

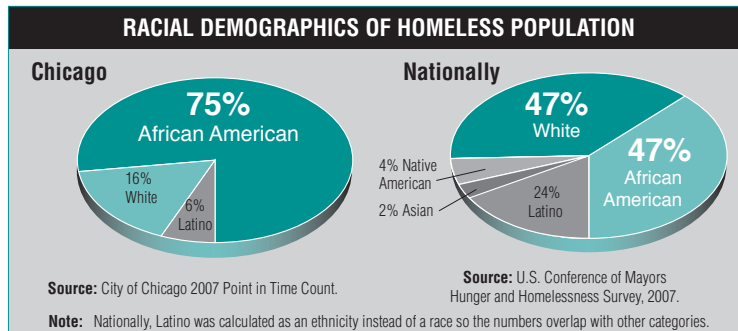
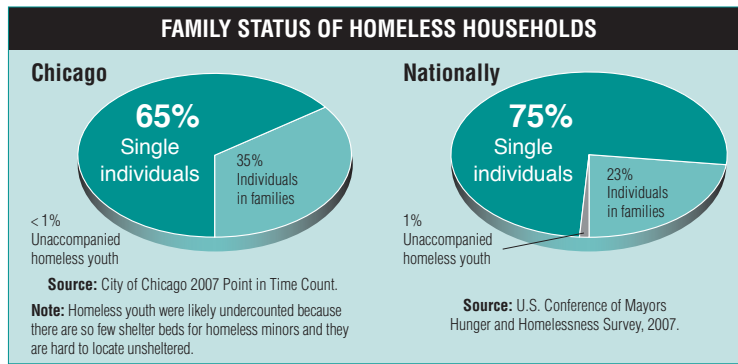


## Homelessness: Facts & Figures

In the course of a year, 2.5 million to 3.5 million people throughout the United States experience homelessness.<sup>1</sup> A study led by Chicago Coalition for the Homeless (CCH) showed that 73,656 men, women, youths, and children were homeless in Chicago during fiscal year 2006.<sup>2</sup>

The CCH study accounted for how many families, youths, and single adults are homeless in Chicago and in what situations – those served by shelters and those who never access shelter. This includes people forced to “double up” with relatives or friends out of economic necessity. The count showed 26,413 children (36 percent), 12,007 adults in families (16 percent), and 32,105 single adults (43 percent). It includes 7,243 unaccompanied youth (10 percent) as determined by a 2005 state census of homeless youth; because it includes youth through age 21, youth numbers overlap with other categories. On a typical night, the study found, 21,078 people were homeless in the city. Of those, only 4,654 people (22 percent) were served in shelters.

Causes of homelessness are multiple and complex. Public focus often centers on personal problems, which can be contributing factors but do not alone cause homelessness. Our flawed economic and political systems fail to promote justice and equality. Institutionalized racism, sexism, and other forms of discrimination create barriers to economic advancement. This fact sheet illustrates the tangible results of these larger issues, which include a dire shortage of affordable housing



and healthcare, supportive services, and living-wage jobs.

Unfortunately, when the economic and/or political climate worsens, people who are homeless or at risk of homelessness struggle even more. As the economy slows, job opportunities remain scarce, increasing the hardships faced by vulnerable populations. Federal funding for programs serving these populations is decreasing, further demonstrating our society’s unwillingness to do what it takes to end homelessness. By educating the community about the facts behind the problem and committing ourselves to the belief that housing is a human right in a just society, we can cultivate the political will we need to end homelessness in our country.

### Lack of Affordable Housing

#### NATIONAL

Fully one in three U.S. households spends 30 percent or more of its income on housing, while one in seven spends 50 percent or more.<sup>3</sup> In the three years from 2001 to 2004, the number of households paying more than half their income for housing shot up by 1.9 million, to a national total of 15.8 million.<sup>4</sup> Nearly two-thirds of the increase in severe cost burdens fell on households with income below \$ 22,540.<sup>5</sup>

In no single jurisdiction in this country can a person working full-time and earning the prevailing minimum wage rent a two-bedroom apartment at fair market value.<sup>6</sup>

#### ILLINOIS

Across Illinois, 65,184 households are on public housing wait lists, 65 percent of them in Chicago. This is more than the total number of public housing units in Illinois, which now number 63,810.<sup>7</sup>

Since 2003, the number of public housing units has dropped by 5,000 as a result of the demolition of public housing units in Chicago. The demand for public housing in Illinois is more than twice that of the available supply.<sup>8</sup>

The hourly minimum wage in Illinois rose to \$7.50 in July 2007, but the “housing wage” is more than double that, at \$15.95 an hour.<sup>9</sup> A minimum-wage worker would need to work two and a half full-time jobs to afford a two-bedroom apartment at the fair market rate of \$829.<sup>10</sup>

#### CHICAGO AREA

Chicago ranks fifth in the nation for segregation of poor families. In 117 Illinois municipalities, less than 10 percent of the housing stock is affordable. Of these municipalities, 92 percent (108) are in the Chicago region, mostly in the job-rich northern and western suburbs.<sup>11</sup>

From 2000 to 2005, although housing increased by approximately 17,000 units, the city lost over 71,000 rental units.<sup>12</sup> The city also stands to lose an additional 8,000 federally subsidized units by 2010 when their contracts expire.<sup>13</sup>

The housing cost burden for renters and especially owners has increased substantially. The number of cost-burdened owners

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(paying more than 30% of one's income for housing) with mortgages in Chicago jumped from 26 percent to 40 percent from 2000 to 2005.<sup>14</sup> Cost-burdened renters increased from 30 percent to 46 percent in the same period.<sup>15</sup>

■ In Chicago, fair market rent is \$935 for a two-bedroom unit. To afford housing and stay within 30 percent of income, a renter must earn either \$17.98 an hour or work 111 hours per week at minimum wage.<sup>16</sup>

## Lack of Living-Wage Jobs/Income Support

### LOW WAGES

■ Nearly 224,000 Illinois families live below the poverty line. More than 106,000 of them are working and poor.<sup>17</sup> Consumer purchasing power and the Illinois median household income dropped by, respectively, 11.9 percent and 9.8 percent from 2000 to 2005, but the cost of various goods and services increased.<sup>18</sup>

■ The majority of new jobs through 2012 are projected

to pay far below the current state median household income of \$48,008.<sup>19</sup> In Illinois, an estimated 50,000 working families do not make enough to cover basic living costs. A family of four requires a minimum annual income of \$36,408 to meet basic living expenses in rural Illinois, and at least \$43,704 in Chicago.<sup>20</sup>

### UNEMPLOYMENT/ UNDEREMPLOYMENT

■ The national unemployment rate in October 2007 was 4.7 percent. Within that figure, African Americans had the highest unemployment rate at 8.5 percent, compared to Latinos at 5.6 percent and, at the lowest rate, 4.2 percent for whites.<sup>21</sup>

■ Hidden unemployment is reflected by September data that show 4.5 million people worked part-time because they could not find full-time jobs. Another 2.5 million people who wanted jobs were not counted because they were not looking during the reference week.

The unemployment rate in the Chicago metropolitan

## Latinos and Affordable Housing

Between 1995 and 2005, nearly 5 million new Latino households were established in the United States. This 57 percent increase compares to an increase of only 10 percent in non-Latino households.<sup>1</sup>

Finding affordable housing is an increasingly serious problem for Latino homeowners and renters. In 2003, nearly half (46 percent) of all Latino households were classified as cost-burdened because more than 30 percent of the household income was devoted to housing expenses;<sup>2</sup> 20 percent were severely cost-burdened, with more than half of their

household income dedicated to housing costs.<sup>3</sup>

Latino households are more likely than non-Latinos to be located in cities at the center of metropolitan areas, where the cost of housing is generally higher.<sup>4</sup> In Chicago, Latinos have had the greatest population growth of any ethnic group, making up 28.2 percent of the population in 2006.<sup>5</sup> Among them, 58.8% of Latinos are renting,<sup>6</sup> and they live in disproportionate number in the city's oldest housing stock. Twenty-four percent of Latino families live below the poverty level, paying an average of 59 percent of their income on rent.<sup>7</sup>

area was 4.7 percent in October 2007.<sup>22</sup> Illinois had a 5.3 percent unemployment rate.<sup>31</sup>

### WAGE DISPARITY

■ A woman in Illinois earns 70 cents for every dollar that a man earns.<sup>23</sup> Over the past 15 years, the ethnic wage gap in the state

worsened greatly—by 24 percent between whites and Latinos, by 162 percent between whites and blacks.<sup>24</sup>

### POVERTY

■ Illinois has 12.8 million residents. Of that, 1.56 million people (12 percent) live in poverty and almost 700,000 (5.5 percent) in extreme poverty.<sup>25</sup> The federal poverty level for a family of 3 in 2007 is \$17,600, with extreme poverty defined as half that level.<sup>26</sup>

■ Chicago's poverty rate is 21.1 percent, an increase of 2 percentage points in a year.<sup>27</sup>

Child poverty in Illinois is a growing problem. Since 2000, child poverty has increased from 15 to 17 percent.<sup>28</sup>

### JOB LOSSES

■ More than a third of the manufacturing jobs lost in the United States between 2000 and 2005 occurred in the seven Great Lakes states.<sup>29</sup> Since 1990, the state has lost 220,000 high-paying manufacturing jobs.<sup>30</sup>

## Youth Homelessness

Illinois has 24,968 unaccompanied homeless youths.<sup>1</sup> They are ages 13 through 21, non-wards who lack a safe, stable living arrangement and are unaccompanied by a parent or guardian.<sup>2</sup> They run away or are forced out of their homes largely because of substance abuse, physical or sexual abuse in the home, conflict over pregnancy or sexual orientation, or the death or disability of a parent, as well as discharge from foster care or failed adoptions.<sup>3</sup> Homeless youths are forced

to be very resourceful when trying to survive on their own. They are also at greater risk. More than 60 percent reported being victimized and/or abused in the prior year, including physical attacks, police harassment, and forced sexual activity.<sup>4</sup> Youths said they averaged nine episodes of homelessness, with 15.7 years old the average age at which they first became homeless.<sup>5</sup> Homeless youth service providers completed surveys in summer and fall 2007. The 25 responding agencies indicated that they served

2,895 youths during the last fiscal year. However, more than 3,000 were turned away during that same time period. The data show that these programs capably help youths stabilize their lives and find safe housing – 87 percent of youths exiting programs were able to access safe, stable housing. But a lack of sufficient resources means extensive unmet need. Providers also struggle to offer intensive employment services, such as paid job training, childcare, and regular transportation assistance.

**EDUCATIONAL BARRIERS**

- Nearly two-thirds of all jobs require more than a high school diploma. In Illinois, more than 594,000 people ages 25 to 54 have no high school diploma or GED certificate.<sup>32</sup>
- By 2012, 71.5 percent of jobs offering family-sustaining wages will require at least an associate’s degree;<sup>33</sup> 35 percent will require at least an undergraduate degree.<sup>34</sup>
- According to a study by the Consortium on Chicago School Research, only 54 percent of 13-year-olds attending Chicago public schools in 1998 had graduated by the age of 19 in 2004. This is troubling given that more and more jobs require postsecondary education and training.<sup>35</sup>
- Nearly half of all inmates paroled in Illinois return to Chicago. In FY 2004, 18,320 individuals were released from Illinois Department of Corrections prisons into Chicago communities. The majority of

parolees have limited job experience. A significant number have low literacy levels.<sup>36</sup>

**PUBLIC BENEFITS**

- A 2003 analysis of Illinois’s Temporary Assistance for Needy Families (TANF) cases revealed that 90 percent of those who found work still lived below the federal poverty line.<sup>37</sup> The final report of the state’s longitudinal Families Study showed that after welfare reform, 46 percent of the TANF case sample were neither working nor receiving TANF.<sup>38</sup>

**Lack of Health Care & Supportive Services**

**HEALTH INSURANCE**

- The number of people in the United States without health insurance coverage rose from 44.8 million in 2005 to 47 million in 2006.<sup>39</sup> Overall, Illinois has an uninsured rate of 15.8 percent in 2006.<sup>40</sup> Of Illinois adults who are ages 18 to

64 and living in extreme poverty, 55 percent lack any health coverage, public or private.<sup>41</sup>

- Of former welfare recipients who work, 70 percent do not receive health insurance or other benefits.

**MENTAL HEALTH**

- At any given time, more people with untreated severe psychiatric illnesses are living on the streets than are receiving care in hospitals.<sup>43</sup> The National Alliance for the Mentally Ill gave Illinois an “F” – a failing mark – for its care of individuals with mental illness.<sup>44</sup>
- Approximately 20 to 25 percent of the single-adult homeless population suffers from some form of severe and persistent mental illness.<sup>45</sup> According to the National Coalition for the Homeless, “a new wave of deinstitutionalization and the denial of services or premature and unplanned discharge brought about by managed care arrangements

may be contributing to the continued presence of seriously mentally ill persons within the homeless population.”

**SUBSTANCE ABUSE**

According to the U.S. Conference of Mayors, approximately 26 percent of the homeless population is dealing with issues of substance abuse.<sup>46</sup> In addition, scores of men, women, and children are displaced from their homes because of a drug-addicted parent or family provider.<sup>47</sup> People with substance abuse problems face the most severe consequences of homelessness. In an increasingly competitive housing market, drug and alcohol abusers are the last to qualify for housing benefits, pushing them onto the streets.<sup>48</sup>

**SHELTER SYSTEM**

The U.S. Conference of Mayors – in its hunger and homelessness survey of 23 cities, including Chicago –

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**Incarceration and Homelessness**

Every day, people are released from corrections institutions without a place to live. Reentry into the community without adequate discharge planning can lead to devastating consequences, including homelessness. A survey of 1904 homeless people showed that 7.2 percent of people surveyed gave “institutional release”<sup>1</sup> as the reason for their homelessness. According to a 2003 report by the Vera Institute for Justice, “At any given time in Los Angeles and San Francisco, 30 to 50 percent of all people under parole supervision are homeless.” Women without housing are twice as likely as those with housing to be jailed more than six times.<sup>2</sup> A Baltimore study indicates that 63 percent of

respondents owned or rented housing before their incarceration; only 30 percent had permanent housing after they were released.<sup>3</sup> In 2005, 39,226 people were released from Illinois prisons.<sup>4</sup> In 2006, many of the 99,642 people who were processed through Cook County Jail<sup>5</sup> reported having housing needs. Also, most people released from incarceration have no savings and are given no benefits. They often experience interruptions in mental health or substance abuse treatment. Barriers to housing and employment exacerbate these difficulties. Formerly incarcerated individuals living on the streets or in shelters do not have an address or place for employers to contact them.

Likewise, many private-housing markets exclude ex-offenders because of criminal history and employment requirements. Federal law can bar ex-prisoners from public housing and federally funded assisted-housing programs, such as Section 8 housing vouchers. Illinois public housing authorities make individual determinations on eligibility based on criminal history and can bar individuals from receiving public housing. An estimated 90,000 children in Illinois have parents who are in jail or prison or on probation or parole.<sup>6</sup> Women are a rapidly increasing segment of the prison population. Separation from their dependent children is detrimental to the women’s rehabilitation and

increases the likelihood that one day their children will be incarcerated as well. Many former prisoners indicate they became homeless because they are unable to find work. Prisoners released into impoverished rural areas are plagued with additional challenges. Significant job losses in southern Illinois, for example, have increased the number of homeless people. Also, rural homeless service providers state that parole restrictions require parolees to remain living in the region despite high unemployment and the lack of homeless shelters. In addition, earnings of workers in southern regions lag substantially behind those in urban areas.



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found that 29 percent of families requesting emergency shelter were turned away in 2006, and 75 percent of the cities expected family shelter requests to increase in the coming year.<sup>49</sup> Chicago reported that the number of people requesting emergency shelter increased by 3.3 percent during 2006, with requests from families up by 1.2 percent.

Based on its own 10-Year Plan to End Homelessness, Chicago has begun to shift from an emergency shelter-based system to one based on permanent and interim housing. The plan calls for the elimination of more than 1,200 shelter beds by 2012, a 32 percent reduction. Although requests for shelter have increased and people are being turned away for services since the start of the plan in 2003, there has already been a reduction of 543 shelter beds, from 5,811 beds to 5,268 beds.<sup>50</sup>

## Violence and Homelessness

Violence and homelessness intersect when women must flee their homes because of domestic violence or when homeless people are targeted for assault simply because they are living on the street.

Women who find themselves victimized by domestic violence often need to flee quickly from their abusers. Many become so isolated that they have nowhere to turn once they have escaped abuse. Consequently, many victims of domestic violence end up homeless. In 2006, the Chicago help line run by the Mayor's Office of Domestic Violence received 21,089 calls from victims.<sup>1</sup> Forty-three percent sought shelter, the most commonly requested service.<sup>2</sup>

The city has a severe shortage of shelter beds: Only 112 shelter beds are

designated in Chicago for those who need emergency shelter due to violence. Because of this, women often choose between going back to their abuser and living on the street.<sup>3</sup>

People experiencing homelessness also run a greater risk of being victimized by violence. The National Coalition for the Homeless has documented an alarming increase in acts of violence against homeless people, including:

- 15 fatal attacks on homeless individuals in 2002, 25 in 2004 and 20 in 2006.<sup>4</sup>

- 21 non-fatal attacks on homeless individuals in 2002, 80 in 2004 and 122 in 2006.

There is a documented relationship between increased police action and the increasing numbers of hate crimes / violent acts against

homeless people.<sup>5</sup> Research and experience show a correlation between homeless-directed violence and municipal efforts to criminalize homelessness.

Another way that violence and homelessness intersect is in the lives of women involved with prostitution. In Chicago 16,000-25,000 women are involved in prostitution every year<sup>6</sup> and up to 51% experience homelessness.<sup>7</sup> Sixty-two percent start before the age of 18.<sup>8</sup> There is a clear correlation between experiencing violence and participating in the sex trade. Of women in prostitution 74% are survivors of sexual assault—most of multiple rapes, up to 66% are victims of some form of child abuse and up to 86 percent are survivors of some form of domestic violence.<sup>9</sup>

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