



## THE CHARACTERISTICS AND NEEDS OF FAMILIES EXPERIENCING HOMELESSNESS

We developed this fact sheet to help you understand the scope, causes, and impact of homelessness on children and families. We encourage you to use it as well as the publications cited in its footnotes as tools more about homelessness.

### How Many Families Are Homeless?

The National Center on Family Homelessness is determined to end family homelessness. While sheltering a family provides safe haven, this is only a temporary solution. By addressing the issues that lead to homelessness, families can change their lives forever.

Through research, we learn what families need to rebound from the economic, social, medical, and mental health problems that put them on the streets. Through program evaluation, we identify strategies that work. We use this knowledge to design innovative practices, bring training and technical assistance to community-based shelters and service providers, and improve policy across the nation.

Whether made homeless by economic hardship, domestic violence, the trauma of war, or physical or emotional challenges, these families have lost more than their homes. They've lost their health, safety, and the capacity to support themselves. The children are young; they have witnessed violence in their families and on the streets; they are anxious, depressed, and withdrawn. Today, they need a shelter. To build a life, they need support.

*With the power of knowledge, we can end family homelessness and give every child a chance.*

*Among industrialized nations, the United States has the largest number of homeless women and children. Not since the Great Depression have so many families been without homes. The statistics below are the best estimates of the extent of homelessness, but it is important to note that they are undercounts.<sup>1</sup>*

- Homeless families comprise roughly 1/3 of the total homeless population.<sup>2</sup>
- Approximately 1.5 million children will experience homelessness over the course of a year.<sup>3</sup> In any given day, researchers estimate that more than 200,000 children have no place to live.<sup>4</sup>
- People counted in the single adult homeless population (about 2.3-3.5 million annually<sup>5</sup>) are also part of families:<sup>6</sup>
  - Among all homeless women, 60% have children under age 18, but only 65% of them live with at least one of these children.<sup>7</sup>
  - Among all homeless men, 41% have children under age 18, but only 7% live with at least one of their own children.<sup>8</sup>



## Why Are Families Homeless?

*Family homelessness is caused by the combined effects of lack of affordable housing, extreme poverty, decreasing government supports, the challenge of raising children alone, the changing demographics of the family, domestic violence, and fractured social supports. As the gap between housing costs and income continues to widen, more and more families are at risk of homelessness. For families with vulnerabilities or little safety net, even a seemingly minor event can trigger a catastrophic outcome and catapult a family onto the streets.*

### Lack of Affordable Housing

- In a detailed analysis of the US rental market, the National Low-Income Housing Coalition concluded that our country is experiencing a significant and prolonged shortage of affordable housing that has continued to decline.<sup>\*9</sup>
  - 5.8 Million units are needed to fill the gap in affordable housing for extremely low-income households.
- 9.3 million home owners and 10.1 million renters face severe housing cost burdens including 66.4% of households earning under \$15,000 annually.<sup>10</sup>
- Housing costs outpace wages.
  - A full-time worker earning minimum wage cannot afford a one-bedroom unit priced at the Fair Market Rent anywhere in the United States. Nationally a full-time worker must earn \$18.32 per hour to afford a two-bedroom apartment at Fair Market Rent.<sup>11</sup>
- Federal support for low-income housing fell 49% from 1980-2003.<sup>12</sup>
  - The average wait for public housing is twenty months.<sup>13</sup>
  - The average wait for a Section 8 Voucher is thirty-five months.<sup>14</sup>

### Poverty

- Among the nation's working families, 10 million are poor or near poor.<sup>15</sup>
  - 17% of all American families with two parents<sup>16</sup> and 34% of all single parent families lived below the poverty line in 2009.<sup>17</sup>
- Many families do not earn adequate wages:
  - 24 million US jobs (one-fifth of all jobs) do not keep a family of four out of poverty.<sup>18</sup>
  - Between 1997 and 2007, the federal minimum wage remained \$5.15 per hour.<sup>19</sup> It was recently increased to \$7.25 per hour<sup>20</sup>, which still leaves even a single full-time wage earner living below the Federal Poverty Line.
- The 2010 Federal Poverty Level (FPL) is \$22,350 for a family of four, \$18,530 for a family of three, and \$14,710 for a family of two.<sup>21</sup>
  - On average, families need an income twice as high as the Federal Poverty Level to meet their most basic needs.<sup>22</sup>
- For economic reasons, families are “doubling up” with one another in housing.<sup>23</sup>

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\*The federal standard of housing affordability is that housing is considered affordable if a household pays no more than 30% of its income to housing expenses (housing expenses include monthly rent or mortgage plus utilities, less any portion that may be covered by government subsidies).



### Domestic Violence<sup>24</sup>

- Those fleeing domestic violence are more likely to become homeless or have a problem finding housing because of their unique and often urgent circumstances. They may have:
  - Difficulty finding apartments due to poor credit, rental, and employment histories as a result of their abuse
  - Few tangible social supports.
  - Limited ability to collect and/or enforce child support and alimony payments.
- Compounding the challenges faced by low-income women in violent relationships are rules that govern public housing. Through a “one strike” policy, women may be evicted for a violent activity regardless of the cause or the circumstances. Although the eviction of women in domestic violence situations might violate federal and state housing acts, few states provide mandatory protection for these women and children.

## **Who Are Homeless Families?**

*A typical sheltered homeless family is comprised of a mother in her late twenties with two children.*<sup>25</sup>

- 79.6% of homeless adult women are in a family, compared to just 20.4% of homeless adult men.<sup>26</sup>
  - Most single-parent families are female-headed (71%).<sup>27</sup> Single-parent families are among the poorest in the nation and, as such, are extremely vulnerable to homelessness.<sup>28</sup>
  - Many family shelters do not accept men into their programs, causing families to separate when they become homeless.
- Families of color are overrepresented in the homeless population.<sup>29</sup> Nationally:
  - 43% are African-American
  - 38% are White, non-Hispanic
  - 15% are Hispanic
  - 3% are Native American
- Families experiencing homelessness usually have limited education.<sup>30</sup>
  - 53% of homeless mothers do not have a high school diploma.
- 29% of adults in homeless families are working.<sup>31</sup>
- 42% of children in homeless families are under age six.<sup>32</sup>

## **What Are the Experiences of Homeless Mothers?**

*The impact of homelessness on mothers is profound. Many experience anger, self-blame, sadness, fear, and hopelessness. Mothers experiencing homelessness have significant histories of interpersonal violence. For them, the experience of becoming homeless is another major stressor amidst already complicated, traumatic experiences.*

- Over 92% of homeless mothers have experienced severe physical and/or sexual abuse during their lifetime. 63% report that this abuse was perpetrated by an intimate partner.<sup>33</sup>



- Homeless mothers often had violent experiences as children:
  - 43% were sexually molested, usually by multiple perpetrators.<sup>34</sup>
  - 66% experienced physical violence.<sup>35</sup>
- 44% of mothers lived outside their homes at some point during childhood. Of these women, 20% were placed in foster care.<sup>36</sup>
  - Foster care placement has been identified as a childhood risk factor that predicts family homelessness during adulthood.<sup>37</sup>
- 63% of homeless mothers have experienced severe physical assault by an intimate male partner.<sup>38</sup>
  - 32% report that they have been the target of severe violence by their current or most recent partner.<sup>39</sup>
  - Almost 27% reported needing medical treatment because of a partner's violence.<sup>40</sup>
- Mothers experiencing homelessness struggle with mental health issues.
  - They have three times the rate of posttraumatic stress disorder (PTSD) (36%) and twice the rate of drug and alcohol dependence (41%).<sup>41</sup>
  - About 50% of mothers experienced a major depressive episode since becoming homeless.<sup>42</sup>
- Mothers often are in poor physical health.
  - Over one-third have a chronic physical health condition (e.g., asthma, chronic bronchitis, hypertension).<sup>43</sup>
  - They have ulcers at four times the rate of other women.<sup>44</sup>
  - 20% have anemia, compared to 2% of other women under age 45.<sup>45</sup>

## **What Are the Experiences of Homeless Children?**

*Children experience high rates of chronic and acute health problems while homeless. The constant barrage of stressful and traumatic experiences also has profound effects on their development and ability to learn.*

### Experiences of Violence

- Violence plays a significant role in the lives of children.
  - By age twelve, 83% of homeless children had been exposed to at least one serious violent event.<sup>46</sup>
  - Almost 25% have witnessed acts of violence within their families.<sup>47</sup>
    - 15% have seen their father hit their mother.<sup>48</sup>
    - 11% have seen their mother abused by a male partner.<sup>49</sup>
- Children who witness violence are more likely than those who have not to exhibit frequent aggressive and antisocial behavior, increased fearfulness, higher levels of depression and anxiety, and have a greater acceptance of violence as a means of resolving conflict.<sup>50</sup>

### Physical Health

- Children experiencing homelessness are sick four times more often than other children. They have:
  - Four times as many respiratory infections.<sup>51</sup>
  - Twice as many ear infections.<sup>52</sup>
  - Five times more gastrointestinal problems.<sup>53</sup>



- Children living below the poverty line are almost twice as likely to have asthma as those living above. One in nine homeless children are reported to have asthma related health conditions.<sup>54</sup>
  - In one study, 69% of asthmatic children entering the New York City shelter system had visited the emergency room at least once in the past year for asthma treatment.<sup>55</sup>
- They go hungry at twice the rate of other children.<sup>56</sup>
- Nutritional deficiencies in homeless children often lead to high rates of overweight and obesity.<sup>57</sup>

#### Mental Health

- Children experiencing homelessness have three times the rate of emotional and behavioral problems compared to non-homeless children.<sup>58</sup>
- Among young homeless children:
  - One out of six have emotional disturbances. This is twice the rate of other children.<sup>59</sup>
  - 16% of homeless preschoolers have behavior problems including severe aggression and hostility.<sup>60</sup>
- Among school-age homeless children:
  - 47% have problems such as anxiety, depression, and withdrawal, compared to 18% of other school-age children<sup>61</sup>
  - 36% manifest delinquent or aggressive behavior, compared to 17% of other school-age children.<sup>62</sup>

#### Developmental Milestones and Academic Performance

- Children experiencing homelessness are four times more likely to show delayed development.<sup>63</sup> They also have twice the rate of learning disabilities as non-homeless children.<sup>64</sup>
- Thanks to the McKinney-Vento Homelessness Assistance Act, children experiencing homelessness have a greater chance of achieving educational stability
  - 85% of homeless children and youth regularly attend school.<sup>65</sup>
- However, homeless children still experience significant educational disruption:
  - Although 42% of children and youth experiencing homelessness are below the age of five, they are significantly underrepresented in pre-school programs.<sup>66</sup>
  - Of homeless elementary students, only 21.5% are proficient in math and 24.4% in reading. It is even worse among high school students, where 11.4% are proficient in math and 14.6% in reading.<sup>67</sup>
- Poor students are twice as likely as non-poor students to have to repeat a grade, be expelled, get suspended from school, or drop out of high school.<sup>68</sup>

## **What Are the Experiences of Homeless Families?**

*Families experiencing homelessness are under considerable stress. They may stay in multiple settings throughout the time they are without a home. Many double-up in overcrowded apartments with relatives and friends. Others sleep in cars and campgrounds or send their children to stay with relatives to avoid shelter life. Once in shelter, families must quickly adjust to overcrowded, difficult, and uncomfortable circumstances. Despite the efforts of dedicated staff, many shelters are noisy and chaotic; overcrowded and lacking privacy. Homelessness also increases the likelihood that families will separate or dissolve, which may compound the stress the family feels.*



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- The impact of family stress during times of homelessness is not lost on children.
  - 74% worry that they will have no place to live.<sup>69</sup>
  - 58% worry that they will have no place to sleep.<sup>70</sup>
  - 87% worry that something bad will happen to their family.<sup>71</sup>
- Families who have experienced homelessness have much higher rates of family separation than other low-income families.<sup>72</sup>
  - Some separations are dictated by the shelter system. 55% of the cities surveyed by the US Conference of Mayors report that families may have to break up in order to be sheltered.<sup>73</sup>
  - Other Families separations result from the stress of the experience. Families may send their children to stay with relatives to avoid shelter life. One-fifth of homeless children are separated from their immediate family at some point.<sup>74</sup>
- There is a strong link between foster care placement and homelessness.
  - Mothers with a childhood history of foster care placement are more likely to become homeless,<sup>75</sup> and they tend to become homeless at an earlier age than those who do not have a foster care history.<sup>76</sup>
  - Homeless children are at particularly high risk for being placed in foster care.
    - 12% of homeless children have been placed in foster care, compared to 1% of other children.<sup>77</sup>
  - Homelessness is also a barrier to reunification for some families. At least 30% of children in foster care could return home if their parents had access to housing.<sup>78</sup>

## **What Can I Do?**

*By working together, we can end family homelessness in America.*

You can help by:

- Volunteering with local community organizations working to end family homelessness.
- Supporting local, state, and national programs that help families out of poverty.
- Considering issues of poverty, affordable housing, violence prevention, and health care when determining who earns our vote in local, state, and federal elections.
- Donating to organizations such as the National Center on Family Homelessness and others that are working to end homelessness in our country.
- Educating others about the extent and causes of family homelessness and what to do about it.

## **Where Can I learn More?**

*The National Center on Family Homelessness has extensive resources on homelessness, particularly concerning families. Visit our website to learn more: [www.familyhomelessness.org](http://www.familyhomelessness.org). You also may want to visit the Homelessness Resource Center: [www.homeless.samhsa.gov](http://www.homeless.samhsa.gov), operated by our sister organization, the Institute for Social Innovation.*



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<sup>1</sup>To learn more, visit [http://nationalhomelessness.org/publication/facts/how\\_many.pdf](http://nationalhomelessness.org/publication/facts/how_many.pdf).

<sup>2</sup>Annual Homeless Assessment Report to Congress. (2010). US Department of Housing and Urban Development Office of Community Planning and Development. Available at [http://www.huduser.org/portal/publications/povsoc/ahar\\_5.html](http://www.huduser.org/portal/publications/povsoc/ahar_5.html).

<sup>3</sup>National Center on Family Homelessness, 2009.

<sup>4</sup>Burt, M. et al. (1999)a. *America's Homeless II: Population and Services* (Washington, DC: The Urban Institute).

<sup>5</sup>Burt, M. et al. (1999)b. *Homelessness: Programs and the People They Serve: Summary Report - Findings of the National Survey of Homeless Assistant Providers and Clients*. Washington, DC: The Urban Institute

<sup>6</sup>Burt, M. et al. 1999a.

<sup>7</sup>Burt M. et al., 1999a.

<sup>8</sup>Burt, M. et al., 1999a.

<sup>9</sup>Pelletiere, D. (2009). *Preliminary Assessment of American Community Survey Data Shows Housing Affordability Gap Worsened for Lowest Income Households from 2007-2008*. The National Low-Income Housing Coalition. Available at [www.nlihc.org](http://www.nlihc.org)

<sup>10</sup>Joint Center for Housing Studies of Harvard University. (2010). *The State of the Nation's Housing*. Available at [www.jchs.harvard.edu](http://www.jchs.harvard.edu)

<sup>11</sup>National Low-Income Housing Coalition. (2010). *Out of Reach 2010*. Available at [www.nlihc.org](http://www.nlihc.org)

<sup>12</sup>National Low Income Housing Coalition. (2005). *Out of Reach 2005*. Available at [www.nlihc.org](http://www.nlihc.org)

<sup>13</sup>US Conference of Mayors. (2004). *Hunger and Homelessness Survey 2004*. Available at [www.usmayors.org](http://www.usmayors.org).

<sup>14</sup>US Conference of Mayors. (2004).

<sup>15</sup>Center for Housing Studies of Harvard University. (2010).

<sup>16</sup>Kids Count, Annie E. Casey Foundation. Available at <http://datacenter.kidscount.org/data/acrossstates/Rankings.aspx?ind=54>

<sup>17</sup>Kids Count, Annie E. Casey Foundation. Available at <http://datacenter.kidscount.org/data/acrossstates/Rankings.aspx?ind=53>

<sup>18</sup>Waldrom, T et al. (2004). *Working Hard, Falling Short: America's Working Families and the Pursuit of Economic Security*. (Annie E. Casey Foundation. Available at <http://www.aecf.org/upload/publicationfiles/working%20hard.pdf>.

<sup>19</sup>National Low-Income Housing Coalition (2010). *Out of Reach 2010*. Available at [www.nlihc.org](http://www.nlihc.org)

<sup>20</sup>US Department of Labor. *Find It! By Topic: Wages: Minimum Wage*. Downloaded June 6, 2011. Available at <http://www.dol.gov/dol/topic/wages/minimumwage.htm>

<sup>21</sup>US Federal Register, January 20, 2011. *The 2011 Health and Human Services Poverty Guidelines*. Available at <http://aspe.hhs.gov/poverty/11poverty.html>.

<sup>22</sup>Cauthen, N (2006). *When Work Doesn't Pay: What Every Policymaker Should Know*. National Center for Children in Poverty. Available at [www.nccp.org/publications/pub\\_666.html](http://www.nccp.org/publications/pub_666.html).

<sup>23</sup>Joint Center for Housing Studies of Harvard University. (2010). *The State of the Nation's Housing 2010*. Available at <http://www.jchs.harvard.edu>

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<sup>26</sup>Annual Homeless Assessment Report to Congress. 2007.

<sup>27</sup>Li, H. et al. (2003). *The Changing Demographics of Low-Income Families and Their Children*. (Living at the Edge Research Brief #2). New York: National Center for Children in Poverty. Available at [www.nccp.org/publications/pdf/text\\_529.pdf](http://www.nccp.org/publications/pdf/text_529.pdf).

<sup>28</sup>Annual Homeless Assessment Report to Congress, 2007; Bassuk, EL et al. (1996). The characteristics and needs of sheltered homeless and low-income housed mothers. *Journal of American Medical Association*, 276(8): 640-646.

<sup>29</sup>Burt, M. et al, 2000.

<sup>30</sup>Burt, M. Et al, 1999a.

<sup>31</sup>Burt, M. et al, 1999a.

<sup>32</sup>Burt, M. et al, 1999a.



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