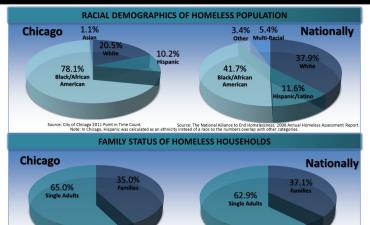


# THE FACTS BEHIND THE FACES

### a fact sheet from the Chicago Coalition for the Homeless

More than 656,000 people experienced homelessness on a typical night in the United States in 2011. Nearly two-thirds of people suffering from homelessness are individuals and the other third are people in families (parents and their children).1 There was a 3 percent rise in homelessness nationwide between 2008 and 2009, with the number of people suffering from homelessness increasing in 31 states. Meanwhile, "doubled-up" households that move in with friends or relatives in order to reduce their housing cost burden, rose 12 percent over the course of 2009.2

Chicago Coalition for the Homeless estimates that 93,779 unduplicated individuals experience homelessness over the course of a year (see below). One of the primary data sources is the number of homeless children identified by the public schools. We believe this to be one of the most reliable data sources on numbers of homeless people. The past two years, the number of homeless children in Chicago Public Schools increased 24%, to 15,580 in 2010-11. The city of Chicago does a point-in-time count every other year to determine the number of homeless people in shelters or on the street one night. The 2011 count was



done on January 25, 2011 and found 6,546 individuals who were homeless that night.

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 impacts of these larger issues, which include a dire shortage of affordable housing and healthcare, supportive services, and living-wage jobs.

Unfortunately, when the economic 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

- ♦ Almost half of all renters and a third of all homeowners in the United States faced moderate housing cost burdens in 2008, meaning that they were spending 30 percent to 50 percent of their income on housing.
- ◆ Additionally, nearly a fourth of renters and one-eighth of homeowners faced severe cost burdens (spending greater than half of their income on housing).<sup>4</sup>
- ◆ The number of cost-burdened renters reached 18.5 million nationwide in 2009, increasing by over 1.7 million in the two years between 2007 and 2009. 5
- ♦ Low-income single-parent households face the greatest cost burdens, with half of these households spending 63 percent or more of their incomes on housing in 2008.<sup>6</sup>
- ◆ About 75 percent of households with severe housing cost burdens have incomes in the bottom quartile. In 2009, 88 percent of renters earning \$20,000 or less and 53 percent of those earning between \$20,000 and \$49,999 faced a housing cost burden.
- ♦ The FY11 federal budget, passed in April of 2011, includes \$2.13 billion in cuts to HUD line items, with \$605 million in cuts to Public Housing. 9

#### Estimate of Chicago Homelessness by the Chicago Coalition for the Homeless

The point-in-time count is a partial census of a city's single-night homeless population conducted by the municipality. This is a literal count of those being served in homeless shelters as well as those experiencing unsheltered homelessness on the streets or other locations outside of shelters on one specific night. This method of assessing the number of homeless individuals has limitations: it is difficult to locate every person living out-

side, particularly on a cold winter night, and it does not include households that are "doubled-up," meaning they are temporarily living with others because they cannot afford independent housing.

In order to avoid the limitations faced by the Point-intime Count, the Chicago Coalition for the Homeless, in collaboration with the University of Illinois at Chicago Survey Research Laboratory, devel-

oped a methodology designed to count homeless people who do and do not access shelters. This estimate includes "doubled-up" individuals, by using data from four sources. Efforts were made to make this a conservative estimation and avoid duplication.

Using this methodology, the Chicago Coalition for the Homeless 2010/11 estimates that 93,779 Chicagoans were homeless over the course of a year. We estimate that families made up 47.4 percent of Chicago's homeless population, a total of 44,505 people, including 30,978 children (33 percent) and 13,527 adults (14.4 percent). Unaccompanied youth (through age 17) made up 5.8 percent, or 5,422 youths, and single adults made up 46.8 percent, or 43,852 people, according to this estimate.

#### THE FACTS BEHIND THE FACES



#### Illinois

- ♦ Illinois ranks as the most expensive state in the Midwest for renters (in terms of the housing wage for two-bedroom Fair market rent) and the 20th most expensive state in the nation. 10
- ◆The hourly minimum wage in Illinois rose to \$8.25 in July 2010, but the "housing wage" for two-bedroom housing is more than twice that, at \$17.38 an hour. The "housing wage" is the hourly wage a family must earn working 40 hours a week, 52 weeks a year in order to be able to afford the rent and utilities for a safe and modest home in the private housing market while spending no more than 30 percent of their income on housing.
- ♦ A minimum-wage worker would need to work 2.1 full-time minimum-wage jobs to afford the Fair market rent for a two-bedroom apartment (\$904).<sup>11</sup>

#### Chicago Area

- ♦ A majority of Chicagoans face housing cost burdens. In 2009, 54.6 percent of Chicago renters, or 293,976 households, and 48.3 percent of mortgaged homeowners, or 178,207 households, paid more than one-third of their income on housing.
- ♦ The number of cost burdened homeowners has increased 13.9 percent in less than a decade from only 34.4 percent in 2000 to 48.3 percent in 2009. <sup>13</sup>
- ♦ In Chicago, fair market rent is \$1,004 for a two-bedroom unit. To afford housing and stay within 30 percent of income, a renter must earn either \$20.92 an hour or

- work 101 hours per week at minimum wage. 14
- ◆The Plan for Transformation is a 10-year plan established by the Chicago Housing Authority (CHA) in 2000 to demolish 51 high-rise buildings and replace them with lower-density, mixed income housing. It will result in a total of 25,000 units built, 13,000 fewer affordable housing units than existed prior to the plan.
- ◆Additionally, the number of units constructed is significantly fewer than the estimated need for 153,000 affordable housing units for people earning less than \$20,000 a year established by a city-supported study completed prior to the plan being approved. <sup>15</sup>
- ♦ Chicago Housing Authority (CHA) opened its Family Housing Wait List in the summer of 2010 for the first time in a decade. CHA received 250,000 applications for 40,000 available spots.<sup>16</sup>

## Lack of Living-Wage Jobs/ Income Support

#### **Poverty and Low Wages**

- ◆The federal poverty level in 2009 was \$18,310 for a family of three and \$22,050 for a family of four. <sup>17</sup>
- ♦ Over 30 percent of the Illinois population is either living in poverty or at risk of falling into poverty (100-199 percent of the Federal Poverty Line).
- ♦ Nearly 1.7 million Illinoisans, or 13.3 percent, were living

- below the poverty line in 2009, and over 2.1 million more, or 16.9 percent, were at risk of falling into poverty.
- ♦ Six percent (759,761) of Illinoisans lived in extreme poverty (less than 50 percent of the federal poverty line).
- ♦ The child poverty rate in Illinois in 2009 was 18.6 percent, or 581,466 children. <sup>18</sup>
- ♦ In Chicago, poverty is even more prevalent with 43.3 percent of Chicagoans either living in poverty or at risk of falling into poverty in 2009.
- ◆The poverty rate in Chicago is 21.6 percent, or 603,218 Chicagoans. More than 10 percent (281,682) live in extreme poverty.
- ◆The child poverty rate in Chicago in 2009 was 31.2 percent (205,403 children). 19
- ♦ The median household income in Illinois in 2009 was \$53,966, a significant decrease from the 1999 median income of \$59,975.<sup>20</sup>
- ♦ The median household income in Chicago in 2009 was \$45,734, also a significant decrease from the 1999 median income of \$49,722.<sup>21</sup>

#### Unemployment/ Underemployment

- ◆ The national unemployment rate in July 2011 was 9.1 percent. Within that figure, African Americans had the highest unemployment rate at 15.9 percent, compared to Hispanics at 11.3 percent, whites at 8.1 percent and 7.7 percent of Asians. <sup>22</sup>
- ♦ Hidden unemployment is reflected by July data that show 8.4 million people worked parttime because they could not find full-time jobs. Another 2.8

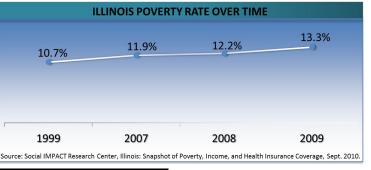
- million people who wanted jobs were not counted because they were not looking for work in the four weeks preceding the survey.<sup>23</sup>
- ◆The unemployment rate in the Chicago metropolitan area was 9.9 percent in July 2011. Illinois had a 9.5 percent unemployment rate.<sup>24</sup> Wage Disparity
- ♦ At all levels of education, a woman in Illinois earned 76.7 cents for every dollar that a man earned in 2009. 25
- ♦ African-American full-time workers' median weekly earnings were 79.4 percent (\$601) of that of white workers (\$757). Asians earned 116.2 percent (\$880) as much as white workers, and Hispanics' median earnings were 71.5 percent (\$541) of whites' earnings in the United States in 2009. <sup>26</sup>

#### **Job Losses**

- ♦ While the Illinois economy continued to experience job loss in 2010, the loss of jobs slowed considerably compared to 2009. Total nonfarm jobs fell by 0.8 percent, or 46,700 jobs in 2010, compared to a 4.9 percent loss in 2009. 27
- ♦ In the decade between 2000 and 2010, Illinois experienced a 36.1 percent decrease in manufacturing jobs, as well as a 30.3 percent decrease in information industry jobs and a 27.9 percent decrease in construction jobs. <sup>28</sup>

#### **Educational Barriers**

- ♦ In Illinois, almost 2 million working-age adults (25 to 54) have only a high school degree or less. <sup>29</sup> Individuals with less than a high school diploma are three times more likely to be unemployed than individuals with a bachelor's degree. <sup>30</sup>
- ◆ The gap in high school graduation rates between Hispanics and whites is 30 percentage points, and the gap between African-Americans and whites is 7.1 percentage points. 31



#### **Youth Homelessness**

Between 1.8 and 2.1 million vouth, ages 12 to 24 years old. are estimated to be homeless each year in the United States.1 Chicago Coalition for the Homeless estimates that there were 10,684 unaccompanied homeless youth in Chicago during the 2010-2011 school year, and only 189 beds designated specifically for youth, provided by eight agencies, exist in Chicago. In Illinois in 2010, 4,775 homeless youth were turned away from services due to insufficient resources available for them.3

The data show that these programs capably help youth stabilize their lives and find safe housing – 87 percent of youths exiting programs were able to access safe, stable housing. But

♦ It has been projected that 90 percent of the fastest growing jobs in Illinois will require postsecondary education by 2012. 32

#### **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. The final report of the state's longitudinal families study showed that after a lack of sufficient resources results in extensive unmet need. Providers also struggle to offer intensive employment services, such as paid job training, childcare, and regular transportation assistance.<sup>4</sup>

One cause of youth homelessness is family breakdown. Many homeless youth have run away from home, or been locked out or abandoned by their parents or guardians, sometimes as a result of the youth's sexual orientation or pregnancy. Others have been forced to leave home due to abuse or conflict, or ran away or were emancipated or discharged from institutional or other state care. Former state wards are likely to experience homelessness after they've

welfare reform, 46 percent of the TANF case sample were neither working nor receiving TANF.<sup>33</sup>

### Lack of Health Care & Supportive Services

**Health Insurance** 

◆ The number of people in the United States without health insurance coverage increased from 46.3 million (15.4 percent of the population) in 2008 to 50.7 million (16.7 percent of the population) in 2009.<sup>34</sup>

aged out of the system, with 25 percent of these youths reporting at least one night of homelessness in the two and a half to four years after leaving foster care. Homeless youth are also likely to experience the juvenile justice system, making it even more difficult for them to obtain opportunities for work and housing when they are released from the system. 5 Nationwide, about 200,000 youth between 10 and 24 are released from detention and correctional facilities each year, most without a high school diploma and having never held a job, and many have physical or mental health issues and/or substance abuse problems. These children and young adults are usually returning to

- ♦ Illinois had an uninsured rate of 15 percent in 2009; 1,675,198 Illinoisans were uninsured. The line is adults aged 18 to 64 living in extreme poverty, 49 percent of them lack any health insurance, private or public. In Chicago, 549,354 people (21.6 percent) were uninsured in 2009.
- ♦ Of former welfare recipients who work, 70 percent do not receive health insurance or other benefits. <sup>37</sup>

the same neighborhoods that expose them to the same risk factors for criminal activity that put them into the juvenile justice system originally. <sup>6</sup>

Homeless youth are more likely to become victims of physical and sexual assault or abuse and physical illness than housed youth. It is estimated that 5,000 unaccompanied homeless youth die each year as the result of assault, illness, or suicide. Homeless youth also face higher risks of anxiety disorders, depression, post-traumatic stress disorder, and suicide due to increased exposure to violence while living on their own.

#### **Mental Health**

- ♦ At any given time, more people with untreated severe psychiatric illnesses are living on the streets than are receiving care in hospitals. 38
- ◆ 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

#### **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 because they live on the street.

Women who find themselves victimized by domestic violence often need to escape 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 2008, the Chicago help line run by the Mayor's Office on Domestic Violence received 4,702 calls from victims. Thirty-nine percent of victim callers sought shelter, the most commonly requested service. In their 2010 survey of 27 cities, the U.S. Conference of

Mayors found that 44 percent of cities, including Chicago, identified domestic violence as one of the three main causes of family homelessness in their city. According to the same survey, over one in four people experiencing homelessness in Chicago are victims of domestic violence.<sup>2</sup>

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 on any given day<sup>3</sup> and over half of these women experience homelessness.<sup>4</sup> There is a clear correlation between experiencing violence and participating in the sex trade. Of women in prostitution, 74 percent are survivors of sexual assault—most of multiple

rapes, up to 66 percent are victims of some form of child abuse and up to 86 percent are survivors of domestic violence.<sup>5</sup>

The city has a severe shortage of shelter beds: Only 166 shelter beds and 21 cribs are designated in Chicago for those who need emergency shelter due to violence. Because of this, women often have to choose between going back to their abuser and living on the street.

People experiencing homelessness also run a greater risk of being victimized by violence. In the decade between 1999 and 2009, 1,074 acts of biasmotivated violence against homeless individuals were reported, and 291 individuals (nearly one-third) lost their lives as a result of these attacks. Forty-two of those attacks took place in Illinois, the sixth highest number of attacks of all 50 states. Four deaths as a result of such attacks took place in Illinois between 1999 and 2009. Forty-three homeless men and women lost their lives to such violence in the United States in 2009, more than any other single year in the preceding decade.

Researchers have documented a relationship between increased police action and the increasing numbers of hate crimes/violent acts against homeless people. A correlation has been found between municipal efforts to criminalize homelessness and homeless-directed violence.

#### THE FACTS BEHIND THE FACES

#### presence of seriously mentally ill persons within the homeless population."

♦ The National Alliance for the Mentally III gave Illinois a "D" for its care of individuals with mental illness in 2009.39

#### Substance Abuse

- ♦ According to the Substance Abuse and Mental Health Services Administration (2003) estimates, 38 percent of people suffering from homelessness were dependent on alcohol and 26 percent abused other drugs. 40
- ♦ In addition, scores of men, women, and children are displaced from their homes because of a drug-addicted parent or family provider.41

#### Shelter System

- ♦ The U.S. Conference of Mayors, in its 2009 hunger and homeless survey of 27 cities including Chicago, found that 27 percent of people requesting assistance did not receive it.42
- ♦ Of the 27 cities surveyed, 24 of the cities reported that adjustments were necessary for shelters to accommodate the increased demand in 2010, including consistently having clients sleep on overflow cots, or even in chairs or hallways, distributing vouchers for hotel or motel stays when beds were not available, increasing the number of people or families that could sleep in a room, and converting buildings into temporary shelters. Yet even with these increased accommodations, 64 percent of the cities reported emergency shelters were still

#### **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 FY2010 survey of 29,717 homeless adults in Illinois showed that 4.5 percent of people surveyed identified "jail/prison" as their prior living situation. Homeless parolees face a greater risk of recidivism than parolees who do not experience homelessness. Fifty-four percent of shelter residents report previous incarceration.2 Of the 20,000 mentally ill parolees leaving California prisons each year, about 3,500 become homeless. Of those, 94 percent return to prison within two

Women without housing are twice as likely as those with housing to be jailed more than six times.<sup>3</sup> A Baltimore study indicates that 63 percent of respondents owned or rented housing before their incarceration, but only 30 percent had permanent housing after they were released.

In 2010, 34,930 people were released from Illinois prisons.<sup>5</sup> Most people released from incarceration have no savings

turning away unaccompanied individuals, and 68 percent of cities reported shelters turning away families with children.43

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 privatehousing markets exclude exoffenders because of criminal history and employment requirements. These barriers become even more impenetrable with a felony conviction, which is sometimes the result of a non-violent offense such as a Class 4 possession of a controlled substance or prostitu-

Federal housing policies, in combination with local discretionary policies imposed by the Chicago Housing Authority (CHA) create barriers for individuals with criminal records trying to access Housing Choice Vouchers (Section 8). The CHA goes far beyond the federal requirements, barring any applicant or household member who has engaged in drugrelated or violent crime during the previous five years. These barriers to stable and affordable housing for individuals reentering society significantly in-

♦ In Illinois in 2010, 55,811 individuals were turned away from the Emergency and Transitional Housing Program due

crease their potential for homelessness and recidivism and decrease their ability to support themselves and their families emotionally and financially.6

Over 60 percent of Illinois offenders have at least one child. About 83 percent of incarcerated women in Illinois are mothers, the majority of which were their children's sole caretakers before arrest.7 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.

to insufficient resources.44

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