

---

## Homeless Families with Children

*Published by the National Coalition for the Homeless, July 2009*

---

There is a common misconception that homelessness is an issue that only pertains to single men and women, but in reality over 600,00 families a year will experience homelessness (Burt et al, The Urban Institute). Homelessness is a devastating experience for families. It disrupts virtually every aspect of family life, damaging the physical and emotional health of family members, interfering with children's education and development, and frequently resulting in the separation of family members. The problem of family homelessness is not solely restricted to urban areas; rural and suburban communities are increasingly plagued by the problem. President Obama recently addressed this vital issue when he stated "It is not acceptable for children and families to be without a roof over their heads in a country as wealthy as ours." (Press Conference, Feb. 2009). The issue has become even more pressing recently in light of the severe economic downturn and the ensuing loss of jobs. Recent economic turmoil will assuredly lead to more families becoming homeless, testing already strained resources for homeless families. The numbers and citations used in this report are mostly from before the economic downturn, due to the time and manpower it takes to assemble statistics concerning homelessness. With this in mind the statistics mentioned in this report most likely understate the severity of the issue. The looming and disastrous possibility of increased family homelessness makes understanding the issue immensely pertinent. The dimensions, causes, and consequences of family homelessness are discussed below. Additionally, an overview of policy issues and a list of resources for further study are also provided.

### **DIMENSIONS**

One of the fastest growing segments of the homeless population are families with children. In 2007, 23% of all homeless people were members of families with children (US Conference of Mayors, 2007). Recent evidence confirms that homelessness among families is increasing. The rate of requests for emergency assistance by families rose faster than the rate for any other group between 2006 and 2007. In some cities, it rose by as much as 15%. 71% of cities surveyed reported an increase in the number of families with children seeking emergency assistance. Every single one of the 23 cities surveyed expected an increase in the number of families with children seeking assistance in 2008. (U.S. Conference of Mayors, 2007). Additionally, a recent report by the Department of Housing and Urban Development (HUD) reported that the number of people in families that were homeless rose by 9 percent from Oct. 1, 2007, to Sept. 30, 2008 (citation). This is a disconcerting statistic in light of the previously mentioned fact that the country's economic troubles were just beginning to accelerate as of September 2008. Furthermore, there is another reason to believe the numbers might actually be higher; Homeless families often double up with other families. This causes them to be exempt from the federal definition of chronic homelessness, which states that a chronically homeless person is one who is on the streets or in a shelter (The Annual Homeless Assessment Report to Congress, 2007). Therefore, many homeless families are not counted and prevented from receiving assistance.

It is clear that the problem of family homelessness is accelerating, but meanwhile services to accommodate the increasing numbers are lagging behind. While the average number of emergency shelter beds for homeless families with children increased by 8% in 2005, an average of 32% of requests for shelter by homeless families were denied in 2005 due to lack of resources. (U.S. Conference of Mayors, 2005).

In addition to the lack of resources to combat the problem the most pressing issue involved with family homelessness is the plight of the children involved. Estimates of the number of homeless children range from 800,000 to 1.2 million, and recent estimates state that 1 in 50 children in the United States are homeless. (National Center on Family Homelessness, 2009). What's more, at least half of homeless children are under the age of 5. (National Center on Family Homelessness, 1999)

## CAUSES

Poverty and the lack of affordable housing are the principal causes of family homelessness. While the number of poor people decreased every year between 1993 and 2000, in recent years the number and percentage of poor people has increased. The percentage of poor people has risen from 11.3% of the population in 2000 to 12.1% in 2002 (U.S. House of Representatives, 2004), and by 2004 the number of poor people grew by 4.3 million from 2000 (Center of Budget and Policy Priorities, 2004). Today, 35.2% of persons living in poverty are children; in fact, the 2004 poverty rate of 17.8% for children under 18 years old is significantly higher than the poverty rate for any other age group (U.S. Bureau of the Census, 2005).

Declining wages and changes in welfare programs account for increasing poverty among families. Declining wages have put housing out of reach for many families: in every state, metropolitan area, county, and town, more than the minimum wage is required to afford a one- or two-bedroom apartment at Fair Market Rent<sup>1</sup> (National Low Income Housing Coalition, 2000). In fact, the median wage needed to afford a two-bedroom apartment is more than twice the minimum wage. Until its repeal in August 1996, the largest cash assistance program for poor families with children was the Aid to Families with Dependent Children (AFDC) program. Between 1970 and 1994, the typical state's AFDC benefits for a family of three fell 47%, after adjusting for inflation (Greenberg and Baumohl, 1996). The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (the federal welfare reform law) repealed the AFDC program and replaced it with a block grant program called Temporary Assistance to Needy Families (TANF). Current TANF benefits and Food Stamps combined are below the poverty level in every state; in fact, the median TANF benefit for a family of three is approximately one-third of the poverty level. In addition, as the percentage and number of poor people has increased in recent years, the number of people receiving TANF has decreased. Between 2000 and 2003 the number of poor children rose 11%, and during this same period, the number of people receiving TANF fell by nine percent (Center of Budget and Policy Priorities, 2004). Thus, contrary to popular opinion, welfare does not provide relief from poverty.

Welfare caseloads have dropped sharply since the passage and implementation of welfare reform legislation. However, declining welfare rolls simply mean that fewer people are receiving benefits -- not that they are employed or doing better financially. Early findings suggest that although more families are

---

<sup>1</sup> FMRs are the monthly amounts "needed to rent privately owned, decent, safe, and sanitary rental housing of a modest (nonluxury) nature with suitable amenities." 62 Federal Register 50724 (September 26, 1997) HUD determines FMRs for localities in all 50 states.

moving from welfare to work, many of them are faring poorly due to low wages and inadequate work supports. Only a small fraction of welfare recipients' new jobs pay above-poverty wages; most of the new jobs pay far below the poverty line (Children's Defense Fund and the National Coalition for the Homeless, 1998). Moreover, extreme poverty is growing more common for children, especially those in female-headed and working families. This increase can be traced directly to the declining number of children lifted above one-half of the poverty line by government cash assistance for the poor.

As a result of loss of benefits, low wages, and unstable employment, many families leaving welfare struggle to get medical care, food, and housing. Many lose health insurance, despite continued Medicaid eligibility. A study found that 675,000 people lost health insurance in 1997 as a result of the federal welfare reform legislation, including 400,000 children (Families USA, 1999). According to the Children's Defense Fund, over nine million children in America have no health insurance, and over 90 percent of them are in working families. In addition, housing is rarely affordable for families leaving welfare for low wages, yet subsidized housing is so limited that fewer than one in four TANF families nationwide lives in public housing or receives a housing voucher to help them rent a private unit. For most families leaving the rolls, housing subsidies are not an option. In some communities, former welfare families appear to be experiencing homelessness in increasing numbers (Children's Defense Fund and the National Coalition for the Homeless, 1998).

A shortage of housing options for poor families is problem that exists no matter the economic conditions. When the economy was strong, rental rates soared as a result of the housing bubble, making it difficult for poorer families to find affordable rental housing. After the 1980s, income growth has never kept pace with rents, and since 2000, the incomes of low-income households has declined as rents continue to rise (National Low Income Housing Coalition, 2005). Once the housing bubble burst and the economy feel on hard times the problem did not subsist. Poorer families had to contend with two large issues, an increase in competition for rental properties, which sustained high prices and the loss of income that comes with layoffs and job losses. This situation is another factor underlying the growth in family homelessness. In 2004 the average wait for Section 8 Vouchers was 35 months (U.S. Conference of Mayors, 2004). Excessive waiting lists for public housing mean that families must remain in shelters or inadequate housing arrangements longer. Consequently, there is less shelter space available for other homeless families, who must find shelter elsewhere or live on the streets.

Domestic violence also contributes to homelessness among families. When a woman leaves an abusive relationship, she often has nowhere to go. This is particularly true of women with few resources. Lack of affordable housing and long waiting lists for assisted housing mean that many women are forced to choose between abuse and the streets. In a study of 777 homeless parents (the majority of whom were mothers) in ten U.S. cities, 22% said they had left their last place of residence because of domestic violence (Homes for the Homeless, 1998). In addition, 50% of the cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness (U.S. Conference of Mayors, 2005). Nationally, approximately half of all women and children experiencing homelessness are fleeing domestic violence (Zorza, 1991; National Coalition Against Domestic Violence, 2001).

The situation is dire; these families are facing a tough job market, a shortage of affordable housing, restricted access to healthcare, and maybe domestic violence. These families are only a lost job, a paycheck, an illness, or an act of domestic violence away from becoming homeless.

## **CONSEQUENCES**

Homelessness severely impacts the health and well being of all family members. Children without a home are in fair or poor health twice as often as other children, and have higher rates of asthma, ear infections, stomach problems, and speech problems (Better Homes Fund, 1999). Homeless children also experience more mental health problems, such as anxiety, depression, and withdrawal. They are twice as likely to experience hunger, and four times as likely to have delayed development. These illnesses have potentially devastating consequences if not treated early.

Deep poverty and housing instability are especially harmful during the earliest years of childhood; alarmingly, it is estimated that almost half of children in shelter are under the age of five (Homes for the Homeless, 1998). School-age homeless children face barriers to enrolling and attending school, including transportation problems, residency requirements, inability to obtain previous school records, and lack of clothing and school supplies.

Parents also suffer the ill effects of homelessness and poverty. One study of homeless and low-income housed families found that both groups experienced higher rates of depressive disorders than the overall female population, and that one-third of homeless mothers (compared to one-fourth of poor housed mothers) had made at least one suicide attempt (Bassuk et al., 1996). In both groups, over one-third of the sample had a chronic health condition.

Homelessness frequently breaks up families. Families may be separated as a result of shelter policies which deny access to older boys or fathers. Separations may also be caused by placement of children into foster care when their parents become homeless. In addition, parents may leave their children with relatives and friends in order to save them from the ordeal of homelessness or to permit them to continue attending their regular school. The break-up of families is a well-documented phenomenon: in 56% of the 27 cities surveyed in 2004, homeless families had to break up in order to enter emergency shelters (U.S. Conference of Mayors, 2004).

## **POLICY ISSUES**

Policies to end homelessness must include jobs that pay livable wages. In order to work, families with children need access to quality childcare that they can afford, and adequate transportation. Education and training are also essential elements in preparing parents for better paying jobs to support their families.

But jobs, childcare, and transportation are not enough. Without affordable, decent housing, people cannot keep their jobs and they cannot remain healthy. A recent longitudinal study of poor and homeless families in New York City found that regardless of social disorders, 80% of formerly homeless families who received subsidized housing stayed stably housed, i.e. lived in their own residence for the previous 12 months (Shinn and Weitzman, 1998). In contrast, only 18% of the families who did not receive subsidized housing were stable at the end of the study. As this study and others demonstrate, affordable housing is a key component to resolving family homelessness. Preventing poverty and homelessness also requires access to affordable health care, so that illness and accidents no longer threaten to throw individuals and families into the streets.

HUD recently announced that \$1.2 billion of stimulus money from The American Recovery and Reinvestment Act of 2009 has been allotted to combat homelessness. Hopefully, a proportional amount of this money will be used to combat the issues that specifically lead to the increasingly problematic situation of family homelessness in the United States.

Only concerted efforts to meet all of these needs will end the tragedy of homelessness for America's families and children.

## REFERENCES

- Bassuk et al. "The Characteristics and Needs of Sheltered Homeless and Low-Income Housed Mothers," in Journal of the American Medical Association 276 (August 28, 1996) 8:640-646. Available from Dr. Ellen Bassuk, The Better Homes Fund, 181 Wells Ave., 3rd Floor, Newton, MA 02159-3320, 617/964-3834.
- Burt, M., Aron, L. Y. Lee, E. & Valente, J. (2001). *Helping America's homeless: emergency shelter or affordable housing?* Washington DC: The Urban Institute
- Center on Budget and Policy Priorities. "Census Data Show Poverty Increased, Income Stagnated, and the Number of Uninsured Rose to a Record Level in 2003", 2004. Available at [www.cbpp.org](http://www.cbpp.org).
- Children's Defense Fund and National Coalition for the Homeless. Welfare to What: Early Findings on Family Hardship and Well-being, 1998. National Coalition for the Homeless, 2201 P St. NW, Washington, DC 20037; 202/462-4822.
- Culhane, D.P. & Metraux, S. (1999). One-year rates of public shelter utilization by race/ethnicity, age, sex and poverty status for New York City (1990 and 1995) and Philadelphia (1995). *Population Research and Policy Review*, 18 (3), 219-236.
- Daskal, Jennifer. In Search of Shelter: The Growing Shortage of Affordable Rental Housing, 1998. Available from the Center on Budget and Policy Priorities, 820 First Street, NE, Suite 510, Washington, DC 20002; 202/408-1080.
- Families USA. Losing Health Insurance: The Unintended Consequences of Welfare Reform, 1999. Available from Families USA, 1334 G Street, NW, Washington, DC 20005; 202/628-3030.
- Greenberg, Mark, and Jim Baumohl. "Income Maintenance: Little Help Now, Less on the Way," in Homelessness in America, 1996, Oryx Press. National Coalition for the Homeless, 2201 P St. NW, Washington, DC 20037; 202/462-4822.
- Homes for the Homeless. Ten Cities 1997-1998: A Snapshot of Family Homelessness Across America. Available from Homes for the Homeless & the Institute for Children and Poverty, 36 Cooper Square, 6th Floor, New York, NY 10003; 212/529-5252.
- National Alliance to End Homelessness. Homelessness Counts. 2007.
- National Low Income Housing Coalition. Out of Reach: Rental Housing at What Cost?, 1998. Available from the National Low Income Housing Coalition, 1012 14th Street, Suite 610, Washington, DC 20005; 202/662-1530.\
- National Center on Family Homelessness. Homeless Children: America's New Outcasts. 1999. Available free at [http://www.familyhomelessness.org/pdf/fact\\_outcasts.pdf](http://www.familyhomelessness.org/pdf/fact_outcasts.pdf).
- National Center on Family Homelessness. Homeless Children Fact Sheet. 2009. Available at <http://www.familyhomelessness.org/?q=node/5/>.
- Obama, Barack. First Presidential Press Conference. East Room, The White House Washington DC: February 9th, 2009
- Redlener, Irwin, MD and Dennis Johnson. Still in Crisis: The Health Status of New York's Homeless Children, 1999. Available from The Children's Health Fund, 317 East 64th Street, New York, NY 10021; 212/535-9400.
- Rog, D.J., & Buckner, J.C. Homeless Families and Children. 2007 National Symposium on Homelessness Research Discussion Draft. (February 12, 2007).
- Shinn, Marybeth and Beth Weitzman. "Homeless Families Are Different," in Homelessness in America, 1996. National Coalition for the Homeless, 2201 P St. NW, Washington, DC 20037; 202/462-4822.
- Shinn, Marybeth and Beth Weitzman. "Predictors of Homelessness Among Families in New York City: From Shelter Request to Housing Stability" in American Journal of Public Health, 1998; 88: 1651-

1657. Available from Beth Weitzman, Ph.D., Wagner Graduate School of Public Service, New York University, 40 W 4th St., New York, NY 10003, email: [weitzman@is2.nyu.edu](mailto:weitzman@is2.nyu.edu)
- Urban Institute (2000). *A new look at homelessness in America*. Washington, D.C.: Author. <http://www.urban.org/url.cfm?ID=900302>.
- U.S. Bureau of the Census. *Poverty in the United States: 1997*. Current Population Reports, Series P60-201, 1998. Available, free, from U.S. Bureau of the Census, Income Statistics Branch, Washington, DC, 20233-0001; 301/763-8576, or at <http://www.census.gov/hhes/www/poverty.html>.
- U.S. Bureau of the Census. *Income, Poverty and Health Insurance in the United States: 2003, 2004, 2005*. Available at [www.census.gov](http://www.census.gov).
- U.S. Conference of Mayors. *A Status Report on Hunger and Homelessness in America's Cities: 2004, 2005, 2007 reports*. Available at [www.usmayors.org](http://www.usmayors.org).
- U.S. Department of Housing and Urban Development, Office of Community Planning and Development. *The Annual Homeless Assessment Report to Congress*. February 2007.
- U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *Rental Housing Assistance - The Crisis Continues. A Report to Congress on Worst Case Housing Needs*, 1998. Available for \$5.00 from HUD User, P.O. Box 6091, Rockville, MD 20849-6091, 800/245-2691, or free from the HUD User web site at <http://www.huduser.org>
- U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *Waiting In Vain: An Update On America's Housing Crisis*, 1999. Available for \$5.00 from HUD User, P.O. Box 6091, Rockville, MD 20849-6091, 800/245-2691, or free from the HUD User web site at <http://www.huduser.org>
- U.S. House of Representatives Committee on Ways and Means. *Overview of Entitlement Programs: 1992 Green Book*. Washington, DC: U.S. Government Printing Office. Out of Print.
- U.S. House of Representatives Committee on Ways and Means. *Appendix H – Data on Poverty: 2004 Green Book*. Washington, DC: U.S. Government Printing Office. Available at [www.waysandmeans.house.gov](http://www.waysandmeans.house.gov).
- Vissing, Yvonne. *Out of Sight, Out of Mind: Homeless Children and Families in Small-Town America*, 1996. Available for \$16.95 (paperback) from The University Press of Kentucky, 663 S. Limestone St., Lexington, KY 40508-