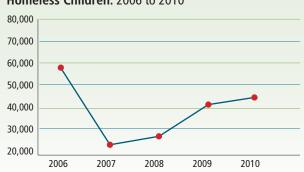
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 28

### Homeless Children in 2010: 45,566

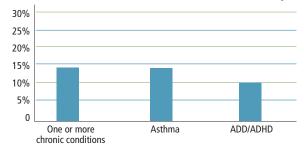
#### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 41

### Health Problems of Children Below 100% Poverty



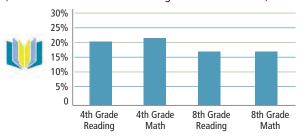


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **64%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 49



Georgia Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$15.18 per hour

Households paying more than 50% of income for rent: 26%

Female-headed household: 8.9%

Children without health insurance: 9.9%

Children in poverty (5 yr avg.): 20%

### 2010 State Policy and Planning Rank: 29



### **Housing Units for Homeless Families**

Emergency Shelter	403
Transitional Housing	789
HUD HPRP Program	167
Permanent Supportive Housing	679

### State Housing Trust Fund YES

### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **YES**Is there a State 10-Year Plan that

includes children and families?

YES

### State Planning Rank for Georgia

Inadequate Early **Moderate** Extensive

The Georgia Homeless Action Plan To End Homelessness in Ten Years mentions children and families experiencing homelessness.

# Composite Georgia Rank Over Time 40 40 49 41 41

2007

2006

# Hawaii



Composite State Rank

14

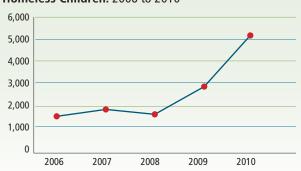
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 24

### Homeless Children in 2010: 5,114

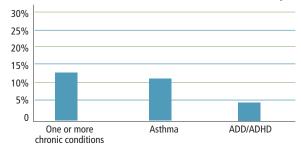
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 11

### **Health Problems of Children Below 100% Poverty**



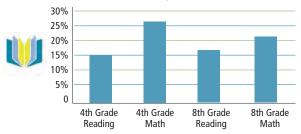


### **Child Food Security**

Households with very low food security: **5**% Eligible households participating in SNAP: **78**%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 19



Hawaii Home Foreclosure Rank (1-50, 1 = best) 2007 **9** 

2010 **39** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$30.96 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 5.2%

Children without health insurance: 2.3%

Children in poverty (5 yr avg.): 12%

### 2010 State Policy and Planning Rank: 13

### ×=

### **Housing Units for Homeless Families**

Emergency Shelter	202
Transitional Housing	577
HUD HPRP Program	7
Permanent Supportive Housing	69

### State Housing Trust Fund

YES

**YES** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

State Planning Rank for Hawaii

Inadequate Early **Moderate** Extensive

The 2008 Plan to End Homelessnes in Hawaii mentions children and families experiencing homelessness.

# Composite Hawaii Rank Over Time 3 6 14 30 20 10 2006 2007 2010

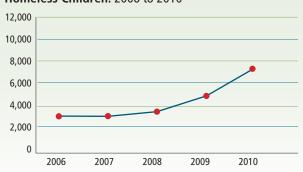


STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 27

### Homeless Children in 2010: 7,486

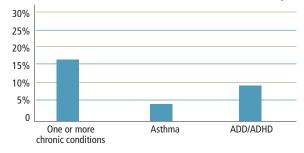
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 5

### Health Problems of Children Below 100% Poverty



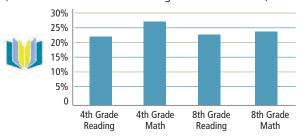


### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: **55%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 29



**Idaho Home Foreclosure Rank** (1-50, 1 = best)



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$13.16 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 5.9%

Children without health insurance: 9%

Children in poverty (5 yr avg.): 17%

### 2010 State Policy and Planning Rank: 39



### **Housing Units for Homeless Families**

Emergency Shelter	150
Transitional Housing	180
HUD HPRP Program	25
Permanent Supportive Housing	67

**State Housing Trust Fund** 

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? Is there a State 10-Year Plan that

includes children and families?

NO

### State Planning Rank for Idaho

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Idaho that focus on children and families.

### **Composite Idaho Rank Over Time** 50 40 30 20 10 2006 2007

Composite State Rank

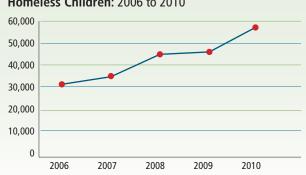
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 29

### Homeless Children in 2010: 57,529

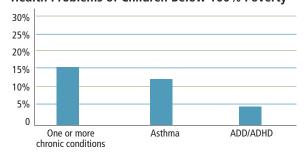
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 17

### Health Problems of Children Below 100% Poverty



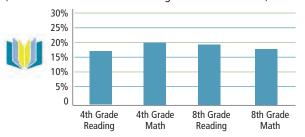


### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: 80%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 30



Illinois Home **Foreclosure Rank** (1-50, 1 = best)

2010



State Minimum Wage: \$8.00 per hour

Income needed for 2-BR apartment: \$17.44 per hour

Households paying more than 50% of income for rent: 28%

Female-headed household: 6.9%

Children without health insurance: 7.6%

Children in poverty (5 yr avg.): 17%

### 2010 State Policy and Planning Rank: 12



### **Housing Units for Homeless Families**

Emergency Shelter	528
Transitional Housing	1694
HUD HPRP Program	61
Permanent Supportive Housing	1237

#### **State Housing Trust Fund** YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families?

**YES** 

### State Planning Rank for Illinois

Inadequate Early **Moderate** Extensive

Building for Success: Illinois Comprehensive Housing Plan mentions children and families experiencing homelessness.

### **Composite Illinois Rank Over Time** 50 40 30 20 10

2006

## Indiana

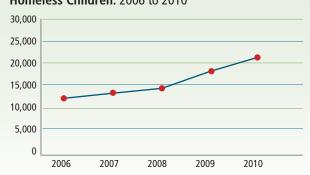
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 14

### Homeless Children in 2010: 21,117

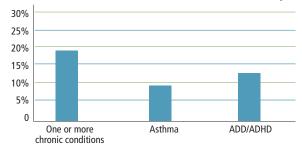
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 23

### Health Problems of Children Below 100% Poverty



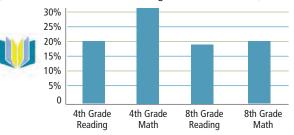


### **Child Food Security**

Households with very low food security: **5**% Eligible households participating in SNAP: **69**%

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 37



Indiana Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **42 36** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$13.58 per hour

Households paying more than 50% of income for rent: 26%

Female-headed household: 7.3%

Children without health insurance: 6%

Children in poverty (5 yr avg.): 18%

### 2010 State Policy and Planning Rank: 25



### **Housing Units for Homeless Families**

Emergency Shelter	548
Transitional Housing	619
HUD HPRP Program	252
Permanent Supportive Housing	481

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that includes children and families? **NO** 

### State Planning Rank for Indiana

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Indiana.

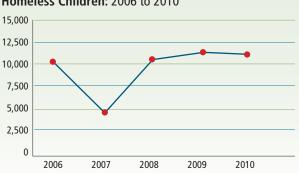
# Composite Indiana Rank Over Time 30 21 23 30 20 10 2006 2007 2010

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 19

### Homeless Children in 2010: 11,433

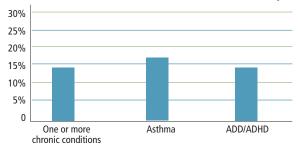
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 29

### **Health Problems of Children Below 100% Poverty**



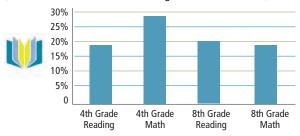


### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: **75%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 5



**Iowa Home Foreclosure Rank** (1-50, 1 = best)

2007 2010 18 10



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$12.25 per hour

Households paying more than 50% of income for rent: 20%

Female-headed household: 5.9%

Children without health insurance: 7.4%

Children in poverty (5 yr avg.): 14%

### 2010 State Policy and Planning Rank: 3



### **Housing Units for Homeless Families**

Emergency Shelter	185
Transitional Housing	472
HUD HPRP Program	33
Permanent Supportive Housing	139

### **State Housing Trust Fund**

**YES** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? Is there a State 10-Year Plan that **YES** 

includes children and families?

State Planning Rank for Iowa

Inadequate Early Moderate **Extensive** 

The 2004 State of Iowa Accessing Mainstream Resources Action Plan includes an extensive focus on children and families experiencing homelessness.

### **Composite Iowa Rank Over Time** 50 40 30 20 10 2006 2007

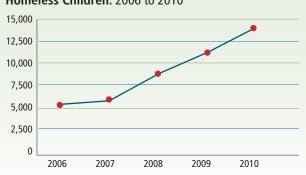


STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 32

### Homeless Children in 2010: 14,572

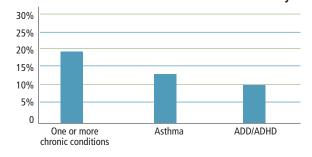
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 7

### Health Problems of Children Below 100% Poverty



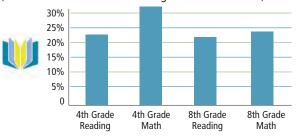


### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **57%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 12



Kansas Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **14 16** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$13.03 per hour

Households paying more than 50% of income for rent: 22%

Female-headed household: 6.5%

Children without health insurance: 7.5%

Children in poverty (5 yr avg.): 16%

### 2010 State Policy and Planning Rank: 30



### **Housing Units for Homeless Families**

Emergency Shelter	227
Transitional Housing	225
HUD HPRP Program	4
Permanent Supportive Housing	108

State Housing Trust Fund YES

### **State Planning Efforts**

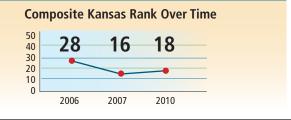
Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families? NO

**State Planning Rank for Kansas** 

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Kansas.



# Kentucky



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 49

### Homeless Children in 2010: 39,834

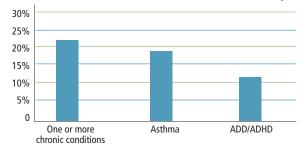
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 38

### **Health Problems of Children Below 100% Poverty**



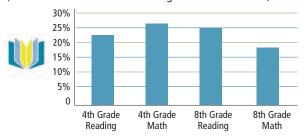


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **86%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 35



Kentucky Home Foreclosure Rank (1-50, 1 = best)

2007

2010



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$12.19 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 7.1%

Children without health insurance: 6.8%

Children in poverty (5 yr avg.): 24%

### 2010 State Policy and Planning Rank: 16



### **Housing Units for Homeless Families**

Emergency Shelter	288
Transitional Housing	682
HUD HPRP Program	116
Permanent Supportive Housing	532

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

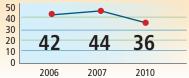
YES

### State Planning Rank for Kentucky

Inadequate Early **Moderate** Extensive

The 2009 Ten-Year Plan to End Homelessness mentions children and families experiencing homelessness.

### Composite Kentucky Rank Over Time



# ouisiana



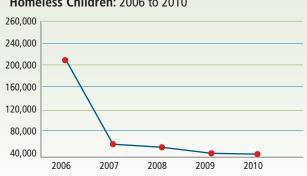
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 48

### Homeless Children in 2010: 43,488

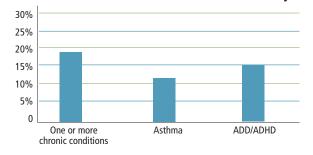
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 37

### Health Problems of Children Below 100% Poverty



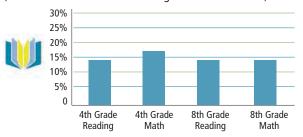


### **Child Food Security**

Households with very low food security: 4% Eligible households participating in SNAP: **72%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 46



Louisiana Home **Foreclosure Rank** (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$15.11 per hour

Households paying more than 50% of income for rent: 28%

Female-headed household: 9.3%

Children without health insurance: 9%

Children in poverty (5 yr avg.): 26%

### 2010 State Policy and Planning Rank: 22



### **Housing Units for Homeless Families**

Emergency Shelter	266
Transitional Housing	439
HUD HPRP Program	173
Permanent Supportive Housing	322

#### **State Housing Trust Fund** YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families? **YES** 

### State Planning Rank for Louisiana

Inadequate Early **Moderate** Extensive

The 2007 Louisiana Ten Year Plan to End Homelessness: The Road to Supportive Housing mentions children and families experiencing homelessness.

### **Composite Louisiana Rank Over Time** 50 40 30 20 10 2006 2007

## Maine



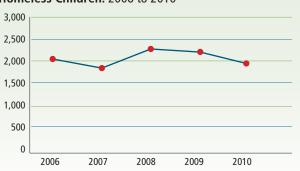
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 3

### Homeless Children in 2010: 1,997

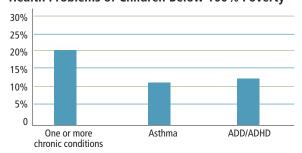
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 32

### **Health Problems of Children Below 100% Poverty**



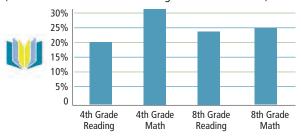


### **Child Food Security**

Households with very low food security: **7%**Eligible households participating in SNAP: **94%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 3



Maine Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.50 per hour

Income needed for 2-BR apartment: \$16.04 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 6%

Children without health insurance: 4.4%

Children in poverty (5 yr avg.): 17%

### 2010 State Policy and Planning Rank: 1



### **Housing Units for Homeless Families**

Emergency Shelter	159
Transitional Housing	379
HUD HPRP Program	58
Permanent Supportive Housing	248

### **State Housing Trust Fund**

YES

**YES** 

### **State Planning Efforts**

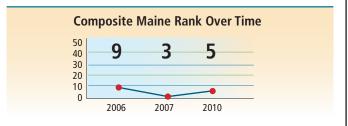
Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

State Planning Rank for Maine

Inadequate Early Moderate **Extensive** 

Maine's 2008 Plan to End & Prevent Homelessness includes an extensive focus on children and families experiencing homelessness.



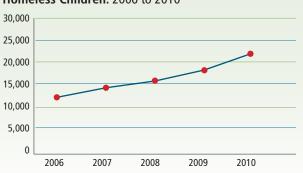


STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 23

### Homeless Children in 2010: 22,686

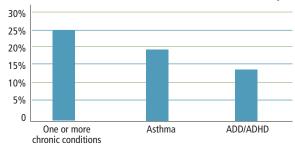
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 36

### Health Problems of Children Below 100% Poverty



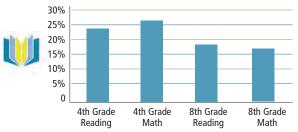


### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: 61%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 22



**Maryland Home Foreclosure Rank** (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$24.43 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 7.6%

Children without health insurance: 9.2%

Children in poverty (5 yr avg.): 10%

### 2010 State Policy and Planning Rank: 23



### **Housing Units for Homeless Families**

Emergency Shelter	315
Transitional Housing	556
HUD HPRP Program	14
Permanent Supportive Housing	1164

**State Housing Trust Fund** YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families?

State Planning Rank for Maryland

Inadequate Early **Moderate** Extensive

The 2005 Maryland 10-Year Plan to End Homelessness mentions children and families experiencing homelessness.

### **Composite Maryland Rank Over Time**



**YES** 

# Massachusetts



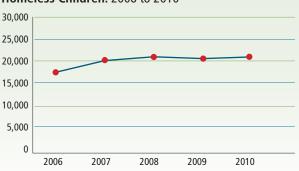
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 21

### Homeless Children in 2010: 22,569

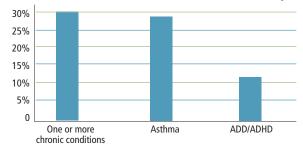
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 12

### **Health Problems of Children Below 100% Poverty**



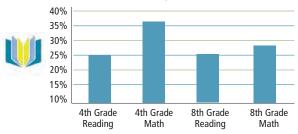


### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **63%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 16



Massachusetts Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **36 29** 



State Minimum Wage: \$8.00 per hour

Income needed for 2-BR apartment: \$23.37 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 6.8%

Children without health insurance: 3.8%

Children in poverty (5 yr avg.): 13%

### 2010 State Policy and Planning Rank: 2



### **Housing Units for Homeless Families**

Emergency Shelter	2493
Transitional Housing	759
HUD HPRP Program	35
Permanent Supportive Housing	888

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that includes children and families? **YES** 

includes children and families: 125

### State Planning Rank for Massachusetts

Inadequate Early Moderate **Extensive** 

The 2007 MA Commission to End Homelessness Five-Year Plan to End Homelessness includes an extensive focus on children and families experiencing homelessness.

### **Composite Massachusetts Rank Over Time**



# Michigan



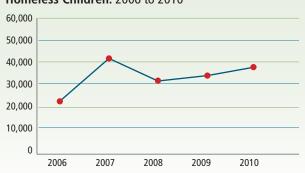
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 22

### Homeless Children in 2010: 38,257

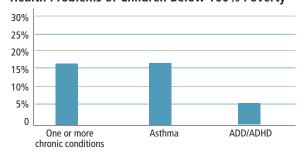
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 39

### **Health Problems of Children Below 100% Poverty**



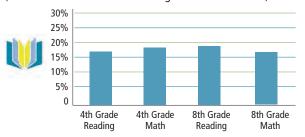


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **86%** 

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 31



Michigan Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **45 46** 



State Minimum Wage: \$7.40 per hour

Income needed for 2-BR apartment: 14.34 per hour

Households paying more than 50% of income for rent: **32**%

Female-headed household: 7.3%

Children without health insurance: 5.1%

Children in poverty (5 yr avg.): 20%

### 2010 State Policy and Planning Rank: 4



### **Housing Units for Homeless Families**

Emergency Shelter	730
Transitional Housing	1300
HUD HPRP Program	187
Permanent Supportive Housing	2485

State Housing Trust Fund

YES

**YES** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

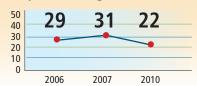
includes children and families?

State Planning Rank for Michigan

Inadequate Early **Moderate** Extensive

The 2010 Michigan Ten-Year Plan to End Homelessness mentions children and families experiencing homelessness.

### Composite Michigan Rank Over Time



## 2

## Minnesota

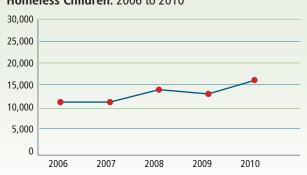
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 11

### Homeless Children in 2010: 15,898

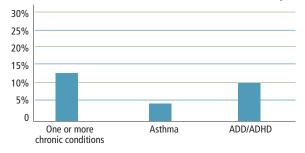
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 2

### Health Problems of Children Below 100% Poverty



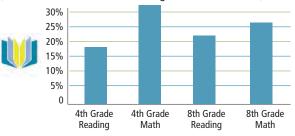


### **Child Food Security**

Households with very low food security: **4%** Eligible households participating in SNAP: **62%** 

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 8



Minnesota Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **19 26** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$15.50 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 5.9%

Children without health insurance: 6%

Children in poverty (5 yr avg.): 12%

### 2010 State Policy and Planning Rank: 7



### **Housing Units for Homeless Families**

Emergency Shelter	495
Transitional Housing	938
HUD HPRP Program	131
Permanent Supportive Housing	1360

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

YES

### State Planning Rank for Minnesota

Inadequate Early **Moderate** Extensive

Ending Long-Term Homelessness in Minnesota: Report and Business Plan of the Working Group on Long-Term Homelessness mentions children and families experiencing homelessness.

### **Composite Minnesota Rank Over Time**

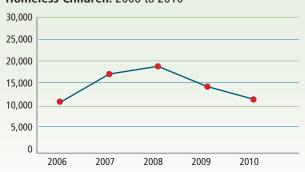


STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 25

### Homeless Children in 2010: 12,929

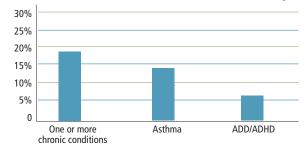
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 47

### Health Problems of Children Below 100% Poverty



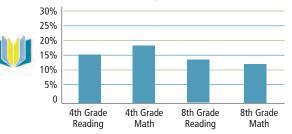


### **Child Food Security**

Households with very low food security: **7%** Eligible households participating in SNAP: **64%** 

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 47



Mississippi Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$12.74 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 10%

Children without health insurance: 13.4%

Children in poverty (5 yr avg.): 30%

### 2010 State Policy and Planning Rank: 50



### **Housing Units for Homeless Families**

Emergency Shelter	94
Transitional Housing	92
HUD HPRP Program	35
Permanent Supportive Housing	21

State Housing Trust Fund NO

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **NO** 

State Planning Rank for Mississippi
Inadequate Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Mississippi.

# Composite Mississippi Rank Over Time 50 40 30 20 10 2006 2007 2010

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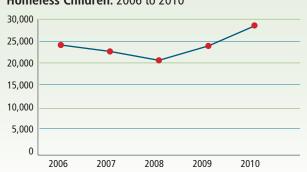
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 33

### Homeless Children in 2010: 28,714

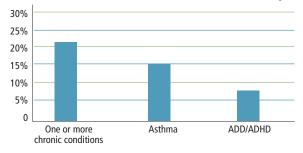
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 42

### Health Problems of Children Below 100% Poverty



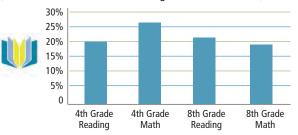


### **Child Food Security**

Households with very low food security: 7% Eligible households participating in SNAP: 83%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 27



Missouri Home **Foreclosure Rank** (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$13.35 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 7.1%

Children without health insurance: 8.9%

Children in poverty (5 yr avg.): 19%

### 2010 State Policy and Planning Rank: 20



### **Housing Units for Homeless Families**

Emergency Shelter	603
Transitional Housing	683
HUD HPRP Program	28
Permanent Supportive Housing	916

**State Housing Trust Fund** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families? YES

### State Planning Rank for Missouri

Inadequate Early **Moderate** Extensive

The Governor's Committee to End Homelessness Plan to End Homelessness in Missouri mentions children and families experiencing homelessness.

### **Composite Missouri Rank Over Time** 50 40 30 20 10 2006 2007 2010

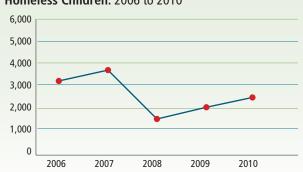
YES

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 8

### Homeless Children in 2010: 2,491

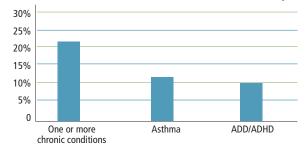
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 15

### Health Problems of Children Below 100% Poverty



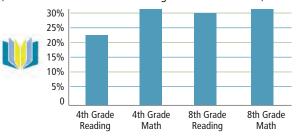


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **65%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 14



Montana Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **10 12** 

YES



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: 12.36 per hour

Households paying more than 50% of income for rent: 20%

Female-headed household: 5.4%

Children without health insurance: 8.8%

Children in poverty (5 yr avg.): 20%

### 2010 State Policy and Planning Rank: 15

### **Housing Units for Homeless Families**

Emergency Shelter	89
Transitional Housing	114
HUD HPRP Program	82
Permanent Supportive Housing	18

### State Housing Trust Fund

### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **NO**Is there a State 10-Year Plan that

includes children and families? YES

### State Planning Rank for Montana

Inadequate Early **Moderate** Extensive

The 2006 No Longer Homeless in Montana: A Report on the State of Homelessness and a Ten Year Plan to End It includes a focus on children and families experiencing homelessness.

# Composite Montana Rank Over Time 50 40 30 20 10 2006 2007 2010

## Vebraska



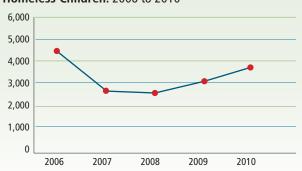
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 5

### Homeless Children in 2010: 3,772

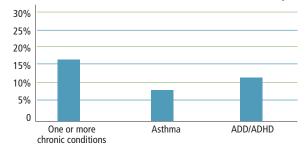
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 16

### Health Problems of Children Below 100% Poverty



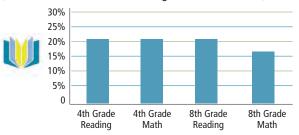


### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: 63%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 6



Nebraska Home **Foreclosure Rank** (1-50, 1 = best)

2007 2010 7



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$12.77 per hour

Households paying more than 50% of income for rent: 21%

Female-headed household: 6.2%

Children without health insurance: 10.3%

Children in poverty (5 yr avg.): 15%

### 2010 State Policy and Planning Rank: 11



### **Housing Units for Homeless Families**

Emergency Shelter	222
Transitional Housing	415
HUD HPRP Program	38
Permanent Supportive Housing	81

**State Housing Trust Fund** YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES

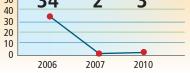
Is there a State 10-Year Plan that includes children and families? **YES** 

State Planning Rank for Nebraska

Inadequate Early **Moderate** Extensive

Completing the Journey: Nebraska's Action Plan for People Experiencing Chronic Homelessness mentions children and families experiencing homelessness.

### **Composite Nebraska Rank Over Time** 50 40

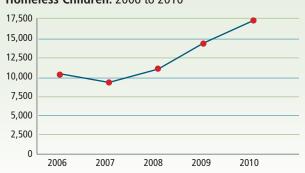


STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 36

### Homeless Children in 2010: 15,243

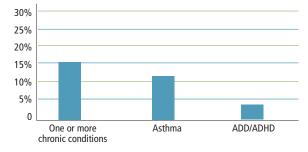
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 28

### **Health Problems of Children Below 100% Poverty**



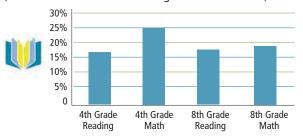


### **Child Food Security**

Households with very low food security: **5**% Eligible households participating in SNAP: **51**%

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 41



Nevada Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **50 50** 



State Minimum Wage: \$7.55 per hour

Income needed for 2-BR apartment: \$19.32 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 7%

Children without health insurance: 17.5%

Children in poverty (5 yr avg.): 15%

### 2010 State Policy and Planning Rank: 48

### **Housing Units for Homeless Families**

Emergency Shelter	185
Transitional Housing	286
HUD HPRP Program	0
Permanent Supportive Housing	141

### State Housing Trust Fund YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **NO** 

### State Planning Rank for Nevada

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Nevada that focus on children and families.

# Composite Nevada Rank Over Time 50 40 30 20 10 2006 2007 2010

# New Hampshire

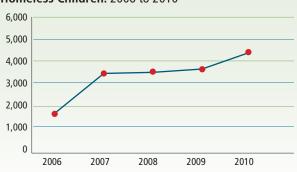
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 17

### Homeless Children in 2010: 4,436

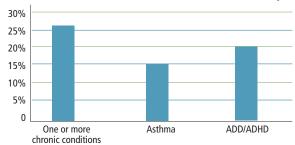
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 9

### **Health Problems of Children Below 100% Poverty**



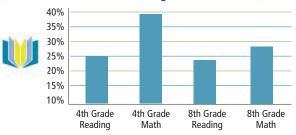


### **Child Food Security**

Households with very low food security: **4%** Eligible households participating in SNAP: **62%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 2



New Hampshire Home Foreclosure Rank

(1-50, 1 = best)



27



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$19.67 per hour

Households paying more than 50% of income for rent: 22%

Female-headed household: 5.7%

Children without health insurance: 5.5%

Children in poverty (5 yr avg.): 10%

### 2010 State Policy and Planning Rank: 18



### **Housing Units for Homeless Families**

Emergency Shelter	95
Transitional Housing	162
HUD HPRP Program	43
Permanent Supportive Housing	155

### **State Housing Trust Fund**

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

nd families? YES

State Planning Rank for New Hampshire
Inadequate Early Moderate Extensive

The 2006 A Home for Everyone: New Hampshire's Ten-Year Plan to End Homelessness mentions children and families experiencing homelessness.

### Composite New Hampshire Rank Over Time



## 7

# New Jersey

For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 1

### Homeless Children in 2010: 10,776

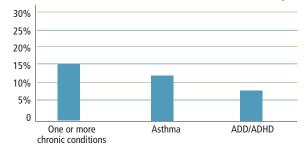
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 4

### Health Problems of Children Below 100% Poverty

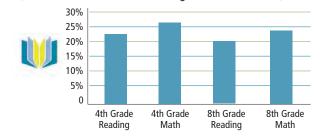




### **Child Food Security**

Households with very low food security: **4%** Eligible households participating in SNAP: **54%** 

### Education Proficiency: Reading and Math (NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 25



New Jersey Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$24.32 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 6.6%

Children without health insurance: 9.2%

Children in poverty (5 yr avg.): 12%

### 2010 State Policy and Planning Rank: 19



### **Housing Units for Homeless Families**

Emergency Shelter	695
Transitional Housing	607
HUD HPRP Program	74
Permanent Supportive Housing	272

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State Housing Trust Fund YES

### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **NO**Is there a State 10-Year Plan that
includes children and families? **YES** 

State Planning Rank for New Jersey

Inadequate Early **Moderate** Extensive

The 2003 Preliminary Action Plan to End Homelessness in New Jersey includes a focus on children and families experiencing homelessness.



# New Mexico

Composite State Rank
45

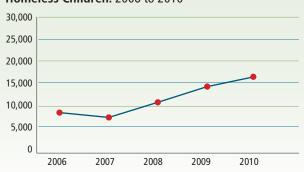
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 43

### Homeless Children in 2010: 16,262

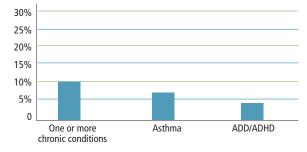
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 31

### **Health Problems of Children Below 100% Poverty**



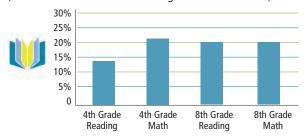


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **66%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 39



New Mexico Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **15 25** 



State Minimum Wage: \$7.50 per hour

Income needed for 2-BR apartment: \$13.42 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 7.8%

Children without health insurance: 13.7%

Children in poverty (5 yr avg.): 25%

### 2010 State Policy and Planning Rank: 41



### **Housing Units for Homeless Families**

Emergency Shelter	101
Transitional Housing	219
HUD HPRP Program	19
Permanent Supportive Housing	175

### State Housing Trust Fund

**YES** 

### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **NO**Is there a State 10-Year Plan that
includes children and families? **NO** 

### State Planning Rank for New Mexico

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in New Mexico that focus on children and families.

### Composite New Mexico Rank Over Time



# New York



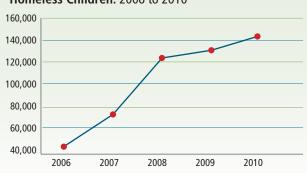
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 45

### Homeless Children in 2010: 142,084

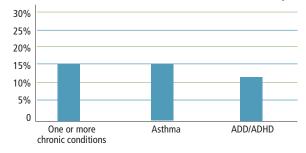
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 19

### Health Problems of Children Below 100% Poverty



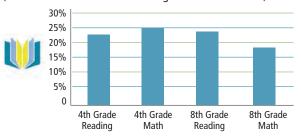


### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **68%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 26



New York Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$23.87 per hour

Households paying more than 50% of income for rent: 28%

Female-headed household: 7.5%

Children without health insurance: 7.9%

Children in poverty (5 yr avg.): 20%

### 2010 State Policy and Planning Rank: 47



### **Housing Units for Homeless Families**

Emergency Shelter	11657
Transitional Housing	1699
HUD HPRP Program	170
Permanent Supportive Housing	4116

State Housing Trust Fund

NO

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **NO** 

### State Planning Rank for New York

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in New York.

### **Composite New York Rank Over Time**



# orth Carolina

Composite State Rank

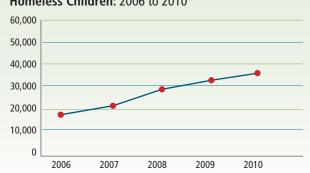
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 20

### Homeless Children in 2010: 36,240

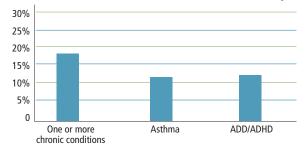
#### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 22

### Health Problems of Children Below 100% Poverty



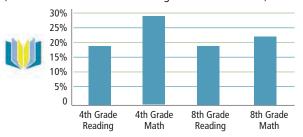


### **Child Food Security**

Households with very low food security: 5% Eligible households participating in SNAP: 65%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 36



**North Carolina** Home Foreclosure Rank

2007 30

2010

(1-50, 1 = best)



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: 13.80 per hour

Households paying more than 50% of income for rent: 26%

Female-headed household: 7.8%

Children without health insurance: 9.2%

Children in poverty (5 yr avg.): 21%

### 2010 State Policy and Planning Rank: 33



### **Housing Units for Homeless Families**

**Emergency Shelter** Transitional Housing 610 **HUD HPRP Program** 33 **Permanent Supportive Housing** 584

**State Housing Trust Fund** 

**YES** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? Is there a State 10-Year Plan that

includes children and families? NO

State Planning Rank for North Carolina **Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in North Carolina.

### Composite North Carolina Rank Over Time



## North Dakota



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 6

### Homeless Children in 2010: 1,441

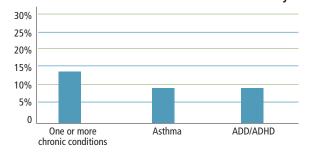
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 1

### Health Problems of Children Below 100% Poverty



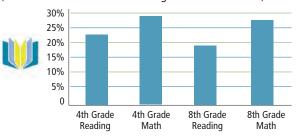


### **Child Food Security**

Households with very low food security: **3%** Eligible households participating in SNAP: **67%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 4



North Dakota Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **3 3** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$11.24 per hour

Households paying more than 50% of income for rent: **18**%

Female-headed household: 5.2%

Children without health insurance: 10.2%

Children in poverty (5 yr avg.): 14%

### 2010 State Policy and Planning Rank: 27



### **Housing Units for Homeless Families**

Emergency Shelter	85
Transitional Housing	31
HUD HPRP Program	18
Permanent Supportive Housing	74

### State Housing Trust Fund

NO

### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **YES**Is there a State 10-Year Plan that

includes children and families?

YES

### State Planning Rank for North Dakota

Inadequate Early **Moderate** Extensive

The 2008 Housing the Homeless: North Dakota's 10-Year Plan to End Long Term Homelessness mentions children and families experiencing homelessness.

### **Composite North Dakota Rank Over Time**



## Ohio



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 10

### Homeless Children in 2010: 32,953

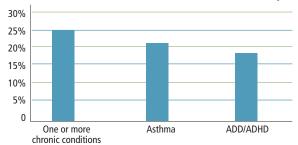
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 43

### **Health Problems of Children Below 100% Poverty**



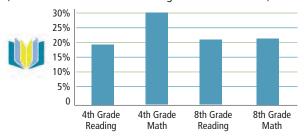


### **Child Food Security**

Households with very low food security: **7%** Eligible households participating in SNAP: **70%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 34



Ohio Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$7.30 per hour

Income needed for 2-BR apartment: \$13.39 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 7.5%

Children without health insurance: 8.3%

Children in poverty (5 yr avg.): 19%

### 2010 State Policy and Planning Rank: 17



### **Housing Units for Homeless Families**

Emergency Shelter	684
Transitional Housing	858
HUD HPRP Program	177
Permanent Supportive Housing	1661

### **State Housing Trust Fund**

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families? NO

### State Planning Rank for Ohio

Inadequate Early **Moderate** Extensive

The 2008 Family Homelessness Prevention Pilot Project Report mentions children and families experiencing homelessness.



# Oklahoma

Composite State Rank
40

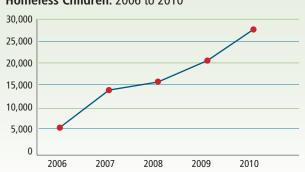
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 41

### Homeless Children in 2010: 27,413

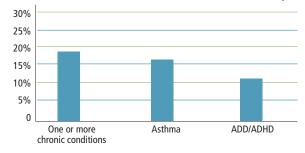
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 48

### Health Problems of Children Below 100% Poverty



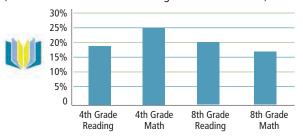


### **Child Food Security**

Households with very low food security: **8%** Eligible households participating in SNAP: **68%** 

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 32



Oklahoma Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **28 19** 

State Minir

State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: 12.30 per hour

Households paying more than 50% of income for rent: 23%

Female-headed household: 7%

Children without health insurance: 11.9%

Children in poverty (5 yr avg.): 23%

### 2010 State Policy and Planning Rank: 24



### **Housing Units for Homeless Families**

Emergency Shelter	275
Transitional Housing	182
HUD HPRP Program	29
Permanent Supportive Housing	61

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **YES**Is there a State 10-Year Plan that

includes children and families?

es? **YES** 

### State Planning Rank for Oklahoma

Inadequate Early **Moderate** Extensive

The 2008 Oklahoma Ten Year Plan to End Homelessness mentions children and families experiencing homelessness.

## Composite Oklahoma Rank Over Time



# Oregon

Composite State Rank
31

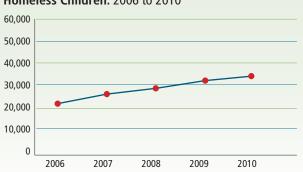
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 50

### Homeless Children in 2010: 34,403

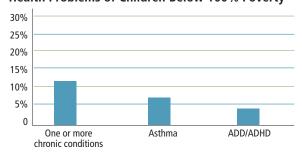
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 27

### **Health Problems of Children Below 100% Poverty**



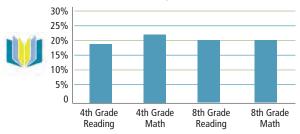


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **92%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 28



Oregon Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **22 38** 



State Minimum Wage: \$8.40 per hour

Income needed for 2-BR apartment: \$14.93 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 6.1%

Children without health insurance: 10.4%

Children in poverty (5 yr avg.): 18%

### 2010 State Policy and Planning Rank: 10



### **Housing Units for Homeless Families**

Emergency Shelter	348
Transitional Housing	862
HUD HPRP Program	103
Permanent Supportive Housing	734

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families? YES

### State Planning Rank for Oregon

Inadequate Early Moderate **Extensive** 

The 2008 A Home for Hope: A 10-Year Plan to End Homelessness in Oregon includes an extensive focus on children and families experiencing homelessness.

### Composite Oregon Rank Over Time 50 | 26 28 31



# Pennsylvania



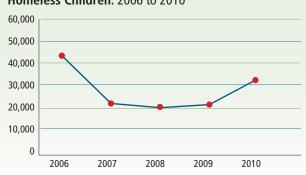
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 9

### Homeless Children in 2010: 31,386

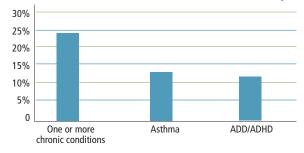
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 21

### **Health Problems of Children Below 100% Poverty**



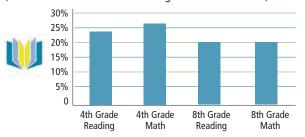


### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **74%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 9



Pennsylvania Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **21 18** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$16.19 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 6.5%

Children without health insurance: 8.2%

Children in poverty (5 yr avg.): 17%

### 2010 State Policy and Planning Rank: 21



### **Housing Units for Homeless Families**

Emergency Shelter	1060
Transitional Housing	1822
HUD HPRP Program	185
Permanent Supportive Housing	1375

### State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

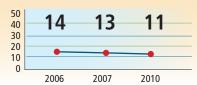
ies? **YES** 

### State Planning Rank for Pennsylvania

Inadequate Early **Moderate** Extensive

The 2005 Agenda for Ending Homelessness in Pennsylvania mentions children and families experiencing homelessness.

### Composite Pennsylavania Rank Over Time



# Rhode Island



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 4

### Homeless Children in 2010: 1,717

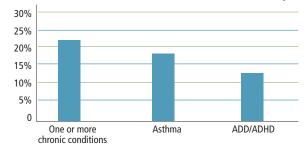
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 44

### **Health Problems of Children Below 100% Poverty**



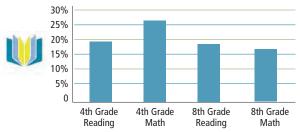


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **61%** 

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 21



Rhode Island Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **24 20** 



State Minimum Wage: \$7.40 per hour

Income needed for 2-BR apartment: \$18.90 per hour

Households paying more than 50% of income for rent: 26%

Female-headed household: 7.7%

Children without health insurance: 5.3%

Children in poverty (5 yr avg.): 17%

### 2010 State Policy and Planning Rank: 6



### **Housing Units for Homeless Families**

Emergency Shelter	105
Transitional Housing	110
HUD HPRP Program	0
Permanent Supportive Housing	216

### **State Housing Trust Fund**

YES

**YES** 

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

State Planning Rank for Rhode Island

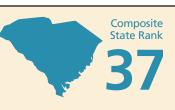
Inadequate Early **Moderate** Extensive

The 2006 State of Rhode Island Action Plan to End Homelessness mentions children and families experiencing homelessness.

## Composite Rhode Island Rank Over Time 50 40 30 4 18 17



# South Carolina



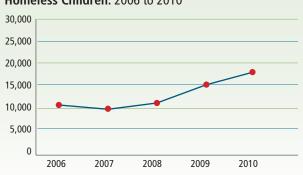
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 26

### Homeless Children in 2010: 18,655

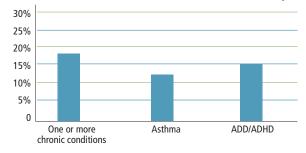
#### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 40

### Health Problems of Children Below 100% Poverty



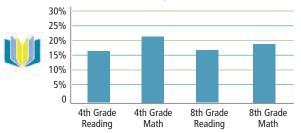


### **Child Food Security**

Households with very low food security: **5**% Eligible households participating in SNAP: **75**%

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 48



South Carolina Home Foreclosure Rank

(1-50, 1 = best)





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: 13.48 per hour

Households paying more than 50% of income for rent: 26%

Female-headed household: 8.4%

Children without health insurance: 14.2%

Children in poverty (5 yr avg.): 22%

### 2010 State Policy and Planning Rank: 26



### **Housing Units for Homeless Families**

Emergency Shelter	156
Transitional Housing	279
HUD HPRP Program	15
Permanent Supportive Housing	204

State Housing Trust Fund

YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** 

Is there a State 10-Year Plan that

includes children and families? YES

### State Planning Rank for South Carolina

Inadequate Early Moderate Extensive

The 2004 Blueprint to End Homelessness in South Carolina includes an extensive focus on children and families experiencing homelessness.

### Composite South Carolina Rank Over Time



# South Dakota



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 12

### Homeless Children in 2010: 2,607

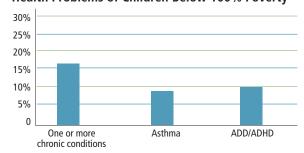
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 10

### **Health Problems of Children Below 100% Poverty**



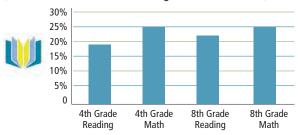


### **Child Food Security**

Households with very low food security: **5**% Eligible households participating in SNAP: **61**%

### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 10



South Dakota Home Foreclosure Rank

(1-50, 1 = best)

2007 2010 **2 5** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$11.69 per hour

Households paying more than 50% of income for rent: **19**%

Female-headed household: 6.2%

Children without health insurance: 6.6%

Children in poverty (5 yr avg.): 17%

### 2010 State Policy and Planning Rank: 38



### **Housing Units for Homeless Families**

Emergency Shelter	139	
Transitional Housing	85	
HUD HPRP Program	8	
Permanent Supportive Housing	25	

State Housing Trust Fund

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES

Is there a State 10-Year Plan that includes children and families?

State Planning Rank for South Dakota

Inadequate Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in South Dakota.

### **Composite South Dakota Rank Over Time**



NO

## Tennessee



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 15

### Homeless Children in 2010: 19,775

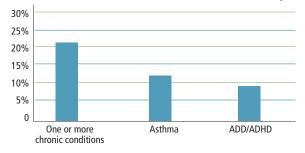
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 45

### Health Problems of Children Below 100% Poverty



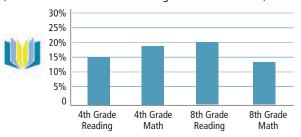


### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **87%** 

### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



### 2010 Risk for Homelessness Rank: 40



Tennessee Home Foreclosure Rank (1-50, 1 = best) 2007 2010 40 22



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: 13.47 per hour

Households paying more than 50% of income for rent: 27%

Female-headed household: 7.5%

Children without health insurance: 7.9%

Children in poverty (5 yr avg.): 23%

### 2010 State Policy and Planning Rank: 45



### **Housing Units for Homeless Families**

Emergency Shelter	268	
Transitional Housing	371	
HUD HPRP Program	13	
Permanent Supportive Housing	399	

State Housing Trust Fund YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **NO** 

State Planning Rank for Tennessee

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Tennessee.

### Composite Tennessee Rank Over Time



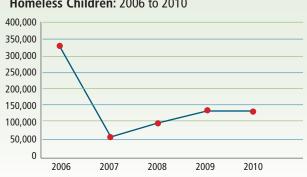


STATE RANKS (1-50, 1 = best)

### 2010 Extent of Child Homelessness Rank: 30

### Homeless Children in 2010: 131,198

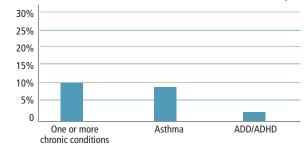
### Homeless Children: 2006 to 2010





### 2010 Child Wellbeing Rank: 25

### Health Problems of Children Below 100% Poverty



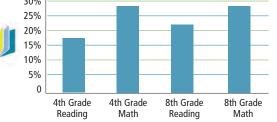


### **Child Food Security**

Households with very low food security: 7% Eligible households participating in SNAP: **55%** 

### **Education Proficiency: Reading and Math** (NAEP 4th & 8th Grade/Children Eligible for School Lunch)





### 2010 Risk for Homelessness Rank: 42





State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$15.65 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 8%

Children without health insurance: 16.3%

Children in poverty (5 yr avg.): 24%

### 2010 State Policy and Planning Rank: 43



### **Housing Units for Homeless Families**

Emergency Shelter	1368
Transitional Housing	1657
HUD HPRP Program	628
Permanent Supportive Housing	930

#### **State Housing Trust Fund** YES

### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? Is there a State 10-Year Plan that

includes children and families? NO

### State Planning Rank for Texas

Inadequate **Early** Moderate Extensive

The Texas Interagency Council for the Homeless is currently drafting a state plan to prevent and end homelessness.



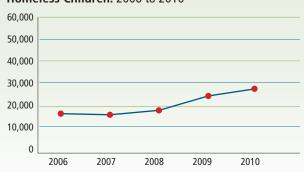
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 42

#### Homeless Children in 2010: 27,072

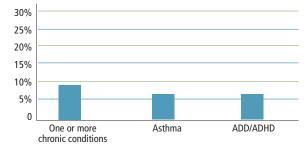
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 6

#### Health Problems of Children Below 100% Poverty



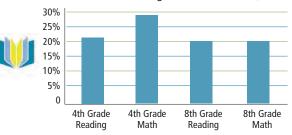


#### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **55%** 

#### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 23



Utah Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **33 45** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: 14.77 per hour

Households paying more than 50% of income for rent: 23%

Female-headed household: 5.5%

Children without health insurance: 11.4%

Children in poverty (5 yr avg.): 11%

#### 2010 State Policy and Planning Rank: 34



#### **Housing Units for Homeless Families**

Emergency Shelter	178
Transitional Housing	307
HUD HPRP Program	25
Permanent Supportive Housing	195

#### State Housing Trust Fund

YES

#### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **YES**Is there a State 10-Year Plan that

includes children and families?

and families? YES

#### State Planning Rank for Utah

Inadequate Early **Moderate** Extensive

The 2005 Utah's Plan to End Chronic Homelessness mentions children and families experiencing homelessness.



## Vermont

Composite State Rank

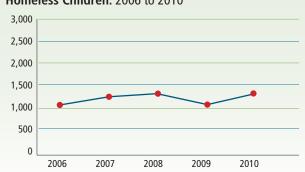
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 7

#### Homeless Children in 2010: 1,353

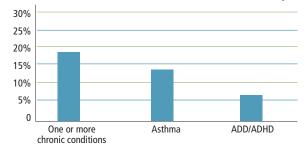
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 14

#### Health Problems of Children Below 100% Poverty



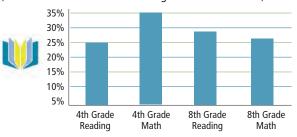


#### **Child Food Security**

Households with very low food security: **6%** Eligible households participating in SNAP: **79%** 

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 1



Vermont Home Foreclosure Rank (1-50, 1 = best)





State Minimum Wage: \$8.06 per hour

Income needed for 2-BR apartment: \$17.70 per hour

Households paying more than 50% of income for rent: 22%

Female-headed household: 6%

Children without health insurance: 4.1%

Children in poverty (5 yr avg.): 14%

#### 2010 State Policy and Planning Rank: 5



#### **Housing Units for Homeless Families**

Emergency Shelter	74
Transitional Housing	78
HUD HPRP Program	33
Permanent Supportive Housing	17

#### **State Housing Trust Fund**

YES

#### **State Planning Efforts**

Is there an active state Interagency
Council on Homelessness (ICH)? **YES**Is there a State 10-Year Plan that

includes children and families?

YES

#### **State Planning Rank for Vermont**

Inadequate Early **Moderate** Extensive

Vermont's 10-Year Plan to End Homelessness mentions children and families experiencing homelessness.

# Composite Vermont Rank Over Time 10 5 1

2007

2006

2010



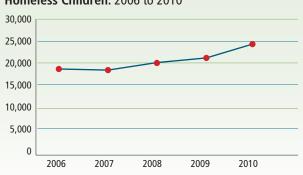
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 16

#### Homeless Children in 2010: 24,522

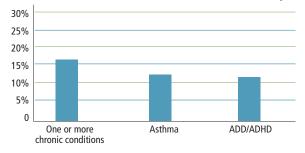
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 13

#### Health Problems of Children Below 100% Poverty



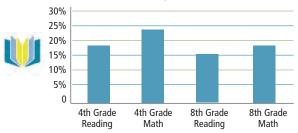


#### **Child Food Security**

Households with very low food security: **3%** Eligible households participating in SNAP: **63%** 

#### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 18



Virginia Home Foreclosure Rank (1-50, 1 = best) 2007 **27** 

31

\$

State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$19.63 per hour

Households paying more than 50% of income for rent: 23%

Female-headed household: 6.7%

Children without health insurance: 8.3%

Children in poverty (5 yr avg.): 13%

#### 2010 State Policy and Planning Rank: 46



#### **Housing Units for Homeless Families**

Emergency Shelter	585
Transitional Housing	775
HUD HPRP Program	43
Permanent Supportive Housing	192

State Housing Trust Fund NO

#### **State Planning Efforts**

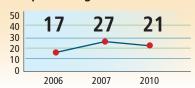
Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **NO** 

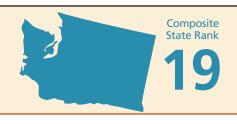
#### State Planning Rank for Virginia

**Inadequate** Early Moderate Extensive

The Virginia Homeless Outcomes Advisory Committee 2010 Report and Recommendations mentions children and families experiencing homelessness.

#### **Composite Virginia Rank Over Time**





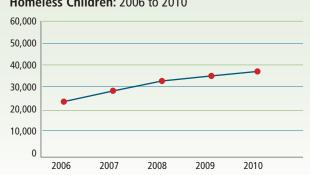
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 37

#### Homeless Children in 2010: 37,631

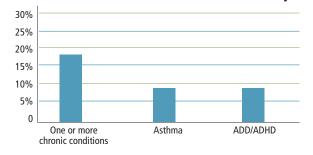
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 26

#### Health Problems of Children Below 100% Poverty

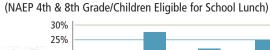


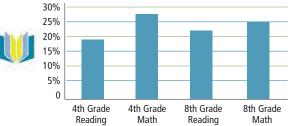


#### **Child Food Security**

Households with very low food security: 6% Eligible households participating in SNAP: 80%

#### **Education Proficiency: Reading and Math**





#### 2010 Risk for Homelessness Rank: 13



Washington Home **Foreclosure Rank** (1-50, 1 = best)

2007 2010 35 29



State Minimum Wage: \$8.55 per hour

Income needed for 2-BR apartment: \$17.68 per hour

Households paying more than 50% of income for rent: 24%

Female-headed household: 6.2%

Children without health insurance: 5.9%

Children in poverty (5 yr avg.): 15%

#### 2010 State Policy and Planning Rank: 9



#### **Housing Units for Homeless Families**

Emergency Shelter	725
Transitional Housing	2921
HUD HPRP Program	128
Permanent Supportive Housing	803

**State Housing Trust Fund** 

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? YES Is there a State 10-Year Plan that

includes children and families? **YES** 

#### State Planning Rank for Washington Inadequate Early Moderate Extensive

The Ten-Year Homeless Plan: 2010 Annual Report includes an extensive

focus on children and families experiencing homelessness.

### **Composite Washington Rank Over Time**



YES

# West Virginia



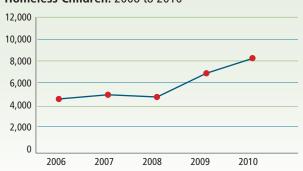
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 35

#### Homeless Children in 2010: 8,305

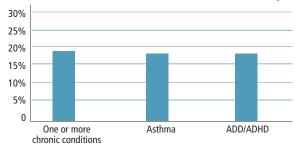
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 46

#### Health Problems of Children Below 100% Poverty



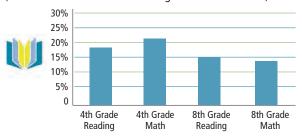


#### **Child Food Security**

Households with very low food security: **5%** Eligible households participating in SNAP: **91%** 

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 20



West Virgina Home Foreclosure Rank (1-50, 1 = best) 2007 **4**  2010 **2** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$11.47 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 5.7%

Children without health insurance: 2.7%

Children in poverty (5 yr avg.): 24%

#### 2010 State Policy and Planning Rank: 28



#### **Housing Units for Homeless Families**

Emergency Shelter	147
Transitional Housing	108
HUD HPRP Program	44
Permanent Supportive Housing	48

#### State Housing Trust Fund

YES

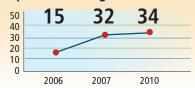
#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **NO** Is there a State 10-Year Plan that includes children and families? **NO** 

### State Planning Rank for West Virginia Inadequate Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in West Virginia.

#### **Composite West Virginia Rank Over Time**



# Wisconsin



For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 18

#### Homeless Children in 2010: 20,740

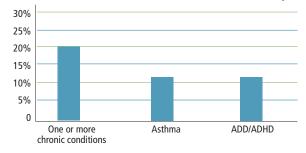
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 24

#### **Health Problems of Children Below 100% Poverty**



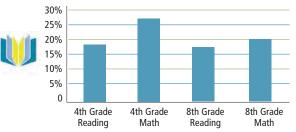


#### **Child Food Security**

Households with very low food security: **4%** Eligible households participating in SNAP: **63%** 

#### Education Proficiency: Reading and Math

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 15



Wisconsin Home Foreclosure Rank (1-50, 1 = best) 2007 2010 **23 32** 



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$14.67 per hour

Households paying more than 50% of income for rent: 25%

Female-headed household: 6.4%

Children without health insurance: 4.6%

Children in poverty (5 yr avg.): 15%

#### 2010 State Policy and Planning Rank: 8



#### **Housing Units for Homeless Families**

Emergency Shelter	480
Transitional Housing	682
HUD HPRP Program	141
Permanent Supportive Housing	252

#### State Housing Trust Fund

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? **YES** Is there a State 10-Year Plan that

includes children and families?

? **NO** 

YES

#### State Planning Rank for Wisconsin

Inadequate Early **Moderate** Extensive

The 2007 Plan to End Homelessness in Wisconsin, "Homeward Wisconsin," mentions children and families experiencing homelessness.

# Composite Wisconsin Rank Over Time 7 20 13 20 2006 2007 2010



State Rank

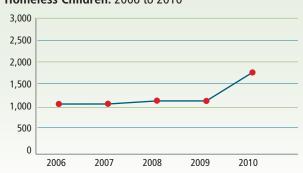
For the complete Report Card (including sources), please visit: www.HomelessChildrenAmerica.org

STATE RANKS (1-50, 1 = best)

#### 2010 Extent of Child Homelessness Rank: 13

#### Homeless Children in 2010: 1,760

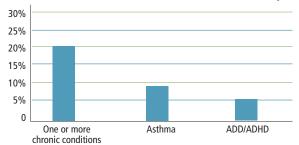
#### Homeless Children: 2006 to 2010





#### 2010 Child Wellbeing Rank: 3

#### Health Problems of Children Below 100% Poverty



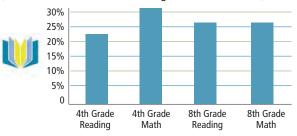


#### **Child Food Security**

Households with very low food security: 4% Eligible households participating in SNAP: 46%

#### **Education Proficiency: Reading and Math**

(NAEP 4th & 8th Grade/Children Eligible for School Lunch)



#### 2010 Risk for Homelessness Rank: 7



Wyoming Home **Foreclosure Rank** (1-50, 1 = best)

2007 2010 7 4



State Minimum Wage: \$7.25 per hour

Income needed for 2-BR apartment: \$13.99 per hour

Households paying more than 50% of income for rent: 17%

Female-headed household: 5.6%

Children without health insurance: 10.2%

Children in poverty (5 yr avg.): 12%

#### 2010 State Policy and Planning Rank: 49



#### **Housing Units for Homeless Families**

Emergency Shelter	88
Transitional Housing	61
HUD HPRP Program	0
Permanent Supportive Housing	0

#### **State Housing Trust Fund**

NO

#### **State Planning Efforts**

Is there an active state Interagency Council on Homelessness (ICH)? NO Is there a State 10-Year Plan that includes children and families? NO

#### State Planning Rank for Wyoming

**Inadequate** Early Moderate Extensive

At the time of this publication, no statewide ten-year planning efforts have taken place in Wyoming.

#### **Composite Wyoming Rank Over Time**



### V. Call to Action

#### Introduction

Ending child and family homelessness in the U.S. is urgent. We can end this tragic problem if national, state, and local political leaders, service providers, advocates, and the business and philanthropic communities make coordinated and strategic efforts. We must create an efficient, integrated, fully-funded, and high quality system of housing and services for children and their families. The Campaign to End Child Homelessness at The National Center on Family Homelessness works with federal policymakers in Washington, D.C. and in states across the country to address this overwhelming social problem.

The Campaign to End Child Homelessness has created a comprehensive federal policy agenda for 2011-2012. The implementation of the Campaign's policy recommendations during the 112th Congress and Obama Administration would go far in putting the federal government on track to accomplish its goal of ending family homelessness in 10 years as stated in *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*. To view our federal policy agenda and learn about federal policies impacting homeless families, please go to: www.HomelessChildrenAmerica.org/media/139.pdf

#### A. Current Policy Context

Discussion of budgets, federal deficits, and debt ceilings have dominated the U.S. Congress and the Administration as each side works to advance its priorities and spending choices. During a time when the federal government should be increasing funding for homeless programs to keep pace with the increased numbers of homeless children and families, funding for many programs has been held level or cut.

Homelessness is not a problem that proves less costly to taxpayers when access to services is reduced. The costs of homelessness are significant. National studies indicate that people experiencing homelessness access costly emergency medical care far more often than cost-effective preventive care and are more likely to suffer long-term instability and health issues that interfere with economic security (Culhane et al., 2002, Larimer et al. 2009). The loss of stable housing also results in diminished productivity through decreased access to education, employment, and income. Investing in housing and services ensures that homeless children and families are able to take their best step forward, even in these precarious economic times. Despite this period of fiscal constraint and severe budget cuts, it is critical that we work together to prevent further funding cuts that harm homeless children and families.

Halfway into the current fiscal year, the U.S. House and U.S. Senate passed the final FY 2011 spending bill for discretionary programs (those programs that are funded annually). The bill was signed into law on April 15, 2011 and was estimated to cut \$38.5 billion in spending for the remainder of the year—the largest ever reduction in annual spending. Some significant cuts were made to housing and community development programs as well as to job training and energy assistance (Coalition on Human Needs, 2011).

The subsequent Budget Control Act of 2011 enacted immediate spending cuts and created the Joint Select Committee on Deficit Reduction to further trim the federal budget by the end of the year (Heniff, Rybicki, & Mahan, 2011). The Budget Control Act caps and cuts spending on appropriations for housing and community development, education and training, public health, early childhood education, and more (Coalition on Human Needs, 2011). The Joint Select Committee on Deficit Reduction failed to make deficit reduction recommendations by the November 23, 2011 deadline. This will trigger automatic funding cuts.

According to the Center on Budget and Policy Priorities, one of the most cost-effective ways to stimulate economic growth and to create or preserve jobs is to target financial assistance programs such as SNAP–Supplemental Nutrition Assistance Program (formerly the Food Stamp program), unemployment benefits, and rental assistance to hard-pressed families who are likely to use support immediately to pay for essentials such as food, transportation, medical care, and housing (Sand, 2009).

#### **States Are Experiencing the Same Pressures**

Federal policy influences state policy and vice versa. In the spring of 2011, the Campaign to End Child Homelessness developed a National Policy Survey to learn more about the effects of federal government programs on state and local stakeholders working to end child and family homelessness. The respondents included a combination of direct service providers, nonprofit staff, and state and local government workers. The survey sought to discover more about how some federal regulations, policies, and programs are applied at the local level.

State governments are faring poorly during the current economic recession. As a result, program and funding cuts are hindering progress towards ending child and family homelessness. The survey found that state and federal concerns were similar and included: lack of affordable housing and the need to increase access to supportive services such as food, child care, transportation, and education. Survey respondents felt that the federal policy change that most positively impacted states was the U.S. Department of Housing and Urban Development's (HUD) Homeless Prevention and Rapid Re-Housing Program (HPRP). Over the past few years, HUD has shifted focus to Housing First and rapid re-housing programs. To read our Federal Policy Survey and learn more, please go to: www.HomelessChildrenAmerica.org

#### **HEARTH Act**

The May 2009 HEARTH Act reauthorized the McKinney-Vento Homeless Assistance programs and broadened the HUD definition of homelessness. According to the final rule, which goes into effect on January 4, 2012, HUD will now define youth as up to age 25. HUD has been working to develop regulations to implement the law that substantially expands homelessness prevention activities and offers new incentives that emphasize rapid re-housing, especially for homeless families. HUD officially published the interim regulations for the new Emergency Solutions Grant (ESG) program on December 5, 2011.

The National Center urges HUD, and the federal government generally, to adopt the broader definition of homelessness in the education subtitle of the McKinney-Vento Homeless Assistance Act (McKinney-Vento Homelessness Assistance Act, 2001). This broader definition includes all children, youth, and their families identified as homeless by school districts, and is already used by the U.S. Department of Education, Head Start programs, Runaway and Homeless Youth Act programs, and early intervention programs under the Individuals with Disabilities Education Act, Part C.

#### 2010 Federal Plan to Prevent and End Homelessness

The federal government has created various coordinating bodies to collaborate on policies related to specific issues including the U.S. Interagency Council on Homelessness (USICH). USICH is an independent agency within the federal executive branch and is composed of 19 Cabinet secretaries and agency heads. It was created to coordinate the federal response to homelessness and to develop a national partnership at every level of government, including the private sector, to reduce and end homelessness in America.

In June 2010, the USICH released *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness* (www.usich.gov/opening\_doors/) with a goal of ending child and family homelessness nationwide in 10 years. Acknowledging the need for adequate funding, political will, and private sector support, the Plan calls on the federal government to:

- Increase leadership, collaboration, and civic engagement.
- Increase access to decent, affordable housing.
- · Increase economic security.
- · Improve health, well-being, and family cohesiveness.
- Retool the homeless crisis response system.

If the recommendations in the federal plan are fully implemented, they can help secure the future of countless vulnerable Americans. With leadership from the USICH, many states have formed their own interagency councils. Some have engaged in 10-year planning processes that chart a course to end family homelessness in their states. Others have examined the definition of homelessness, making determinations about who is considered "homeless" and eligible for targeted resources.

#### B. Recommendations

Increasing the availability of decent, affordable housing is essential for ending homelessness. Housing promotes health, prevents the onset and exacerbation of illness, improves educational outcomes, reduces stress, and provides a safe environment in which children can grow and thrive. As HUD increasingly focuses on rapid re-housing as a solution to homelessness, it is critical to remember that housing alone is not sufficient. Housing must be aligned with critical services and supports if families are to remain stably housed in the community. Housing and services must both be part of any effective solution.

#### 1. Housing

Any solution to end child and family homelessness must target the inadequate supply of safe, affordable housing as well as access to supports and services. Congress and the Administration must increase funding for the McKinney-Vento Homeless Assistance Act grant programs. With an increase in funding, HUD could effectively implement the changes mandated in the HEARTH Act of 2009.

Increasing numbers of families experiencing homelessness and the multiple challenges associated with obtaining subsidized housing indicate a need to generate a more extensive stock of affordable housing in communities nationwide. Creating housing trust funds that support safe, decent, affordable housing is a critical strategy for addressing this issue. Starting

30 years ago, the housing trust fund movement began with the belief that the health of a community relied on its ability to create affordable housing for its citizens. Housing trust funds are established by ordinance or legislation on a state, county, or city level, and target low-income households. They rely on public revenue sources (e.g., real estate transfer taxes, interest from state-held funds, document recording fees) that vary depending on the community's resources (Brooks, 2007).

Most housing trust funds are used to fund new construction, rehabilitation, preservation, acquisition, permanent supportive housing, and services for special populations. Many also use these funds for transitional housing and emergency rental assistance (Brooks, 2007). The Housing and Economic Recovery Act of 2008 established a National Housing Trust Fund (NHTF), creating our nation's first new production program specifically targeted to extremely low-income households since the inception of the Section 8 program in 1974. The National Housing Trust Fund is needed to help address the severe shortage of rental homes that are affordable for the lowest income families.

Unfortunately, due to the recent housing market crash and subsequent Congressional efforts to re-configure, and in some cases, dismantle Fannie Mae and Freddie Mac, the National Housing Trust Fund has yet to be capitalized. We are working to ensure that a dedicated source of revenue is created for affordable housing activities that the market will not provide on its own and to use this revenue to fund the National Housing Trust Fund. The initial capitalization of the National Housing Trust Fund should be funded at \$1 billion to begin to help address the severe shortage of rental housing affordable for the lowest income families.

HUD is committed to implementing Housing First and rapid re-housing practices broadly; while this is important, we also must ensure that services are connected to these programs. The federal government must work to increase collaboration among the federal agencies and programs, including the U.S. Department of Health and Human Services (HHS), HUD, Veteran's Affairs, and the U.S. Department of Education (DOE).

One way to increase integration is through the Housing and Services for Homeless Persons Demonstration project. This project would connect housing vouchers with HHS, mainstream programs (e.g., TANF, Medicaid) for low-income people, and DOE programs for homeless children. This will help to break down barriers to better provide housing and services to homeless families. Unfortunately, only 10,000 of these vouchers were proposed in the President's FY11 budget and none were actually funded in FY11. Given the backlog and waitlists for programs like Section 8 vouchers, we need many more affordable housing options.

Please see Appendix B: Housing for a detailed overview of the current context.

#### 2. Services and Supports

#### All Families Need Support

All families need various kinds of support at one time or another. Think of the various supports you have needed for your own family—child care, transportation, medical and other health care, and educational services. Any strategy to end child homelessness must include critical supports that may change over time as family member's needs shift. As families move from homelessness into housing, services and supports facilitate this transition, help maintain housing over the long-term, and ultimately lead to self-sufficiency.

The typical or "average" homeless family—comprising approximately 80% of all homeless families—needs some support that may wax and wane over time, may be episodic in nature, and vary in intensity with life circumstances, transitions, and stressors. A small number of families—perhaps 10%—will need only transitional supports. In contrast, another 10% may need ongoing, intense supports and services to maintain their housing. In sum, an estimated 90% of families experiencing homelessness need some infusion of supports and services, with 10% needing continuing, intensive support. This is no different than families in higher socioeconomic groups who use their greater assets and social capital to buffer stress and maintain robust support networks and services (Bassuk, Volk, & Olivet, 2010).

#### Addressing the Trauma of Homelessness

Homelessness is traumatic. For many families, the stress of homelessness is compounded by past traumatic experiences, including catastrophic illness, abrupt separations, physical or sexual abuse, and intimate partner violence (Bassuk, 2010). Traumatic stress impacts every aspect of a person's life, including their ability to maintain housing and employment and achieve educational success, capacity to form sustaining relationships, and physical and mental health (Bassuk, Volk, & Olivet, 2010). Services and supports that protect children and their families from the damaging consequences of these traumatic experiences are critical in ending family homelessness.

Homeless children need supports and services specifically targeted to their unique needs. They often live in unpredictable, chaotic circumstances—and do not know where their next meal will come from or where they will sleep the next night (The National Center on Family Homelessness, 2009). They are young and have experienced serious disruptions in their interpersonal relationships. They have witnessed violence in their families and on the streets; they are frightened, anxious, and depressed. This constant stress puts them at risk for developing significant medical and mental health issues (Bassuk et al., 1997; Bassuk & Guarino, 2010; Buckner, Beardslee, & Bassuk, 2004). These challenges must be addressed, children's needs assessed, and service responses developed to mitigate the impact of these experiences.

#### Training the Homelessness Workforce

Critical services for homeless families and children cannot be effectively implemented without a comprehensive effort to address the needs of the homeless service delivery workforce and expand the capacity of community-based programs. Service providers are overworked, underpaid, isolated from others working in the field, and have few opportunities for training or career development. As a result, homeless service delivery is often limited and does not reflect state-of-the-art knowledge and practice (Mullen & Leginski, 2010). Providers and community-based programs should be supported to use promising and evidence-based practices by:

- Developing training for new and experienced workers that requires basic knowledge of poverty, homelessness, the needs of the family unit, and child development.
- Offering training and technical assistance focused on best practices (both knowledge and skills).
- Providing training opportunities both onsite and online to accommodate to the difficult schedules and demands placed on service providers.

- Fostering information exchange and networking among providers.
- Creating professional standards and competencies for the homelessness workforce.
- Developing career ladders and credentialing for the workforce.

#### Implementing Basic Principles of Care

Based on our understanding of the service and support needs of homeless families and children and our experiences in the field, The National Center recommends a set of basic practices that we believe should be implemented in every program that serves homeless children and families. Programs for homeless children and families should strive to:

- Rapidly re-house families.
- Respond to families' immediate needs.
- · Link housing with services and supports.
- Assess families and create individualized housing and service plans.
- Support family units to stay together.
- Deliver high quality services using evidence-based practices.
- Provide trauma-informed care.
- Be recovery-oriented and culturally competent.
- Address the unique needs of the children.
- Ensure a basic standard of care by training the workforce.
- · Monitor progress and outcomes.

#### **Providing Vital Services**

Along with housing, homeless families require various services and supports to stabilize their lives. Our research and clinical experience indicates that the following services areas are critical and align with legislation that is currently pending:

#### a. Child Care: Improve CCDF for Homeless Children

Child care is a significant expense for all working families and can become a barrier to maintaining a steady job. In every region of the country, infant child care consumes a larger portion of a family budget than food (National Association of Child Care Resource and Referral Agencies, 2008). The Child Care Development Fund (CCDF) is the primary source of funding for child care for low-income and homeless families. CCDF vouchers supplement a family's income by subsidizing child care expenses, enabling parents to maintain jobs and be economically stable (Child Care Bureau, Administration for Children and Families, 2004). This important federal program needs to be fully funded.

Even with adequate CCDF funding, homeless children will still have difficulty accessing child care due to lack of awareness and identification of homeless children; stringent enrollment requirements (e.g., immunization forms, health records, birth certificates, proof of guardianship); unaffordable co-payments; and other challenges to maintaining continuity of care. Once enrolled, homeless children are susceptible to losing child care benefits if temporary housing is found in a different geographic area. These barriers need to be

eliminated to maximize a family's access to child care supports. Legislative action is necessary to ensure that young homeless children are identified, enrolled, and maintained in CCDF to ensure their families continue to receive the child care support for which they are eligible. The McKinney-Vento Homelessness Assistance Act has established protections for homeless children in public schools (pre-K to 12). Similar protections should be available through CCDF.

#### b. Education: Strengthen EHCY Program (Education for Homeless Children and Youth)

Federal law mandates that states provide children with a free, appropriate public education. The McKinney-Vento Homeless Assistance Act requires that schools remove barriers to education for homeless children so that they may attend and succeed in school. Currently, Congress is working on the reauthorization of the Elementary and Secondary Education Act (ESEA) that will continue many federal education programs, including the McKinney-Vento Act's Education for Homeless Children and Youth (EHCY) Program. During the reauthorization process, The National Center is working with others to address strategies for identifying homeless children and youth, school selection, enrollment, transportation, needs of pre-school homeless children, needs of unaccompanied homeless youth, and access to academic and extra-curricular activities (National Association for the Education of Young Children, 2011). Progress on these issues will greatly strengthen educational protections and services for homeless children and youth. Congress should move forward with current reauthorization legislation before the Senate Health, Education, Labor and Pensions Committee and bring similar legislation before the House Education and Workforce Committee.

#### c. Domestic Violence: Protect Survivors From Eviction

Domestic violence is consistently identified as a primary cause of homelessness for women and children in the United States (Bassuk et al., 1996). While some survivors can access the safety and confidentiality afforded by domestic violence shelters, others are forced to leave safe housing and become at-risk for homelessness. We must ensure that survivors do not face eviction when they have removed their batterers from their homes and feel it is safe to live by themselves, but lack the economic resources to support independent housing. Many federal domestic violence programs are authorized through the Violence Against Women Act (VAWA) that is currently under reauthorization. We urge policymakers to extend VAWA housing protections to other federal housing programs so that domestic violence survivors and their families are not unjustly evicted and become homeless. There must also be a stronger focus on connecting survivors with permanent housing.

#### d. Employment and Training: Focus on Homeless Youth and Families

Undoubtedly, the most pressing economic and policy issue across America is job creation. While job creation benefits the overall economy, we must ensure that federal plans to increase employment and training include homeless youth and families. The Workforce Investment Act (WIA) currently up for reauthorization in Congress includes many of the U.S. Department of Labor employment and training programs. We urge that WIA state grantees be required to provide homeless youth and parents with job training services designed to help them improve job skills, maximize earning potential, and place them in jobs that pay a

livable wage. To increase effectiveness, WIA employment programs should be coordinated with homeless assistance, social service, veterans' service, youth, and housing programs. The federal government should also invest in a comprehensive effort to upgrade the skills of the homeless service delivery workforce with training on how best to provide for children, youth, and families.

#### 3. Data Collection

Comprehensive information about at-risk and homeless children is essential for ensuring that policy and planning efforts are responsive to their needs. Currently, national data sets are very limited. We must ensure that all future data collection efforts involving children and their parents include questions about residential status and stability, and well-being (e.g., health, traumatic stress, education, safety).

#### C. Conclusion

Child and family homelessness is a growing social problem that will only prove more costly to taxpayers if it is left unattended. Persistent homelessness leads to poor health, unemployment, and adverse educational outcomes that carry large economic and societal costs. Housing is essential to the solution, but it must be combined with critical services that support each family member and the family as a unit. By making the necessary investments in preventing and addressing family homelessness now, we can end this national tragedy before it becomes a permanent and expensive feature of our national landscape. At The National Center on Family Homelessness, we are working to mobilize the public and political will for decisive action. Please join us by visiting www.HomelessChildrenAmerica.org to download a copy of this report and learn more.



## Appendix A: Methodology

#### Introduction

To determine the status of children experiencing homelessness and develop composite ranks for the states for *America's Youngest Outcasts 2010*, we used various national data sets in the following four domains: (1) Extent of Child Homelessness (adjusted for population size); (2) Child Well-Being; (3) Risk for Child Homelessness; and (4) State Policy and Planning Efforts. The ranks are based on 20 variables from approximately a dozen sources that are described below. We determined the composite state rank by scoring factors within each domain (see below) and then determining an overall score.

Assessing the status of homeless children in each domain was a very challenging undertaking. Most national data sets have no specific measures of homelessness, residential status, or housing stability, nor variables about the numbers, characteristics, and needs of homeless children. To adjust for the limitations in existing data sets, we used various proxy measures that are described in detail below. For example, since the U.S. Census provides data about the rates of poverty nationwide, we assumed that most homeless children live in poverty and used 33% to 50% of the Federal Poverty Level (FPL). Many consider the current measure for the FPL an underestimate of the realities of living in poverty. If new poverty thresholds were created to reflect current realities about a family's expenses, adjusted for regional variations in costs of living, and changed to include a realistic assessment of a family's resources, it is estimated that millions more people would be considered to be living in poverty by government standards. In November 2011, the U.S. Census released a Supplemental Poverty Measure (SPM). The SPM does not replace the official measure and is not used to determine program eligibility or funding distribution. It provides additional information about economic trends and conditions (U.S. Census Bureau, 2011). See page 105.

The timeframes of various data sources relating to the status of homeless children are not consistent, presenting another challenge. National data sets are not always available on an annual basis. We used the most recent comprehensive datasets for our first Report Card and for *America's Youngest Outcasts 2010*. For example, the 2010 composite state rank consists of McKinney-Vento Education data from 2010<sup>1</sup>, National Assessment of Educational Progress data from 2011, and the National Survey of Children's Health data from 2007. For the 2007 ranks, we used the most recent data available for, or prior to, the 2006-2007 school year.

America's Youngest Outcasts 2010 assumes that for most states, the sizable gap between homeless children's needs and available resources has not changed dramatically in the last five years, and may have worsened. The combination of natural disasters, the economic downturn, and underreported data ensures we are being conservative in our reporting. The use of data from adjacent years and sources should not have a significant impact on the results.

<sup>&</sup>lt;sup>1</sup> Each school year, Local Education Agencies identify and count the numbers of homeless children in their schools as mandated by the federal McKinney-Vento Homeless Assistance Act. These numbers are reported annually by school year (e.g., data reported from 2005-2006 are from the fall and spring semester of a single school year). To simplify our presentation of data in this report, we use 2006 for the 2005-06 school year, 2007 for the 2006-07 school year, 2008 for the 2007-08 school year, 2009 for the 2008-09 school year, and 2010 for the 2009-10 school year.

#### **Extent Domain**

The Extent Domain reports the numbers of homeless children in each state.

#### **Data Sources**

- McKinney-Vento Educational Data.
- Children's Defense Fund (2007).
- U.S. Census Age and Sex Composition Census Brief (2010).

#### Variable(s)

- Numbers of children identified as homeless and enrolled in local school districts in the state over the course of an academic year.
- Numbers of children under the age of 18.

These data are homeless specific. The federal McKinney-Vento Homeless Assistance Act, Title X, Part C, of the No Child Left Behind Act of 2001 requires that all State Education Agencies and/or Local Education Agencies (LEAs, more commonly referred to as school districts) collect and submit information to the U.S. Department of Education about the numbers of homeless children who were *identified as homeless and enrolled* in all local school districts in the state over the course of an academic year (National Center for Homeless Education, 2011) using the following definition:

Children and youth are homeless if they are (No Child Left Behind Act of 2001):

- Living in emergency or transitional shelters.
- Living in motels, hotels, trailer parks, or camping grounds due to lack of alternative accommodations.
- Living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.
- Using a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.
- Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason (sometimes referred to as doubled-up).
- Awaiting foster care placement.
- Abandoned in hospitals.
- Migratory children who qualify as homeless because they are living in circumstances described above.

This definition, used throughout the report, accurately reflects the reality of family homelessness by defining homeless children and youth as "individuals who lack a fixed, regular, and adequate nighttime residence." The McKinney-Vento data are currently the only system that is comprehensively assessing the numbers of homeless children.

In writing this report, we examined data collected by the U.S. Department of Education (DOE) from years 2006, 2007, 2008, 2009, and 2010<sup>2</sup>. To rank and compare the states based

<sup>&</sup>lt;sup>2</sup> See Footnote #1.

on the extent of child homelessness in these years, we used data from these school years as well as the "Extent" ranks reported in the earlier version of *America's Youngest Outcasts: State Report Card on Child Homelessness* for 2006.

The DOE data do not include children under the age of six who are not enrolled in public school programs. Based on previous research that estimated 42% of the total number of homeless children are under the age of six, the U.S. DOE count of school-aged homeless children represents 58% of the total number of homeless children (Burt et al., 1999). From this, we used a ratio to calculate an estimate of the total number of homeless children in each state that includes an estimate of the number of homeless children under the age of six (number of school age homeless children x 100 / 58 = total number of homeless children). To estimate the number of homeless children under the age of six, we subtracted the number of school age homeless children from the total number of homeless children.

To control for states with varying population sizes, we divided the total number of homeless children in each state by the total number of children under the age of 18 in each state as reported by the U.S. Census to calculate the percent of children who are homeless in each state. We then ranked the states from 1 to 50 based on the percent of children who are homeless (1=lowest, 50=highest). It is important to note that all states have children who are homeless; those states with the better rankings just have a smaller percentage of homeless children compared to their total number of children. In cases where there were ties between states in the percent of homeless children, the state with the lower raw number of homeless children was assigned the better rank.

In addition to determining the numbers of homeless children in each state adjusted for population size, we also used McKinney-Vento data to calculate the numbers of homeless children compared to the general population of children under 18 years of age for 2006, 2007, and 2010. Again, research indicates that 42% of the nation's homeless children are pre-schoolers, aged 0 to 5 years (Burt et al., 1999). This means the McKinney-Vento count of school-aged homeless children represents 58% of the total number of homeless children in the U.S. From this, we calculate 100% of U.S. homeless children in 2010: (933,572 x 100 / 58 = 1,609,607):

• 2010 total U.S. homeless children = 1,609,607 (933,572 school-age + 676,035 pre-school).

According to the U.S. Census, there are 74,181,467 children under 18 years of age in 2010. The finding that one in 45 children were homeless in 2010 is calculated by dividing the total number of homeless children in the U.S. in 2010 (1,609,607) by the total number of children under 18 in 2010 (74,181,522):

• 1,609,607 / 74,181,467 = .022 = 2.2 in 100 = 1 in 45 (45.4) in 2010.

This same process is used for our 2007 findings, using McKinney-Vento school data for that year adjusted to include homeless children under age 6 and 2006 U.S. Census data on children under 18 for that period. We calculated 100% of U.S. homeless children in 2007:  $(673,458 \times 100 / 58 = 1,161,134)$ :

• 2007 total U.S. homeless children = 1,161,134 (673,458 school-age + 487,676 pre-school).

According to the U.S. Census, there were 73,901,733 children under 18 years of age during

that period. The finding that one in 63 children was homeless in 2007 is calculated by dividing the total number of homeless children in the U.S. in 2007 (1,161,134) by the total number of children under 18 in 2007 (73,901,733):

• 1,161,134 / 73,901,733 = .016 = 1.6 in 100 = 1 in 63 (62.5) in 2007.

In our first edition of *America's Youngest Outcasts: State Report Card on Child Homelessness*, using 2006 data, we used the same calculation but rounded down the percentage of homeless children from 2.1 to 2.0 when making the estimate of one in 50 children for that report. The approach for 2007 and 2010 provides a more precise estimate.

#### Limitations

We used DOE data on homeless children and youth because public schools are the only universal institutions existing in all communities that are legally responsible for identifying and serving homeless children. However, the data have various limitations. DOE data report only children who are enrolled in school and identified by school personnel. Therefore, this report does not include homeless and unaccompanied children and youth who are not in school or who are in school, but whose homeless status is unknown to school personnel.

In this report, we used the ranks for "extent" as reported in the earlier version of *America's Youngest Outcasts: State Report Card on Child Homelessness* for school year 2006. During that year, an estimated 77% of LEAs submitted data about homeless children to DOE (National Center for Homeless Education, 2011). The number of homeless children in 2006 in Louisiana, Alabama, Mississippi, Arkansas, Georgia, and Texas was unusually high that year because of Hurricanes Katrina and Rita. The number of homeless children in New York State was thought by staff at the New York State Education Department to be higher than reported, due to under-reporting by the New York City Department of Education.

We also used McKinney-Vento data from 2007 and 2010. During 2007, an estimated 78% of LEAs submitted data about homeless children to DOE (National Center for Homeless Education, 2008). During 2010, an estimated 87% of LEAs submitted data (National Center for Homeless Education, 2011).

California, which generally accounts for more than 25% of the national total of homeless children, changed its procedure for collecting 2010 McKinney-Vento data and reported challenges to implementing its new data collection process. As explained by Leanne Wheeler of the Title I Policy and Program Guidance Improvement and Accountability Division of the California Department of Education: "Many local educational agencies (LEAs) and homeless liaisons are still learning about the new system and the collection/input of their homeless students. We are continuously trying to work with our LEAs and homeless liaisons to better identify and report these students." The number reported by California for 2010 decreased from the previous year by162,822 children (dropping from 496,953 in 2009 to 334,131 in 2010) at a time when numbers increased in every region of the nation, particularly in the larger states. The accurate number of homeless children in California in 2010 will likely remain unknown.

All school districts are required to identify homeless children who are enrolled in local school districts. Many states are successfully identifying and serving homeless children; this is very important and challenging work, especially given that the resources available are not enough

to respond to the need. We applaud the efforts of states that effectively identify and serve homeless students. LEAs throughout the country are of widely varying size, resources, capacities, and circumstances. In some districts, continued lack of awareness of homelessness and its definition among school personnel leads to the under-reporting of homeless children. In addition, lack of program capacity and funding to carry out the requirements affects the outreach and identification efforts of many school districts. Finally, DOE data collection requirements are relatively new; thus, not all schools report complete data sets to their districts and not all districts report complete data sets to their states for transmission to the federal government. Therefore, it is likely that DOE numbers are an undercount in many states and in some more so than others.

Our estimates for the total numbers of homeless children in each state and the numbers of homeless children under age six are approximations based on the number of school-age children reported by DOE. However, given current data sets, it is the best data available nationally. It is important to include these children since they make up almost half of the population of homeless children and are in a very important period in their development.

Children in rural areas are among the most hidden of homeless children and may not be fully represented in this report, contributing further to an undercount. Rural areas remain home to an estimated 9% of homeless people (Post, 2002). More sobering, the rate of homelessness in some rural areas may be greater than ten times that of large cities (Lawrence, 1995). In addition, rural conditions can help to obscure homelessness. Funding for homeless assistance programs is less available in rural areas, limiting access to services, transportation, and affordable housing (National Alliance to End Homelessness, 2010; Aron & Fitchen, 1996).

#### Well-Being Domain

The Well-Being Domain examines characteristics associated with general child well-being and is comprised of the following three sub-domains: food security, health, and education. To construct the score for the Well-Being Domain, each variable within the sub-domains was ranked on a scale of 1 to 50. The variable scores were then added together and ranked to create the sub-domain score. The Well-Being Domain score was created by adding together each of the three sub-domain scores and ranking these from 1 to 50. Scores within the Well-Being Domain display more variation than other domains, specifically between 2006 and 2007.

Many states jumped significantly on the Wellbeing rank from 2006-2007—most likely due to methodological issues. For the Education factor, the earlier report used both McKinney-Vento and National Assessment of Educational Progress (NAEP) data. For the 2010 report, only NAEP data were used. Additionally, the Health factor variables changed. In the earlier report, we used four variables from the National Center for Health Statistics National Survey of Children's Health. The variables were: overall health, asthma, traumatic stress, and emotional disturbance. In the 2010 report, the traumatic stress variable was not used and the wording of the overall health, asthma, and emotional disturbance questions changed. These changes are discussed in more detail below.

#### a. Food Security

#### **Data Source**

 U.S. Department of Agriculture, Household Food Security in the United States Annual Reports.

Each year, USDA surveys 50,000 households to assess food security by using a supplement to the Current Population Survey. If households are screened as being food secure, they are not asked specific questions about food security. If they are screened as being food insecure, the full food security survey is administered.

#### Variable(s)

- Percentage of households with very low food security.

USDA provides the percentage of households with very low food security. We divided this percentage to generate how many households out of 100 have very low food security. Assuming that very low food security rates disproportionately affect families that experience homelessness, the Report Card uses these percentages of households identified as having very low food security

Food security is defined as "assured access for every person to enough nutritious food to sustain an active and healthy life including food availability (adequate food supply); food access (people can get to food); and appropriate food use (the absorption of essential nutrients)" (Bread for the World Institute, 2006). Food insecurity is defined as "having limited access to adequate food due to financial and other resources." In short, families experiencing food insecurity do not know where their next meal is coming from. The USDA further specifies a "very low food security category," defined as households that experience food insecurity with hunger, and report "multiple indications of disrupted eating patterns and reduced food intake" (Coleman-Jensen, Nord, Andrews, & Carlson, 2011). Food security survey questions asked of adult respondents inquire about:

- Will food run out before there is money to buy more?
- Inability to afford the cost of a balanced meal?
- Unable to afford enough food and remaining hungry?
- Losing weight because there is not enough money for food?
- Unable to eat for a whole day because there was not enough money for food?

In 2005, the national average for very low food security (having experienced hunger) was 3.9% (Cooper & Weill, 2007). In 2010, this average rose to 5.6% (Coleman-Jensen, Nord, Andrews, & Carlson, 2011).

#### Limitations

The annual Current Population Survey Food Security Supplement is conducted by sampling and screening residential addresses. If families are residing in shelters, hotels/motels, or are doubled up with families or friends, they are not included in the sampling frame. The very low food security rates are reported as direct percentages and are not specific to families that are experiencing homelessness. It is likely that the actual rate of very low food security among the

population of homeless children is much higher than the overall rate of very low food security. A possible source of reporting bias is a household respondent's willingness to disclose their level of food insecurity. In the case of households that have children, it is possible that parents might not be willing to disclose food insecurity that affects their children for fear of stigma, embarrassment, or other consequences (e.g., fear of losing children to child welfare systems).

#### b. Health

#### **Data Source**

- National Center of Health Statistics, National Survey of Children's Health.

The National Survey of Children's Health (NSCH), sponsored by the Maternal and Child Health Bureau and the Centers for Disease Control and Prevention, was conducted in either English or Spanish. It assessed children's health across eight domains: demographics, physical and mental health status, health insurance, health care utilization and access to health care, medical home (e.g., ongoing primary care), family functioning, parents' health, and neighborhood characteristics (Blumberg, et al., 2003). A total of 91,642 child level interviews were conducted in 2011 (Centers for Disease Control and Prevention, 2011). Telephone numbers were randomly sampled, (with one child under 18 years randomly selected as the interview subject). The respondent was an adult in the household who had the most knowledge about the child's health. Over 95% of the time, the respondent was a child's parent or guardian.

#### Variables

- How many children have one or more current chronic conditions that their parents rate as moderate or severe?
- How many children currently have asthma?
- How many children currently have ADD/ADHD?

#### Homelessness Proxy

- 0-99% of the Federal Poverty Level.

Within the NSCH, there are no data on homelessness but there are data on the Federal Poverty Level. The U.S. Census Bureau is responsible for calculating poverty thresholds each year used to determine the number of Americans living in poverty. See page 105. HHS creates the Guidelines as a simplified version of these thresholds and uses it for administrative purposes such as calculating eligibility for various federal programs (U.S. Department of Health and Human Services, 2011).

#### Limitations

Data are only available for 2007. Therefore, the 2007 values were used to calculate the well-being ranks for both 2007 and 2011. The phrasing of all questions from 2003 to 2007 has changed:

 Overall Health: 2003 survey asked: How many children/youth (ages 0-17) currently have health conditions described as moderate or severe by their parents?; 2007 survey asked: How many children have one or more current chronic conditions that their parents rate as moderate or severe?

- Asthma: 2003 survey asked: How many children/youth (ages 0-17) experienced one or more asthma-related health issues during the past 12 months?; 2007 survey asked: How many children currently have asthma?
- Emotional disturbances: 2003 survey asked: How many children/youth (ages 3-17) have
  moderate or severe difficulties in the areas of emotions, concentration, behavior, or being
  able to get along with other people?; 2007 survey asked: How many children currently have
  ADD/ADHD and take medication for this condition? We included both those children
  taking medication and those children who are currently diagnosed but not currently taking
  medication.
- Additionally, the 2006 ranks included a measure of traumatic stress that is no longer included in the survey and there is no substitute question. Therefore, we have omitted this variable. The 2003 question read: When you have a serious disagreement with your household members, how often do you end up hitting or throwing things?

To enhance the representativeness of the NSCH sample, results were weighted to adjust for various potential biases such as exclusion of households without telephones. Based on evidence that households with no telephone service may be similar to households that have experienced service interruptions, researchers used data from previous census and population surveys to identify the number of households who experienced service interruption, and extrapolated the number of households without telephones (Blumberg et al., 2003). Increased weight was assigned to households with interrupted telephone service. While this adjustment may increase the representativeness of the sample for families who are housed but struggling financially to pay utilities, it does not consider families who may be living in shelters, cars, or on the streets, or who are doubled-up.

#### c. Education

#### **Data Source**

- National Assessment of Educational Progress (NAEP).

The NAEP is conducted periodically among students in grades 4, 8, and 12 to gauge the state, regional, and national academic performance of selected subjects. NAEP testing is also conducted to determine long-term trends by assessing samples of students at ages 9, 13, or 17 years. Academic areas assessed include mathematics, reading, science, writing, the arts, civics, economics, geography, and U.S. history (NAEP, 2011). Each state uses the same tests each year, allowing for a common metric across states and continuous documentation of student progress. Possible scores include the following (NAEP, 2011):

- "Below Basic"—students who do not achieve even partial mastery score.
- "Basic"—partial mastery of prerequisite knowledge and skills fundamental for proficient work. This is not considered a satisfactory level.
- "Proficient"—progress at the level necessary for grade promotion or graduation.
- "Advanced"—superior performance at a higher level than what is necessary for grade promotion or graduation.

National assessments include a representative probability sample of schools and students, and a selected private school sample of about 700 schools with up to 60 students per school

(National Center for Education Statistics, 2011). NAEP state assessments include mathematics, reading, science, and writing, and include a representative state sample of schools and students. An average state sample includes 2,500 students across 100 public schools. Schools with similar characteristics such as physical location, extent of minority enrollment, state-based achievement scores, and median income are stratified within each state to improve reliability (National Center for Education Statistics, 2011). NAEP aims to assess as many randomly selected students as possible. NAEP identifies students who have disabilities or are English language learners and may require special accommodations to participate (National Center for Education Statistics, 2011).

The McKinney-Vento Homeless Assistance Act requires that states ensure that homeless children have access to a free, appropriate public education and that school districts provide data to the federal government. McKinney-Vento educational data are available for some states but DOE requires only those school districts receiving McKinney-Vento sub-grants to submit data on the numbers of homeless children who took state assessments in the previous academic year, and the number of homeless children who met or exceeded state proficiency in reading and math. This requirement was first put into place by DOE in 2003. Since only 5% of school districts receive McKinney-Vento sub-grants, the data do not represent all children experiencing homelessness and were not used to generate ranks for this report card. In addition, testing data only reflect a "snapshot" of children who were in attendance on the day the test was administered. Since the overall number of homeless children reported for the year is an annual number, it is not possible to compare the number of homeless children taking a test to the overall number of students identified as homeless over the course of a year.

While some states collect and report proficiency levels for the McKinney-Vento educational data, these data are not comparable because states develop their own assessments and gauge proficiency by their own standards. There is no standardized test used for McKinney-Vento educational data. We used National Assessment of Educational Progress (NAEP) scores to generate proficiency rates.

#### Variables

- Children scoring proficient or higher in 4th grade reading.
- Children scoring proficient or higher in 8th grade reading.
- Children scoring proficient or higher in 4th grade math.
- Children scoring proficient or higher in 8th grade math.

#### Homelessness Proxy

- National School Lunch Program (NSLP) eligibility.

While there are no residential status questions, NAEP collects information about eligibility for the U.S. Department of Agriculture's National School Lunch Program (NSLP). NSLP provides reduced priced meals to children between 130%-185% of the FPL and free meals to students below 130% of the FPL (U.S. Department of Agriculture, 2011). Students who meet the McKinney-Vento Act definition of homelessness are automatically enrolled into the NSLP without an application (United States Interagency Council on Homelessness, 2011). Therefore, students eligible for the NSLP represent a conservative estimate of children who are homeless.

#### Limitations

While the NSLP provides an adequate proxy for children who are homeless, the lack of data sets specifically related to homeless children limit the precision of the academic proficiency measurement. Data from the school lunch program likely overestimate proficiency. Factors may impact whether or not homeless children, or a representative sample of NSLP eligible children, were assessed. For example, high mobility rates mean that homeless children may not have been in school on testing day; these children may also have been absent for other reasons not related to homelessness.

#### Risk for Child Homelessness Domain

The Risk for Child Homelessness Domain uses various structural determinants of homelessness at the state level. Family homelessness is used as a proxy for child homelessness because the Report Card is based on children who are members of homeless families and does not include unaccompanied youth.

Often when thinking about predictors of homelessness, we focus on factors related to individual vulnerability, such as the recent birth of a child or parental hospitalization for a mental health or substance use problem. However, individual factors only tell us who is more likely to be affected by various structural factors that contribute to losing one's home. Structural factors describe the "why" of homelessness, not the "who." Therefore, we have developed this domain to focus on the structural determinants of family homelessness and have included factors within sub-domains of poverty, household structure, housing market factors, and generosity of benefits. The impact of unique state or regional characteristics and events (e.g., natural disasters, local context) is not directly captured.

Variables within each sub-domain were ranked and states were scored according to quintile (1 point for the top fifth; up to 5 points for the bottom fifth). All ranks within each sub-domain were averaged to compute an overall sub-domain score between 1 and 5 then all four sub-domain scores were added together to create an overall score from 4 to 20. Scores were assigned based on quintile to help smooth out some of the random variation in measurement. When quintile scores were assigned, total index scores were calculated by taking the average score within each sub-domain. The four sub-domain scores were then added together to create an overall index score for each state. Higher scores indicate the presence of greater risk for homelessness (max score = 20).

A linear index has various limitations. First, there are data limitations. For some desired data elements, we could not find or calculate state level estimates. We also could not find all the data for a given year. With different years of data, it is difficult to determine which events are causes and which are outcomes. Second, our scoring strategy may not fully account for the correlation among covariates. As a result, some factors, such as poverty, may be weighted more heavily than other elements.

#### a. Poverty

#### **Data Source**

- U.S. Census Bureau Current Population Survey.

#### Variable

- Population at less than 50% of the Federal Poverty Level.

Poverty is represented by a single variable—the rate of extreme poverty (the percentage of households with incomes at 50% of the Federal Poverty Level (FPL) or lower). See page 105. Of all the state descriptors that we considered, extreme poverty was by far the strongest predictor of family homelessness.

#### Limitations

As discussed in the Policy and Planning section, questions remain about whether or not the Federal Poverty Level accurately reflects the current economic environment, is set at an appropriate level, and whether it is a reliable measure.

#### a. Household Structure

The household structure sub-domain is comprised of two variables: female-headed households and teen births. These two variables are included because they focus on families who are especially vulnerable to an economic catastrophe. The majority of homeless females are headed by women alone. In general, most female-headed households do not become homeless. However, these households are more vulnerable to events such as the loss of a job or the serious illness of a child. Single mothers are often only one catastrophe away from homelessness since they are solely responsible for wage earning, child care, and homemaking. For women with children who have a limited education and job skills, the options for survival are low-paying service-sector jobs with inflexible hours and inadequate benefits. Similarly, areas with high teen birth rates include many children with parents who are lacking the education and incomes of older parents and are more likely to become homeless.

#### 1. Female Headed Households

#### **Data Source**

- U.S. Census.

#### Variable(s)

- Percentage of households with female householder, no husband present, with own children under 18 years.

#### Limitations

The major limitation of the female-headed households variable is that the data used in the report card are not broken down by poverty. If we used data based on female-headed households at or below 50% of poverty this would better capture those families experiencing homelessness. Another limitation is that census data are only available every ten years. It is possible that the 2010 census data were a more accurate representation of 2007 than the 2000 census data that were used.

#### 2. Teen Birth Rates

#### **Data Source**

- Center for Disease Control.

#### Variable(s)

- Teen birth rate per 1,000.

#### Limitations

Similar to female-headed households, we were unable to control for teen birth rates for women under 50% of poverty.

#### b. Risk Factors: Housing Market

The housing market domain represents the supply side of the equation: How much housing is available for families at the low end of the economic ladder?

#### 1. Extreme Housing Need

#### Data Source

- U.S. Census.
- National Low Income Housing Council, U.S. Census Current Population Survey.

#### Variable(s)

- Percentage of renter households that lack complete plumbing (used only in 2007 rank). Calculated by dividing the total number of renter households that lack complete plumbing by the total number of renter households.
- Percentage of households that are severely housing burdened (paying 50% or more of income in rent) (used only in 2010 rank). Calculated by dividing the total number of renter households that are severely housing burdened by the total number of renter households.

Extreme housing need is defined by the U.S. Department of Housing and Urban Development (HUD) as paying 50% or more of income for rent or living in substandard housing (Steffen et al., 2011). To capture this, we utilized data on "severely housing burdened" individuals that was defined as paying 50% or more of income in rent and the percentage of renter households that lack complete plumbing. Extreme housing need is a strong predictor of family homelessness because it includes the group that may be one expense away from eviction or is living in substandard housing.

#### Limitations

Due to the unavailability of the same variable at both data points, we used the percentage of renter households with incomplete plumbing from the 2000 census as our measure for the 2007 rank and we used the percentage of households paying 50% or more of their income in rent from 2009 as our measure for the 2010 rank. The 2009 data may more accurately represent 2007 than the 2000 data. While the report card includes renter households that lack adequate plumbing, in rural communities there may be a high percentage of owner households that lack adequate plumbing and are at risk for homelessness. Furthermore, only 3% of households with worst case housing needs are accounted for by substandard housing alone (Steffen et al., 2011). The household data do not focus on families; a household can be an individual or adults without children.

#### Home Foreclosures

#### **Data Source**

- RealtyTrac.

#### Variable(s)

- State rank by households in foreclosure (1=best; 50=worst).

Foreclosure rates are an indicator of diminished housing stock. In many locales, foreclosures lead to the eviction of vulnerable tenants and are associated with rising rates of homelessness.

#### Limitations

Typically, when we talk about "households" we are speaking about family units, or groups of people who are living together. In the case of foreclosure data a "household" is a dwelling. While foreclosure rates are indicators of housing availability and potential homelessness, these rates do not capture the precarious housing situations of families who are living on the streets, in shelters, or those who move from one doubled-up situation to another. Also, it is unclear whether foreclosure rates are a reflection of housing situations or the mortgage crisis. Many homes currently under foreclosure were purchased as investment properties and were not occupied. Because the RealtyTrac data refer to a household as a dwelling and not a person or group of people, these numbers likely over represent the impact of the foreclosure crisis in certain states, such as Florida, where the majority of homes under foreclosure were likely to be vacation homes or investment properties and were not occupied. No foreclosure data focus specifically on dwellings that were used for rental properties

#### c. Generosity of Benefits

The final risk factor, generosity of benefits, describes the income side of the affordable housing equation. When rent far exceeds income, people cannot afford to maintain their housing. For those with extremely low incomes, public benefits are essential for keeping this equation balanced. This domain is made up of four variables: use of federal child care vouchers, ratio of TANF benefit to a state's Fair Market Rent (FMR), rate of children who lack insurance, and participation in SNAP. Each of these variables represent resources that help buffer the impact of poverty. Child care vouchers enable people to work. SNAP helps cover the cost of food so that wages can be dedicated to other essentials such as rent. Although children tend to have relatively low health care expenditures, without routine care, a small problem can become an emergency, leading to missed work and costly expenditures. Finally, the ratio of TANF benefit to the Fair Market Rent is an indicator of whether public benefits are sufficient to pay rent.

#### 1. Ratio of TANF to Fair Market Rent

#### **Data Source**

- Urban Institute (TANF Awards).
- National Low Income Housing Coalition (Fair Market Rent).

#### Variable(s)

 Percentage of TANF necessary to pay fair market rent. Calculated as FMR for a two bedroom apartment/TANF maximum allotment for a family of three.

In three states (California, Massachusetts, and Wisconsin), there are two different possible TANF maximum allotments. In California and Massachusetts the difference in rate is for exempt and non-exempt participants. In Wisconsin the difference is between W-2 Transition

and Community Service Jobs. For these states, we averaged the two amounts and used this amount for the state maximum allotment.

#### Limitations

Averaging the two possible amounts for California, Massachusetts, and Wisconsin may not accurately capture the maximum TANF allotment. For California and Massachusetts, non-exempt means that someone in the household must be working; therefore, the TANF amount does not accurately represent the total income for the household. Fair market rent varies widely from community to community; FMR in Boston is much higher than FMR in Western Massachusetts. Therefore, the state level FMR is not a perfect measure for the cost of living throughout the state.

#### 2. Use of Federal Child Care Vouchers

#### **Data Source**

- Children's Defense Fund (2007) (number of children).
- U.S. Census Age and Sex Composition Census Brief (2010) (number of children).
- U.S. Census American Community Survey 5 Year Estimates (percentage of children in poverty).
- U.S. Department of Health and Human Services Administration of Children and Families (number of child care vouchers).

#### Variable(s)

- Percentage of children in poverty served by Federal child care vouchers. Calculated as average monthly number of child care vouchers / (total number of children \* % children under 18 years below poverty level in last 12 months)

#### Homelessness Proxy

No additional controls

#### Limitations

The percentage of children in poverty was a 5-year estimate of 2005-2009. There may have been variation for 2007 and 2010. Federal Child Care Voucher data are reported as a monthly average. We were unable to determine how many unduplicated children received a child care voucher at some point during the year. The Child Care and Development Fund (CCDF) is a federal program that provides child care assistance to low-income families (Child Care Bureau, Administration for Children and Families, 2004). Child care assistance is granted by the CCDF to states and each state determines its own eligibility guidelines. This does not allow us to determine how many vouchers actually went to children who are homeless or children who are below 50% of the FPL.

#### 3. Participation in SNAP

#### **Data Source**

- U.S. Department of Agriculture.

#### Variable(s)

- Estimates of SNAP Participation Rates.

#### **Limitations:**

Participation in SNAP is reported by the U.S. Department of Agriculture as a number derived from a regression analysis. SNAP is available for individuals and households that meet certain resource and income tests. There are additional requirements regarding employment status and for those who are elderly, disabled, or immigrants. We were unable to determine SNAP participation for families with children, or, more specifically, families who are homeless or below 50 percent of the FPL, separate from individuals and other households; the participation rates include all those who are eligible.

#### 4. Percentage of Children Who Lack Insurance

#### **Data Source**

- U.S. Census.

#### Variable(s)

- Percentage of children who lack insurance.

#### Limitations

We were unable to determine the percentage of children who are homeless or below 50% of FPL that lack insurance. The available data were for all children. This measure does not capture the percentage of children who are underinsured. Even with insurance, sometimes co-pays and deductibles are so high that families with insurance are still unable to bring their children to the doctor.

#### State Policy and Planning Efforts Domain

The State Policy and Planning Domain examines current policies and activities using four factors. These factors include housing, income, health, and planning. To construct the score for this domain, data were collected for each sub-domain to determine a score (see below for more detailed information). Each state was then ranked on a scale of 1 to 50 based on their scores in each factor. The overall rank was created by adding each state's rank for the housing, income, and health factors plus the planning factor score, and then ranking the states based on the total number from 1 to 50 (1=best, 50=worst). If there were ties between states, the state with the lower percent of homeless children was assigned the better rank.

#### Limitations

The first version of *America's Youngest Outcasts: State Report Card on Child Homelessness* included an education policy factor. The 2010 version does not include an education policy factor for 2007 and 2010.

#### a. Housing

#### **Data Sources**

- U.S. Department of Housing and Urban Development's 2007 and 2010. Continuum of Care Homeless Assistance Programs Housing Inventory Chart.
- Center for Community Change's Housing Trust Fund Project.

The HUD reports are based on data collected during the federal fiscal year (October 1-September 30).

#### **Variables**

- Number of Emergency Shelter Family Units (HUD).
- Transitional Housing Family Units (HUD).
- Permanent Supportive Housing Family Units (HUD).
- Homeless Prevention and Rapid Re-Housing (HPRP) Units (HUD, 2010 only).
- Existence of State Housing Trust Funds (Center for Community Change).

Based on the sources described above, we reported the number of family units in each state. We summed these numbers to determine total family units or capacity in each state. We calculated an estimate of the number of homeless families in the state by dividing the total number of homeless children (using data from the Extent domain) by two because the average homeless family is comprised of two children (Burt & Aron, 2000). We then calculated the total capacity as a percentage of need (total number of homeless families/total number of family units). To determine the Housing score, each state was ranked based on total capacity as a percentage of need and received bonus points for existing state housing trust funds. The Housing score was then used to rank the states from 1-50 (1=best, 50=worst). If there were ties between states, the state with the lower percent of homeless children was assigned the better ranking.

#### Limitations

HUD's Continuum of Care data are the most complete data set available nationally to determine the numbers of family units, but do not include units that are not a part of the Continuum of Care. For example, if a local community group runs an emergency shelter, but is not part of the Continuum of Care, it is not reported in this data set. We did not include data on the existence of county or locally-based Housing Trust Funds. Additionally, in the current economic climate, state-based Housing Trust Funds are likely to be experiencing financial difficulty since they are often based on real estate transfer taxes. Despite these limitations, state Housing Trust Funds are an important part of creating and maintaining affordable housing stock. For the 2007 data, we used the same data reported in the first version of America's Youngest Outcasts: State Report Card on Child Homelessness because it was based on information collected through 2007.

#### **b.** Income

#### **Data Sources**

- Center for American Progress.
- National Low-Income Housing Coalition Out of Reach Report.
- The Hatcher Group Tax Credits for Working Families Online Resource Center.
- Personal communication between Kelley Gossett, Director of Policy and Planning at Horizons for Homeless Children, and Christina Murphy, Director of the Campaign to End Child Homelessness at The National Center on Family Homelessness.

#### Variables

- State Minimum Wage (Center for American Progress, 2010 minimum wage from

National Low Income Housing Coalition).

- Housing Wage for a two-bedroom at fair market rent (National Low Income Housing Coalition).
- State Earned Income Tax Credit (Hatcher Group).
- Prioritization of Homeless Families when Distributing Child Care Vouchers (Personal Communication).

We compared the minimum wage to the housing wage for a two-bedroom unit at fair market rent (FMR) through a simple calculation: [(Minimum wage / Housing wage) x 100] to find the percent earned compared to what is needed to afford a two-bedroom unit at FMR in each state. For example, if the minimum wage is \$5.00 and the housing wage for a two-bedroom at fair market rent is \$10.00, then a worker is only earning 50 percent of what he/she needs to cover rent each month.

We chose to use the FMR for a two-bedroom unit based on the assumption that it is the smallest and therefore least expensive housing option that would be viable for a family experiencing homelessness. We then ranked each of the states based on the percent earned compared to what is needed to afford a two-bedroom at FMR.

We collected information about the State Earned Income Tax Credit (EITC) for each state, including whether or not the state EITC is refundable. A refundable EITC is most helpful to low-income families. States that have an EITC received one round of bonus points; states whose EITC's are refundable received another round of bonus points. For the 2007 data, we gave additional bonus points to the one state that gave priority to homeless families in distributing child care vouchers—Massachusetts (also the only state to receive these bonus points in the earlier version of *America's Youngest Outcasts: State Report Card on Child Homelessness*).

No states received these bonus points in the 2010 data. All bonus points earned were added to the rank of each state to compute the overall Income score. The Income score was then used to rank the states from 1-50 (1=best, 50=worst). If there were ties between states, the state with the lower percent of homeless children was assigned the better ranking.

#### Limitations

Data on minimum wages represent an estimate of what a homeless family might earn. No data are available describing the income of homeless families. The federal minimum wage increased in July 2007 from \$5.15/hour to \$5.85/hour; in July 2008 to \$6.55/hour, and in July 2009 to \$7.25/hour (United States Department of Labor, 2011). For the 2007 data, we used the minimum wage before it was increased (\$5.15/hour). State Earned Income Tax Credits, while important, do not provide families with ongoing income support. Rather, families are more likely to receive one lump sum payment. The amount varies by state and may not be enough to make a substantial difference in the family's economic situation. Furthermore, although the State EITCs do lift families out of poverty, it is important to factor in how the Federal Poverty Level is calculated. Many consider the current measure for the Federal Poverty Level inadequate (Cathuen & Fass, 2008).

The FPL is based on research from the 1960s that showed that families spent one-third of their income on food. As a result, the FPL was set by multiplying food costs by three. This

measure has not been updated to reflect the current costs of food: an average family now spends only one-seventh of their income on food. In addition, other costs such as housing, child care, health care, and transportation have become increasingly more expensive for families.

A family's pre-tax cash income is assessed and compared to the poverty threshold for their family size. If a family's income is below the threshold, they are thought to be living in poverty. This measure does not take into account earnings lost to income taxes, debt, hardships related to substandard housing, or financial assets.

The U.S. Census Bureau uses a standard poverty threshold, which is updated for inflation each year. However, this threshold does not vary by state and thus does not account for regional variations in cost of living. In November 2011, the U.S. Census released a Supplemental Poverty Measure (SPM) that will be released along with the official measure each year. The SPM does not replace the official measure, and is not used to determine program eligibility or funding distribution. It is an additional statistic that provides further understanding of economic trends and conditions. The SPM is based on the following (U.S. Census Bureau, 2011):

- Measurements of all related individuals living at the same address, including coresident and unrelated children cared for by the family as well as cohabitators and their children.
- The 33rd percentile of expenditures on food, clothing, shelter, and utilities (FCSU) of consumer units with two children multiplied by 1.2.
- Geographic adjustments for differences in housing costs and a scale for family size and composition.
- Updates based on a five year moving average of expenditures on FCSU; and the sum of
  cash income plus in-kind benefits that families can use to meet their FCSU needs, minus
  taxes (or plus tax credits), minus work expenses, and minus out-of-pocket medical expenses.

#### c. Health

#### **Data Sources**

- U.S. Census Bureau.

#### Variables

- Health Insurance Coverage Status and Type of Coverage by State—Children Under 18: 1999 to 2010 (percentage of children who are not covered).

We used U.S. Census Bureau data (Health Insurance Coverage Status and Type of Coverage by State—Children Under 18: 1999 to 2010) to report the percentage of children who are not covered. We then ranked each state based on this figure (1=best, 50=worst). In the cases where there were ties between states, the state with the lower percent of homeless children was assigned the better ranking.

#### Limitations

The data reported are not specifically for children who are homeless, although it is highly likely that homeless children are included in these data sets. In addition, because of a lack of data, we do not address access to physical, mental, and dental health providers.

#### d. Planning

#### **Data Sources**

- U.S. Interagency Council on Homelessness (USICH) Fact Sheets: "Active State and Territory Interagency Councils on Homelessness" and "Ten Year Plan Update."
- Existing Ten Year Plans, reports, and other relevant documents from each state.

#### Variables

- Active Interagency Council on Homelessness.
- Ten Year Plan.
- Ten Year Plan Mentions Children and Families.
- Ten Year Plan Focuses on Children and Families.
- Stage of Planning for Ten Year Plan.

Many states have created Interagency Councils on Homelessness (ICH) and engaged in planning efforts to end homelessness within ten years. For each state, we reviewed the status of the ICH. We tried to determine whether it is active or not (in existence) and the Ten Year planning efforts (in existence). We also called and left messages for ICH representatives or other key informants to ensure that we had the most accurate information. We spoke with about 30% of the states we attempted to contact. In addition to using information collected by the USICH, we conducted internet searches using key search terms such as the state name plus "interagency council," "homeless," "homelessness," "ten-year plan," etc. We examined existing Ten Year Plans, state reports on homelessness, policy academy documents, and Interagency Council reports that we found online for each state. We documented any mention of children and families in the plans and reports. We then classified each state's planning efforts in the following categories:

- Extensive Planning indicates that the state has an active Interagency Council on Homelessness
  and has created a comprehensive Ten Year Plan to end homelessness that includes an
  extensive focus on children and families.
- Moderate Planning indicates that the state has an active Interagency Council on Homelessness
  and has created a Ten Year Plan to end homelessness, or a similar statewide plan/report
  that includes some mention of children and families. Or, moderate planning indicates that
  the state has an inactive Interagency Council on Homelessness, but has created a Ten Year
  Plan to end homelessness, or a similar statewide plan/report, that includes a strong focus
  on children and families.
- Early Stages of Planning indicates that the state has recently established an Interagency Council
  on Homelessness, and therefore has not created a Ten Year Plan to end homelessness or is
  now in the process of creating a Ten Year Plan to end homelessness.
- Inadequate Planning indicates a state does not have an active Interagency Council on Homelessness or a Ten Year Plan; has an active Interagency Council but no Ten Year Plan; has drafted a Plan that has not been adopted; or has a Ten Year Plan but the Plan does not mention children or families.

Each state received points based on whether they received a classification of Extensive, Moderate, Early, or Inadequate—all states that received the same classification received the same number of points. Within the Inadequate classification, we assigned two different sets of points: 1. States that have no Interagency Council and no Ten Year Plan, and 2. All the other Inadequate states.

#### Limitations

Our examination of planning efforts was limited to written materials that we could find online that were produced by the USICH and by states on their Ten Year planning and Interagency Council work. We did not conduct key informant interviews. In addition, our focus was on planning initiated by state agencies, state legislatures, and/or the governor's office. It does not include the important work being done by community-based organizations around the country, unless these organizations were also involved in state-initiated Ten Year planning or Interagency Council efforts. For the 2007 data, we used the same classifications, points, and rankings as those that appeared in the earlier version of "America's Youngest Outcasts: State Report Card on Child Homelessness" because it was based on information collected through 2008. For the 2010 data, because state planning activities have advanced beyond our initial classifications, we slightly modified the definitions to include all current activities.

#### Composite Rank for Each State

This report captures the complexity of child homelessness. Although each state has been assigned an overall rank, this single number represents a composite of the four domains described above and multiple factors within the domains. To arrive at the composite rank (1=best, 50=worst), each state was ranked on:

- Extent of Child Homelessness (percent of homeless children out of all children in the state).
- Child Well-Being (hunger, health, and education).
- Risk Factors for Child Homelessness (factors related to generosity of benefits, housing market factors, household structure, and extreme poverty).
- State Policy and Planning Efforts (policies related to health, income, and housing, as well as levels of planning to end child and family homelessness).

State ranks on extent of child homelessness, child well-being, risk for child homelessness, and state policy and planning efforts were then summed. The composite rank was based on the sum of these four domain rankings. In cases where there were ties between states, the state with the lower percent of homeless children was assigned the better ranking.

#### Limitations

The limitations of individual data sources have been discussed earlier. The use of a scoring and ranking mechanism based on the selected domains and factors provides a profile that has various limitations.

#### District of Columbia

The District of Columbia was not included in the first version of *America's Youngest Outcasts*. In the 2010 report, we include a one-page description of the status of homeless children in the District with information from all four domains for 2007 and 2010.

# Appendix B: Housing

Fred Berman

The National Center on Family Homelessness

At the most basic level, homelessness occurs when a family cannot afford to pay for appropriate<sup>1</sup> housing. Homelessness, though, does not just refer to the lack of a home. It implies disconnection from relationships, routines, possessions, and community. To ensure that a family will find and maintain decent, affordable, appropriate housing, various supports and services must be in place. As noted throughout our Report Card, housing is essential but it is not sufficient by itself to address child and family homelessness. Both housing and services must be part of any effective solution. This appendix focuses on the housing part of the equation. It reviews the state of housing resources, programs, and policies, and how they have affected the availability of affordable housing and assistance in paying for it over the past 5 to 10 years.

### A. The Affordability Gap

Every year, the National Low Income Housing Coalition (NLIHC) publishes "Out of Reach," a state-by-state analysis of the gap between the cost of housing and wages.<sup>2</sup> Based on the principle that housing-related costs should consume no more than 30% of a household's gross income, "Out of Reach" calculates the hourly wage that a full-time worker needs in order to afford Fair Market Rent (FMR), including utilities. Based on the national average 2-bedroom (BR) FMR of \$960/month, the so-called Housing Wage is \$18.46/hour (\$38,400/year). Clearly, the Housing Wage is higher in more expensive housing markets and for families needing larger units.

Most renters earn significantly less than the Housing Wage for an "average" 2-bedroom apartment:

- Nationally, the average renter earns about \$13.52/hour (73% of the national Housing Wage).
- Someone working full time at the federal minimum wage (\$7.25/hour) earns 39% of the Housing Wage.
- A working family grossing 50% of the area median income (AMI) that is, at the high end of the "very low income" category is earning 86% of the Housing Wage.
- A working family grossing 30% of the AMI (the high end of the "extremely low income" category) is earning only 52% of the Housing Wage.

If a renter family earning less than the Housing Wage isn't lucky enough to have subsidized housing or to live in a below-market-rent apartment, they are paying more than 30% of their income for housing.

• Of the 6.75 million very low income (VLI) families counted by the 2009 American Community Survey (ACS) —more than 2/3 of whom reported earned income — approximately one quarter reported having housing assistance, half reported being "severely rent-burdened" (paying over half of their income to cover rent/utilities), and

the remaining fourth reported being "moderately rent-burdened" (paying 30-50% of their income for housing costs).

• Of the 3.9 million extremely low income (ELI) families counted in the 2009 ACS — more than half of whom reported earned income — approximately one-third reported having housing assistance, two-thirds reported being severely rent-burdened, and one-sixth reported being moderately rent-burdened (presumably in subsidized situations where rent and utilities combined to exceed the FMR).<sup>3,4</sup>

Overall, according to the 2009 ACS, 52% of all U.S. renters paid more than 30% of their income for housing — up from 40% a decade ago, and up from 25% in 1960 — and 26% of all renters paid more than 50% of their income for housing — the definition of "severely rent-burdened" — as compared with 19.7% in 2000, and 11.9% in 1960.<sup>5</sup>

Approximately 28% of very low-income (VLI) renters (~ 2 million households) and 51% of extremely low-income (ELI) renters (~ 5.1 million households) paid more than 50% of their incomes for housing in 2009.<sup>6</sup> These 7.1 million severely rent-burdened households with incomes under 50% of AMI represent an increase by 20% above 2007 levels, and an increase by 42% above 2001 levels, reflecting a nationwide problem fueled by declining incomes, steady erosion of an already inadequate supply of affordable housing, and an ongoing deficit of rental assistance.<sup>7,8,9</sup>

These statistics would be a lot worse without the mitigating effect of the housing assistance received by one-in-three extremely low-income households and one-in-four very low-income households in 2009. One has to look no farther than the statistics describing the prevalence of severe rent burden among unassisted households—50% of unassisted renters with "very low" incomes and 75% of unassisted renters with "extremely low" incomes 10 —to appreciate the importance of the approximately 6 million units of assisted housing—1.2 million units of public housing, 2.1 million households using tenant-held subsidies, 1.4 million privately owned HUD-assisted units, and an estimated 1.3 million otherwise-subsidized units (e.g., Low Income Housing Tax Credit, USDA Section 521 and related programs, inclusionary zoning, etc.)—that comprise one-sixth of the rental housing stock. 11, 12

Intuitively, the lower a family's income, the more likely they are to be rent-burdened in the absence of housing assistance, the less money they can set aside to cover other essential costs—food, clothing, health care, child care, transportation—and the greater their vulnerability to a budget/housing crisis—and homelessness—in the event of an unplanned expense (e.g., car repair, prescription drug) or dip in income (e.g., an unpaid sick leave, seasonal drop in hours).

Indeed, ten of the fourteen states with rates of homelessness greater than the national average also had levels of housing cost burden greater than the national average.<sup>13</sup> With the percentage of rent-burdened households increasing, it is no surprise that HUD AHAR reports showed a substantial (28.5%) increase in the annual number of family households seeking shelters or transitional housing, from 130,968 households in 2007 to 168,227 households in 2010.<sup>14</sup>

Doubled-up households are not counted at all in the AHAR or in other HUD homelessness statistics. According to the aforementioned NAEH report, the Census counted over six million doubled-up households nationwide in 2009, a 12% increase above 2008 levels. In the course of a year, one of every ten of those doubled up households can be expected to experience homelessness.<sup>15</sup>

# B. The Supply Gap

As described in a report by Harvard's Joint Center on Housing Studies (JCHS), reduced federal support for the development of affordable rental housing, the increasing difficultly of sustaining housing offered at below market rates, and the lack of project-based subsidies to stabilize rental income have all contributed to a growing shortfall in affordable rental housing. 16 A 10% drop in the median income of renter households from \$35,400 (2000) to \$31,980 (2009)—below pre-1980 levels—only increased pressure on the supply of affordable housing during the past decade. 17

The 2009 American Community Survey (ACS) describes an increased need for affordable housing, accompanied by shrinkage in the affordable housing stock during the "boom" years when units were upgraded to serve higher income tenants, converted to condos, or demolished due to deterioration or to make way for more lucrative development. While the number of ELI renter households increased from 9.4 million (2003) to 10.4 million (2009), the number of units affordable to ELI households decreased from 7.3 million (2003) to 6.6 million (2009), widening the gap between supply and demand at the bottom end of the affordability scale. While the number of VLI renter households increased from 16.3 million (2003) to 18 million (2009), the number of units affordable to VLI households decreased from 19.9 million (2003) to 17.9 million (2009), creating a new gap between supply and demand. <sup>18</sup>

Competition for affordable rentals with higher income households exacerbates the scarcity of affordable units. Higher income renters occupy 42% of all the units affordable to the extremely low income (ELI) renters and 36% of the units affordable to very low income (VLI) renters. As a result, the vacancy rate for the most affordable units is only 4.3% nationally. Factoring in this competition and the unavailability of units with habitability problems, the 2011 JCHS study describes a shortage of 6.8 million units affordable to ELI households (up from 5.6 million in 2003), and a shortage of 6.4 million units affordable to VLI households (up from 4.3 million in 2003).

In the wake of the recession, low-income families with children have had an especially difficult time finding and holding onto affordable units, with nearly two-thirds paying more than half their incomes for housing in 2009.<sup>21</sup> Overall, the number of families with children paying more than 50% of income for housing increased by about 15% from 3.1 million in 2007 to 3.6 million in 2009.<sup>22</sup> The increasing difficulty covering rent was undoubtedly reflected in the 30% increase in families using homeless shelters from 130,968 families (2007) to 168,227 families (2009).<sup>23,24</sup>

Against this backdrop of increasing need, the following sections discuss the "supply side" of affordable housing: public housing, privately owned HUD-assisted affordable housing, privately owned affordable housing developed with the help of Low Income Housing Tax Credits, privately owned unassisted affordable housing, and housing assistance programs.

# C. Loss of Public Housing

There are currently approximately 1.2 million units of federally funded public housing, reflecting a loss of about 165,000 units since the mid-1990s, and annual losses of approximately 10,000 units, primarily as a result of demolition or sale for redevelopment.<sup>25,26</sup> Advocates point to under-funding of capital and operating budgets that contributes to irreversible decline

and eventual loss. The "Capital Needs in the Public Housing Program" a Congressionally mandated HUD study estimated a "backlog" of \$25.6 billion in overdue repairs, accessibility improvements for disabled residents, lead abatement, and water and energy conservation measures in public housing, in addition to \$3.4 billion in annual maintenance costs. That backlog will continue to grow in FY 2012, given the \$1.9 billion appropriated for capital improvements. On the positive side, the FY 2012 HUD budget funds a Rental Assistance Demonstration (RAD) program testing the feasibility of converting up to 60,000 units of public housing to Section 8 project-based units (local housing authorities would retain ownership of the units), an initiative intended to help stabilize the level of funding support, and make it easier to borrow private funds for rehabilitation.<sup>28</sup>

Public housing tenants in units lost to demolition or sale, or habitability issues are typically offered the choice between receiving a "Tenant Protection Voucher" (essentially a portable Section 8 voucher) and the opportunity to relocate to another public housing unit. <sup>29</sup> Through 2005, HUD funded and authorized local housing authorities to issue tenant protection vouchers for every public housing unit approved for demolition or disposition that was not being replaced by another public housing unit. In 2007, in response to a HUD decision to limit the number of tenant protection vouchers to occupied units, Congress directed HUD to issue tenant protection vouchers (subject to the availability of funds) for all units that were occupied within the prior 24 months, if the units were no longer available because of demolition, disposition or conversion. Notwithstanding these policies, an October 2010 Congressional Budget Office memo indicated that 40% to 50% of the public housing units lost in the past 15 years were not "replaced" by subsidies.<sup>30</sup>

# D. Loss of Affordable Units in Privately Owned, Government Assisted Housing

The majority of the 700,000 government-assisted affordable units lost over the past 15 years were in privately owned multi-family buildings developed from the mid-1960s to the early 1980s. Under the Section 221(d)(3) and Section 236 programs, developers received low or no-interest loans and/or discounted mortgage insurance, and in exchange, made a commitment to maintain the affordability of their housing for the duration of their typically 40-year mortgage. Units developed with the help of project-based Section 8 subsidies (introduced in the mid-1970s) typically contracted to maintain affordability for 20 years. In addition to serving as the primary source of federal assistance for many projects, some Section 8 project-based subsidies were allocated<sup>31</sup> to assist financially troubled Section 221(d)(3) and Section 236 units where below-market rents were proving inadequate to support operating costs. In sum, these funding sources facilitated the creation of 1.5 million units.<sup>32, 33, 34</sup>

The National Low Income Housing Coalition estimates that another 450,000 of these units are <u>currently at risk</u> "because of owners opting out, maturity of the assisted mortgages, or failure of the property under HUD's standards."<sup>35</sup>

Depending on the nature of the government assistance that leveraged affordable rents, an owner can shed the affordability commitment by (a) allowing their below-market-rate mortgage to expire/mature; (b) pre-paying their below-market-rate mortgage; or (c) "opting out" of their project-based section 8 contract and its affordability restrictions. In addition to further depleting the stock of affordable housing, these actions could put incumbent tenants at risk of displacement.

Recognizing the importance of providing an option for tenants who wished to remain in their now more expensive unit, Congress passed legislation in 1996 requiring HUD to offer so-called "Enhanced Vouchers" to tenants in units whose affordability expired due to owner prepayment of the subsidized mortgage. Legislation in 1999 extended the availability of Enhanced Vouchers to tenants in units whose affordability expired when the owner "opted out" (i.e., failed to renew) an expiring project-based Section 8 contract. These Enhanced Vouchers provided tenants "with a right to remain in their unit after conversion to market rents, thus creating an obligation for the owner to accept the voucher." So long as the rent remained 'reasonable,' the voucher covered the difference between rent and the tenant's 30%-of-income payment—even if the rent exceeded the FMR and the local housing authority's ordinary payment standard. If a tenant opted to move, however, the voucher would lose its "enhanced" properties, and become an ordinary Housing Choice Voucher. The second standard in the sum of the sum of

The FY 2012 HUD budget will, for the first time, afford that same access to Enhanced Vouchers to the thousands of tenants in buildings whose subsidized mortgages will expire in the next few years.<sup>37</sup>

A HUD-funded study by Abt Associates<sup>38</sup> found that the majority of developments that opted out or went into foreclosure were the buildings with the family-sized units (vs. smaller units for elders or persons with disabilities), the units offered at below-market rents, in buildings owned by for-profit entities, located in neighborhoods that could support higher rents.

#### E. A Bright Spot: The Low Income Housing Tax Credit (LIHTC)

As described in the JCHS study, "net additions to the assisted housing stock have declined continuously since the late-1970s peak of roughly 300,000 units a year. Growth in the number of assisted units fell to about 150,000 per year by the mid-1990s, and then to about 75,000 annually over the last five years, consisting almost entirely of LIHTC units." The authors describe the LIHTC program as "nearly alone in replenishing the affordable stock, supporting both new construction and substantial rehabilitation of existing properties including older assisted developments." Since its inception in 1987, the LIHTC program has helped develop over 1.9 million affordable units, approximately two-thirds of which included two or more bedrooms. LIHTC affordability protections generally last 30 years, and are often used in conjunction with HUD HOME funds or project-based Section 8s to deepen the subsidy and ensure greater affordability.

The recent Economic Recession had a chilling effect on the availability of LIHTC funding, as the corporate profits that are typically offset by tax credits, like the LIHTC, dipped. As investor demand for new tax credits waned, and as the value of those tax credits fell, new LIHTC-assisted development slowed to a trickle. Two federal Stimulus-funded gap-financing programs helped a few "shovel-ready" tax credit projects obtain the additional financing needed to begin construction.

As the economy has improved (in terms of profits, if not jobs), the tax credit market has picked up, and the LIHTC is again helping to finance affordable housing development. <sup>41</sup> The program is not without its detractors, however, and is especially vulnerable should Congress' efforts at tax reform focus on eliminating tax expenditures like the LIHTC. <sup>42, 43</sup>

#### F. Unfulfilled Potential: National Housing Trust Fund

After over a decade of trying, advocates for affordable housing finally succeeded in establishing a National Housing Trust Fund when, in July 2008, the Housing and Economic Recovery Act was signed into law by President Bush. The housing trust fund will, once capitalized, "provide grants to states [and other entities] to increase and preserve the supply of rental housing for extremely low- and very low-income families, and to increase homeownership for extremely low- and very low-income families." Under the law, 80% of Trust Fund resources will support development and operation of rental housing, 10% will support the development of homeownership housing, and 10% will pay for planning and administration costs incurred by grantees. At least 75% of funds must benefit ELI families, and all remaining funds must benefit VLI households. All HTF-assisted units will be required to have a minimum affordability period of 30 years. In the current political and economic climate, there is no agreement on the source of funding for the Trust Fund.

### G. Unassisted Affordable Housing: A Dwindling, Decentralized Resource

The JCHS study of Rental Housing describes the primary importance and uncertain future of private, unassisted affordable housing:

"As important as federal assistance is in providing affordable housing, the majority of the nation's low-cost rental stock is unassisted. Among the inventory renting for less than \$400 a month (roughly what a family of two living near the federal poverty line or what one full-time, minimum-wage worker could afford), 2.1 million units were assisted and 3.0 million were unassisted in 2009. The supply of unsubsidized units renting for \$400–600 per month is even larger, numbering 7.1 million [vs. 1.2 million assisted units]."

Three-quarters of unassisted units renting for less than \$400 in 2009 were in 1- to 4-family structures, as were 58% of unassisted units renting for \$400-599. Typically, these buildings (and buildings with 5-9 units) are owned by individuals, rather than by organizations with greater access to resources. For the most part, these are the unassisted affordable units—in small structures, owned by individuals, with below-market-rate rents—that are being lost:

"More than one in ten single-family detached homes, which made up over a quarter of the low-rent housing stock in 1999, were permanently removed by 2009. Loss rates for multifamily properties with 2–4 units, accounting for a quarter of the 1999 low-cost stock, were even higher at 15.1 percent. Low-cost rentals in buildings with 5 or more units fared much better, with permanent loss rates of 7 percent." "The difference in loss rates for older vs. newer multifamily properties was especially large, with rates for multifamily units built before 1960 (about 10 percent) more than six times those for units built between 1980 and 1999. Likewise, more than 15 percent of low-cost units built before 1940 were permanently lost by 2009, compared with just 6.4 percent of units built in 1980–99."

Smaller and older rental buildings are especially at risk, because as housing ages, a higher proportion of rental income must be invested in maintaining and replacing aging systems. The lower the rent levels, the less adequate the income stream to pay for these costs. Not surprisingly, "the loss rate for [units renting at below \$400] was nearly twice the rate of loss

for units renting at \$400–799 and four times the rate of loss for units renting for more than \$800."

The mismatch between affordable rents and the cost of operating and maintaining rental housing also explains the slow progress in adding to the affordable rental stock, and the fact that "apart from new LIHTC units, recent multi-family construction has focused primarily on the high end of the market."49 The authors of the JCHS Rental Housing study peg the average construction cost per unit for new multifamily structures (including land and miscellaneous development costs) at about \$110,000. In expensive housing markets, land and construction costs can be two or three times that level. Family-sized housing will clearly be more expensive than smaller units for individuals. Housing industry standards suggest that monthly rent be approximately 1% of property value in order to provide acceptable returns and ensure adequate resources for maintenance. The median rent of \$1,067 reported in the Census Bureau's 2009 Survey of Market Absorption is consistent with that standard. A household with the median renter income of about \$31,000 in 2009 would therefore have to pay more than 40 percent of that income to meet that asking rent. Including tenant-paid utilities, the total housing cost burden would be about 50 percent.<sup>50</sup> An extremely low income household (30% of AMI or about \$15,600) or a household earning the equivalent of a full-time job at the minimum wage (\$14,500) would have to contribute upwards of 85% of their income towards rent to reach the targeted 1% of property value mark. This, without a subsidy to make up the difference, an affordable rent generates insufficient revenues to cover basic costs.

These unsubsidized units are more than just an important complement to public and privately operated subsidized housing programs. They may be the only source of affordable housing for people with incomes over 50% or 60% of the area median income (the typical thresholds for the Section 8<sup>51</sup> and LIHTC<sup>52</sup> programs, respectively); they may be the only housing available to renters who have been evicted from public or subsidized housing;, and they may be the only option for people who live in communities that lack a stock of government assisted housing. The JCHS study authors conclude that, "while policymakers are rightly concerned about preserving the nation's assisted housing stock, they should focus more attention on the privately owned unsubsidized stock that supplies three times as many low-cost units but is threatened by high permanent loss rates. For example, federal tax provisions could be altered to encourage preservation of existing housing. More generous deductions and depreciation schedules for repairs and system replacements could increase investment in the stock and help restore dilapidated buildings to occupancy."<sup>53</sup>

# H. Impact of the Foreclosure Crisis

Although much of the public attention on the foreclosure crisis has been directed at the plight of single homeowners, increases in the foreclosure rates, have resulted in the displacement of renters who live in foreclosed properties, as well as homeowners. The authors of the JCHS study of "The State of the Nation's Housing: 2011" note that the estimated 3.5 million homes lost to foreclosure between 2008 and 2010 "displaced millions of renters." As of March 2011, there were another nearly 2.2 million homes "in the [foreclosure] pipeline, with 67% of owners having made no payments in more than a year, and 31% having made no payments in two years." Another 2 million mortgages were 90 days or more delinquent, but not yet in the foreclosure process.<sup>54</sup>

The National Low Income Housing Coalition reports that more than 20% of properties facing foreclosure nationwide are rentals. Because rental properties often house multiple families, renters make up roughly 40% of the families facing eviction, with very low-income families and minority communities bearing the brunt of rental foreclosures:

"Nearly [60 percent of] foreclosed properties in high-poverty, non-white neighborhoods are multi-unit, as compared to [7 percent] in low poverty, white neighborhoods. Not only are properties in these neighborhoods more likely to be foreclosed upon, but each foreclosure is likely to affect more families. The impact of foreclosure is truly concentrated in these communities." <sup>55</sup>

In May 2009, Congress passed the "Helping Families Save Their Homes Act" to require a minimum of 90 days of notice to tenants facing eviction from foreclosed properties. The legislation provided renters whose landlords had lost their properties to foreclosure the right to stay in their rental home through the term of their lease, or if the property is sold to someone who will occupy the home, for 90 days after the foreclosure. These protections will expire at the end of 2012.<sup>56</sup>

The Obama Administration has implemented a variety of strategies under the Making Home Affordable initiative, including programs targeting owners with loans owned or guaranteed by Fannie Mae, Freddie Mac, or one of the Federal Home Loan Banks; programs for owners with privately owned or guaranteed loans; programs for "underwater" owners; programs specifically targeting unemployed owners, programs for owners who have managed to stay current on payments; and programs for owners who are already delinquent. <sup>57</sup> In 2010, more than 500,000 troubled loans were permanently modified under the Housing Affordable Modification Program (HAMP), and another 1.2 million private-sector modifications were completed. But these efforts only began to address need, and many owners continue to face barriers to refinancing: low income and unemployed/under-employed owners cannot meet required payment-to-income ratios, <sup>58</sup> and owners with underwater mortgages lack the equity to meet required debt-to-value ratios. As this Report Card goes to publication, the foreclosure crisis remains an unresolved threat to affordable housing.

# I. The Central Importance of Housing Subsidies

Some 2.1 million very low and extremely low-income households receive monthly tenant-based rental assistance (TBRA) under the Section 8/Housing Choice Voucher program. Approximately 40% of these households are single parent families with children. For every household using a rent subsidy, there are three eligible households without housing assistance. The unmet need is evidenced by the extremely long waiting lists maintained by housing authorities across the country. As rents rise and incomes stagnate, the costs of serving the existing 2.1 million voucher households will increase. Increasing costs compounded by a small decrease in the Housing Voucher line item in the FY 2012 HUD budget will combine to jeopardize the renewal of some 12,000 to 24,000 existing subsidies.

For renters, these subsidies make the difference between housing stability and an unsustainable rent burden that preempts a family's ability to adequately address its other basic needs. For property owners, the subsidies make it possible to offer affordable housing at FMR that is sufficient to cover operating and maintenance costs—especially important given the aging condition (median age = 38 years) of much of the affordable rental stock.

Changes in the voucher renewal funding formula by Congress and HUD during the period 2003-06—and a series of funding shortfalls—caused a drop in voucher utilization rates, from 98% in 2003-04 to 93% in 2008, and the removal from use of about 150,000 vouchers during that period. In the same way that airlines overbook flights in anticipation of cancellations, housing authorities had historically over-issued subsidies knowing that some would be returned unused. The new policies increased the financial risk to housing authorities that pursued that practice, and reduced annual renewal funding, based upon the number of unused vouchers. These policies were reversed in 2007, and many of the vouchers that were taken out of use during the period of funding instability have been reactivated. However, according to the Center for Budget and Policy Priorities, voucher utilization rates have continued to fall, reaching 91% in 2010. In other words, tens of thousands of additional households could be afforded housing assistance within the current allocations to housing authorities.

Current Section 8 reform legislation that would allow for fuller utilization of subsidy allocations (i.e., more subsidies with the same level of funding) has been stuck in Congress amidst disagreement about other programmatic "fixes" including provisions relating to the "minimum rent" paid by tenants; the percentage of subsidies that can be project-based (to create more permanently affordable housing); permission for Housing Authorities to overlook misdemeanor records of prospective subsidy-holders; and authorization of "enhanced subsidies" for tenants remaining in privately owned, federally assisted apartments whose subsidized mortgages (and affordability obligations) have expired. <sup>64</sup>

### J. HUD-Veterans Affairs Supportive Housing (HUD-VASH) Subsidies

According to HUD Secretary Shaun Donovan, "... veterans are 50% more likely than the average American to become homeless," in part, because of the physical, emotional, and hidden injuries and traumas that they suffered during their military service Legislation passed at the end of 2007 inaugurated the HUD-VASH program, bringing together HUD (rental assistance vouchers) and the Department of Veteran's Affairs (VA) (case management and clinical services) to create thousands of new units of affordable supportive housing for homeless and vulnerable veterans. <sup>65, 66, 67, 68</sup>

Although rollout of the program got off to a slow and challenging start<sup>69</sup>, initial obstacles have largely been addressed, and 30,000 subsidies managed by some 300 Local Housing Authorities have been funded and are being mobilized to end the homelessness of the veterans (and veterans' families) they were intended to help.<sup>70</sup> The \$75 million in the FY 2012 HUD budget for an additional 10,000 HUD-VASH subsidies represents the largest commitment for new housing resources in that budget.

# K. Homelessness Prevention and Rapid Re-Housing Program

One of the most important federal initiatives to address homelessness during the past few years was the creation of the Homelessness Prevention and Rapid Re-Housing program (HPRP), a \$1.5 billion component of the American Recovery and Reinvestment Act of 2009 (ARRA)<sup>71</sup>. HPRP grants were distributed to 535 jurisdictions, funding locally-determined combinations of rental, relocation and/or utility assistance, case management, and other authorized services (e.g., legal assistance, credit repair) in order to prevent individuals and families from becoming

homeless and to rapidly re-house those who had become homeless. Although, there were increases in homelessness from 2009 to 2010, without HPRP, the recession would have had far more dire consequences. First year program reports indicate that HPRP assistance—that will come to a close in 2012—helped prevent or end the homelessness of over 300,000 very low income individual and family households, including over 300,000 children.

HUD's Year 1 Summary describes a very successful program, indicating that 88% of all program participants exited to permanent housing, including 94% of all persons whose exit destinations were known. Nearly two-thirds of households that were homeless at program enrollment exited into permanent housing, with over 90% of these exits occurring within six months of enrollment. Just over half of the households that entered the program at risk of losing their housing exited the program with a more stable housing situation, with over 90% of those exits also occurring within six months of entry.<sup>74</sup>

The HPRP initiative set a number of important precedents: (a) it represented a substantial first-time federal commitment to homelessness prevention (approximately 75% of the funds used, typically to help address arrearages); (b) it affirmed "rapid re-housing" as a key strategy for ending homelessness; and (c) it supported major improvements in the quality of data collection and reporting, building on the framework of HUD's Homeless Management Information System (HMIS).

As jurisdictions wind down their HPRP implementations (many communities have already run out of resources and ended their programs), they have faced challenging questions about how to assist households that remain at risk of homelessness or that face that risk for the first time, as unemployment and foreclosure rates remain dangerously high. Pursuant to 2009 passage of the HEARTH Act re-authorizing the McKinney Vento program, HUD recently introduced interim regulations for the new Emergency Solutions Grants (ESG) program, creating permanent, albeit very scaled-down versions of the HPRP prevention and rapid re-housing components, with narrower eligibility guidelines (prevention clients must have incomes under 30% of AMI, instead of 50% of AMI). Although first-year funding for the new ESG program is 56% above funding for the previous year's Emergency Shelter Grants program, the added \$90 million is only a fraction of the \$1.5 billion that sustained HPRP assistance for the 2-3 years that jurisdictions stretched their funding.

# L. Assessing US Housing Policy

In many important ways, our country has demonstrated a commitment to addressing homelessness. A revitalized United States Interagency Council on Homelessness (USICH) issued the first-ever federal strategic plan to end homelessness in 2010 which, in addition to reiterating federal commitments to end chronic homelessness, articulates commitments to prevent and end veteran homelessness by 2015, and to prevent and end homelessness for families, youth, and children by 2020.<sup>77</sup> Passage of the HEARTH Act in 2009 codified the nation's commitment to addressing homelessness via a continuum of interventions, including new permanent funding for homelessness prevention and rapid re-housing, and continuation and possible expansion of supportive housing and services that have been funded through various McKinney-Vento programs.<sup>78</sup> Tremendous public and private effort has been mobilized, including an unprecedented \$1.5 billion investment in preventing and addressing homelessness in the wake of a devastating economic recession.

Unfortunately, the economic forces and housing affordability problems that combine to create and exacerbate the risk of homelessness remain, the erosion of the affordable housing stock continues, and funding for housing subsidies and new affordable housing development is still far from adequate to meet need. The official counts of homeless men, women, and children across the country are staggering, and show no immediate prospect of significant decrease; there are many other households whose homelessness falls below the official radar.

To the extent that a Report Card is expected to summarize its findings as a single grade, that grade would have to be an "Incomplete" despite the considerable effort described herein. The question is, do we have the political will to earn a "passing" grade or, perhaps one that is even higher? Given all the lives at stake, failure is not an acceptable option.

#### **Endnotes**

- <sup>1</sup> The term "appropriate" here means "habitable" as defined by HUD; that is, safe, not overcrowded, with adequate plumbing, electricity, ventilation, lighting, etc. From a tenant's perspective, the "appropriateness" of housing also depends upon accessibility to employment, school, social supports, child care, medical care, shopping, etc.
- 2 www.nlihc.org/oor/oor2011/oor2011pub.pdf
- $^{\rm 3}$  http://www.huduser.org/publications/pdf/worstcase\_HsgNeeds09.pdf tables A-6A and A-6B.
- <sup>4</sup> http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf -- Three out of four tenants pay for their own heat and/or utilities. HUD Fair Market Rents are calculated to include the "average" cost of heat and utilities, but actual costs incurred by the tenant may, of course, be "above average", putting the total cost of the tenancy over the 30%-of-income threshold. Similarly, families living in housing where rents exceed HUD's FMRs by a "reasonable" amount may be allowed by the local housing authority to supplement their 30%-of-income payment to cover the difference between actual rent and the FMR.
- <sup>5</sup> Harvard University, Joint Center for Housing Studies, America's Rental Housing 2011 http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
- 6 http://www.huduser.org/publications/pdf/worstcase\_HsgNeeds09.pdf
- 7 ibid
- 8 South Dakota Senator Tim Johnson in his preface to the 2011 edition of "Out of Reach" www.nlihc.org/oor/oor2011/oor2011pub. pdf
- $^9~http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf$
- 10 ibid
- 11 ibid
- 12 http://www.cbpp.org/files/4-13-11hous-us.pdf
- 13 www.endhomelessness.org/content/article/detail/3668
- <sup>14</sup> The 2007AHAR, covering 10/1/06-9/30/07, is at www.hudhre.info/documents/3rdHomelessAssessmentReport.pdf and the 2010 AHAR covering 10/1/09-9/30/10, is at www.hudhre.info/documents/2010HomelessAssessmentReport.pdf.
- 15 "The State of Homelessness in America: 2011" (www.endhomelessness.org/content/article/detail/3668)
- http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
  tibid
- $^{18}\ http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf$
- $^{19}$ www.nlihc.org/oor/oor2011/oor2011pub.pdf
- <sup>20</sup> op cit; Housing is considered "affordable" if rent consumes no more than 30% of income. By convention, housing affordable to an ELI (VLI) household charges a rent that is affordable at the 30% (50%) of AMI income ceiling for ELI (VLI) households. Since most households in each category have incomes below the income ceiling for their respective category, "affordable" housing included in these statistics would actually consume more than 30% of their income. Affordable housing is considered "available" if it is vacant or occupied by a household within the targeted income range, and "unavailable" if it is occupied by higher income households.
- <sup>21</sup> http://www.jchs.harvard.edu/publications/markets/son2011/index.htm
- <sup>22</sup> http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
- 23 on cit
- <sup>24</sup> Annual Homeless Assessment Reports covering the federal fiscal years 10/1/06-9/30/07 (www.hudhre.info/documents/3rdHomele ssAssessmentReport.pdf) and 10/1/09-9/30/10 (www.hudhre.info/documents/2010HomelessAssessmentReport.pdf), respectively.
- <sup>25</sup> http://www.nlihc.org/doc/Public-Housing.pdf
- <sup>26</sup> http://www.cbpp.org/files/4-13-11hous-us.pdf
- <sup>27</sup> http://www.housingfinance.com/news/ahf/062911-ahf-Public-Housing-Faces-26-Billion-in-Capital-Repairs.htm
- <sup>28</sup> http://www.cbpp.org/files/11-18-11-IPmemoHUDapprops.pdf See also http://www.cbpp.org/files/3-25-11hous.pdf
- 29 http://www.nhlp.org/resourcecenter?tid=37
- 30 http://www.cbpp.org/files/3-25-11hous.pdf
- 31 Underthe Loan Management Set Aside program http://www.hud.gov/offices/adm/hudclips/handbooks/hsgh/4350.2/index.cfm
- 32 http://www.jchs.harvard.edu/publications/rental/rh1l\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
- $^{\rm 33}$  http://www.huduser.org/Publications/pdf/opting\_in.pdf
- 34 http://www.nhi.org/online/issues/94/bratt.html
- $^{\rm 35}$  http://www.nlihc.org/doc/Assisted-Housing-Preservation.pdf

- 36 http://www.nhlp.org/resourcecenter?tid=114
- <sup>37</sup> http://www.chapa.org/news/conference-committee-report-fy12-hud-budget-november-16-2011
- 38 http://www.huduser.org/Publications/pdf/opting\_in.pdf
- 39 ibid
- <sup>40</sup> HUD's "National Low Income Housing Tax credit (LIHTC) database: Projects Placed in Service through 2009" http://www.huduser.org/datasets/lihtc/topical9509.pdf Table 2 in the report notes that data for 2008 and 2009 is incomplete.
- 41 http://www.nytimes.com/2011/01/26/realestate/commercial/26credits.html
- 42 http://www.novoco.com/hottopics/resource\_files/back-in-black\_coburn\_071811.pdf
- 43 http://taxcreditcoalition.org/wp-content/files\_flutter/1313773283CoburnRebuttalPiece-IndustrySignOn.pdf
- 44 http://www.hud.gov/offices/cpd/affordablehousing/programs/home/htf.cfm
- 45 http://www.endhomelessness.org/files/2462\_file\_2011\_Policy\_Guide\_FINAL.pdf
- thtp://www.jchs.harvard.edu/publications/rental/rhll\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
- 47 http://www.jchs.harvard.edu/publications/rental/rhll\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
- 48 ibid
- 49 ibid
- <sup>50</sup> ibid
- http://portal.hud.gov/hudportal/HUD?src=/program\_offices/public\_indian\_housing/programs/hcv/about/fact\_sheet
- 52 http://www.hud.gov/offices/cpd/affordablehousing/training/web/lihtc/complying/together.cfm
- 53 http://www.jchs.harvard.edu/publications/rental/rh11\_americas\_rental\_housing/AmericasRentalHousing-2011.pdf
- 54 www.jchs.harvard.edu/publications/markets/son2011/index.htm
- 55 www.nlihc.org/doc/renters-in-foreclosure.pdf
- 56 ibic
- 57 http://www.makinghomeaffordable.gov/pages/default.aspx
- <sup>58</sup> www.jchs.harvard.edu/publications/markets/son2011/index.htm
- 59 http://www.jchs.harvard.edu/publications/markets/son2011/index.htm
- 60 http://www.cbpp.org/files/11-18-11-IPmemoHUDapprops.pdf
- 61 www.cbpp.org/files/5-15-09hous.pdf
- 62 www.cbpp.org/cms/index.cfm?fa=view&id=2691
- 63 http://www.cbpp.org/files/10-18-11-voucherpolicymethodology.pdf
- 64 www.cbpp.org/files/SEVRA-SESA-current%20law%20comparison.pdf
- 65 http://portal.hud.gov/hudportal/HUD?src=/program\_offices/public\_indian\_housing/programs/hcv/vash
- 66 http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2117
- 67 http://www.hudhre.info/index.cfm?do=viewHudVashProgram
- 68 http://www.va.gov/HOMELESS/HUD-VASH.asp
- 69 http://www.clpha.org/vash\_survey\_summary
- <sup>70</sup> http://portal.hud.gov/hudportal/documents/huddoc?id=va-09232010.ppt
- 71 www.hudhre.info/hprp/index.cfm?do=viewHPRPIssuances
- Intended as gap-filling assistance in a temporary economic emergency HPRP offered only limited one-time financial assistance with arrearages for households living in public or subsidized housing, given that they were already receiving longer-term housing assistance, based on their longer-term economic needs. There was an assumption built into the HPRP program that apart from one-time crises that might precipitate a non-payment-of-rent threat of eviction, such households were adequately protected from the risk of homelessness. In fact, some households in subsidized housing appear to lack the income to reliably cover their minimum rent or to address their families' other basic needs while sustaining the requisite 30%-of-income payments for housing. These impoverished households are perennially at risk of homelessness, and, in at least one study, constituted half of a summary process (eviction) court caseload. Once such households are evicted from public or subsidized housing for non-payment of rent, they may not be able to access other subsidized housing until outstanding debts are repaid, potentially posing a daunting barrier to re-housing. Because the minimum rent and/or 30%-of-income payment obligation for extremely low income households is a very small amount, the cost of assisting such households in covering their currently-required contribution to rent would be relatively small. In the interest of averting the human and economic costs of homelessness, it may be worth exploring alternatives to the current assistance formulas. Professor Michael Stone and other researchers have advocated an alternative approach to assistance, basing the tenant share of affordable housing costs on "Residual Income." (see http://content.knowledgeplex.org/kp2/cache/documents/1860/186043.pdf)
- 73 www.hudhre.info/documents/HPRP\_Year1Summary.pdf
- 74 http://www.hudhre.info/documents/HPRP\_Year1Summary.pdf
- 75 http://www.hudhre.info/documents/HPRP\_RampingDownWebinar\_Slides.pdf
- <sup>76</sup> http://www.hudhre.info/index.cfm?do=viewResource&ResourceID=4517
- 77 www.usich.gov/opening\_doors/
- 78 http://www.endhomelessness.org/files/2098\_file\_HEARTH\_Act\_Summary\_FINAL\_6\_8\_09.pdf

#### Appendix C: References

#### A. Report Narrative

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