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How are Children Faring in this Economy? A Look at Family Homelessness

The growing problem of family homelessness is an issue of increasing concern as economic conditions and the foreclosure crisis affect access to housing and job opportunities for families at risk. A general economic downturn, with the housing crisis at its center, has had well-documented effects on the real estate market and on revenues that rely on property taxes, such as local health and emergency programs.¹ However, less attention has been paid to the effects on homeowners or renters who become homeless as a result of the foreclosure crisis and of the impact of reduced property taxes on the health and social services that support homeless families.

Nationally, over a million foreclosures were reported in 2007 and it is projected that there will be twice as many in 2008-2009. Ohio had the third highest number of foreclosures in 2007, with 153,196 reported.² A recent survey of local and state level homelessness coalitions documented that 61% of respondents had noticed an increase in homelessness since the start of the foreclosure crisis in 2007. As economic conditions destabilize housing, employment prospects, and access to public assistance benefits, homelessness prevention and the provision of assistance to homeless families is more crucial than ever.

In Cuyahoga County, homelessness is an issue that is increasingly affecting families. Within the city of Cleveland and across the County, the high concentration of poverty and rates of foreclosures contribute to the critical housing needs of working families. In a recent report, the Center on Housing Policy noted that 9.5% of working family homeowners in Cleveland spent more than half of their income on housing or housing

related costs. By April 1, 2008, Cleveland schools served 2,100 homeless children for the 2007/08 school year, an increase of 30% from the previous year. Moreover, in 2007, there were 349 homeless families in shelters in Cuyahoga County.³ This included 486 adults and 858 children, more than half of whom were under age five. Almost all of these families (94%) were headed by single females.

While the economic effects of foreclosures are much discussed, less is known about the ways in which the mortgage crisis and the weak economy are affecting children. What is known is that children who are forced out of their homes experience effects including risks to health and education, behavioral problems, excessive mobility and loss of social support. One report estimates that more than 1,848,600 children in the U.S. will be directly impacted by the foreclosure crisis, 68,500 in Ohio alone.⁴ While not all children forced out of their homes will become homeless, child and family homelessness is becoming an issue of increasing concern. For those who are already struggling economically, foreclosure or other effects of the current economic crisis could put even more families at risk of homelessness.

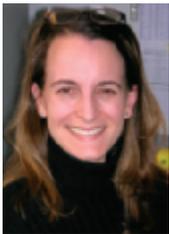
While research on the long term consequences of homelessness on children is somewhat inconclusive, it is known that homeless children tend to do worse than housed children on a range of indicators. To deepen this understanding, more work first must be done to provide a general understanding of the scope of the problem, including how it is defined and measured. Some of this work is being done at Case Western Reserve University.

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How are Children Faring in this Economy? A Look at Family Homelessness



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How is Homelessness Defined and Measured?

There is much debate about how homelessness is defined. This debate influences how we measure homelessness as well as our conception of the scope of the issue and the allocation of resources and services to address it.

Currently, under federal housing law, people must be living on the streets or in shelters to be considered homeless. Using this definition, in 2007, there were approximately 131,000 sheltered homeless families with children in the United States. However, this definition of homelessness neglects those families who may be precariously housed or living doubled-up with other families.

The Federal Department of Education uses a more inclusive definition to count homeless students and includes children who live doubled-up or in other types of precarious housing situations, such as living day to day in a motel. The most recent data from the Department of Education found that there were 602,568 children in public schools in grades k through 12 who were homeless during the 2003/04 school year.

A new source of data, the Homeless Management Information Systems (HMIS), collects and stores data about individuals who use the homeless service system in a particular community. These data reveal that almost 1.6 million individuals were homeless in FY 2007. HMIS is useful because it allows policymakers, researchers and providers access to data about trends in demographic characteristics and service use. However, HMIS can only provide information about homeless people who make use of

the service system, and thus fails to capture those who may be homeless but not in shelters. The HMIS was implemented in Cuyahoga County in 2003 by the Cuyahoga County Office of Homeless Services, and a relatively complete data set has been in place since 2005. Despite its limitations, the HMIS provides a rich new source of data to better understand homelessness in Cuyahoga County.

Family Homelessness in Cuyahoga County

Risk factors for homelessness are not well understood in the literature. However, it is clear that some combination of structural and individual risk factors can make families vulnerable to homelessness. Data collected through the HMIS in 2007 bear this out. Dr. Collins and colleagues found that the five reasons most often mentioned for becoming homeless were unemployment (15.8%), being unable to pay rent or mortgage (14.6%), domestic violence (12.7%), and being evicted (11.2%).

Additionally, the HMIS provides a picture of where families are before and after being in a shelter. Before their first shelter entry, most families, particularly those with very young children, stayed with friends or family members. Only 12.2% of families came directly from their own place to the shelter. Almost half of the families with young children lived 'doubled up,' or with friends or family, immediately before entering the shelter. After leaving the shelter, 21.8% of families with children exited to an unknown destination, while 27% stayed with friends and family, and 21.6% went to a rental room or apartment.*

SINCE 2005 IN CUYAHOGA COUNTY:

Approximately 1,161 families have entered the shelter system

Children made up 64% of the total homeless individuals

Children under the age of five make up the largest group of homeless children

Children made up 64% of the total homeless individuals living in families in Cuyahoga County since 2005. Children under five make up the largest age group of homeless children. Of very young children under four, most (72.8%) stayed in shelter only once, for a relatively short duration, with 53% staying less than one month. However, children under four were somewhat more likely than those over four to stay in shelter more than once.

Homeless adults living in families were overwhelmingly (94%) female. These data lend credence to the picture of the average homeless family as a single mother and her children. On average, adults were 32 years old at their first shelter entry. Of the adults and children

who entered the shelter system, 85% identified as Black/African American. These numbers are significantly higher than the national HMIS data in which just over half of sheltered family members identify as Black/African American.

This analysis of the HMIS data for homeless families is the first of its kind in Cuyahoga County. Understanding the data on family homelessness is crucial for understanding how the County and the state of Ohio are faring, and it also provides valuable information to aid in the implementation and evaluation of programs and policies to address the problem. However, some weaknesses of the HMIS data must be taken into account. First, the HMIS data analyzed here track information only since 2005,

so data on first shelter entry may not represent a person's actual first episode of homelessness. Second, most but not all area shelters participate in HMIS data collection. Third, the HMIS data themselves have some problems, including some missing data. Finally, the HMIS data only count families in shelters, and therefore do not consider homeless families who may be living 'doubled up' with families and friends or on the streets. Research suggests that accessing shelter services is often a last resort for families who become homeless, implying that it is necessary to count homeless families before they enter shelters.

*21% of these data are missing, so caution should be used with interpretation of these results.

- ⁱ Erlenbusch, Bob, Kelly O'Connor, Sherrie Downing and Sue Watlov Phillips. Contributions from Anita Beatty, Brian Davis, Richard R. Troxell and Sam Waite. (2008). Foreclosure to Homelessness: The Forgotten Victims of the Subprime Crisis. National Coalition for the Homeless: Washington, DC. Retrieved from http://www.nationalhomeless.org/housing/foreclosure_report.pdf
- ⁱⁱ Homeless Management Information System (HMIS). (2005-2007).
- ⁱⁱⁱ Lovell, Philip and Julia Isaacs. (2008) The Impact of the Mortgage Crisis on Children. 2008. Focus: Washington, DC. Retrieved from <http://www.firstfocus.net/Download/HousingandChildrenFINAL.pdf>

Dr. Collins, along with her co-investigator Dr. Claudia Coulton and staff of the Center for Urban Poverty and Community Development at the Mandel Center for Applied Social Sciences at Case Western Reserve University, has conducted one of the first analyses of HMIS data in Cuyahoga County. This research would not have been possible without the cooperation of the Cuyahoga County Office of Homeless Services and support from the Sisters of Charity Foundation Cleveland.

IMPLICATIONS FOR POLICY AND PRACTICE

Data and tracking are essential elements of any strategy to address homelessness. They provide a clearer picture of the characteristics of homeless families, patterns of service use and the scope of family homelessness. The HMIS provides valuable information about the scope of the homeless problem in Cuyahoga County and across the country. Data are needed to inform policy and practice. Findings such as these may be particularly useful in local efforts to prevent and end family homelessness because they provide information about both homeless families and families at risk of becoming homeless.

Policies that aim to prevent homelessness are critical for addressing the problem. Keeping families housed is essential for reducing the numbers of homeless families. Housing subsidies and other models for keeping families out of homelessness have been implement-

ed nationally and at the community level. For example, the *National Alliance to End Homelessness* promotes the Housing First Model, which focuses on keeping families housed and avoiding homelessness altogether. Avoiding homelessness, however, requires an approach that considers economic issues such as employment, availability of housing and housing subsidies. Policy and practice to prevent homelessness must appreciate that a single model may not address the diverse needs of families at risk of homelessness. Different families have different needs, and a one-size-fits-all approach is not only inappropriate but also ineffective. For example, while assisting families to remain housed is a primary goal, it may not be feasible for all families, as some may be unable to maintain a household. In such cases, a more tailored approach may be needed.

Addressing the needs of families may be best accomplished through an approach that emphasizes collaboration and connections between social service agencies. Improved screenings may identify families at risk and create opportunities to reach them through systems such as education, health care, welfare and other community organizations. Additional information on families' service needs and service usage is also critical, and future research will seek to link data from diverse local social service systems to better understand the characteristics and needs of local families facing homelessness. Continued research of this kind will allow practitioners and policy makers to improve program planning, implementation and delivery to ultimately improve services and provide assistance to families in need.

EXAMPLES OF LOCAL INITIATIVES TO ADDRESS FAMILY HOMELESSNESS

The Sisters of Charity Foundation operates a Supportive Housing Initiative which seeks to reduce chronic poverty and homelessness through strategies that aim to facilitate permanent housing options for families at risk and youth aging out of foster care. For more information: www.socfdncleveland.org/General/AbouttheFoundation/NewsEvents/January232009/tabid/463/Default.aspx

The West Side Catholic Center runs a Women & Children Shelter that houses 32 women and children and provides a range of transitional services to assist women to move from homelessness to stable housing and employment. For more information: <http://www.wsccenter.org/programs.html>

Empowering and Strengthening Ohio's People (ESOP) conducts foreclosure prevention advocacy and community organizing where they work directly with homeowners and their lenders to obtain solutions to preserve homeownership. For more information: <http://www.esop-cleveland.org/index/what>

Project Act works to ensure that homeless children and youth receive the same educational opportunities as housed children in the Cleveland Metropolitan School District. Dr. Joseph Zickafoose and Dr. Kee Thai Yeo in the Department of General Academic Pediatrics at Rainbow Babies and Children's Hospital are involved in a study working with Project Act in the Cleveland school system to assess the general health status, medical conditions, and the connection to primary care for children with unstable housing. For more information: <http://www.projectact.com>

The Cleveland Tenants Organization runs an Eviction Diversion Program that aims to empower and assist tenants facing eviction. The organization also provides information and advocacy for tenants in the Cleveland area. For more information: <http://clevelandtenants.org/>



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