



STATE OF HOMELESSNESS *in America*

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A Research Report on Homelessness

An in-depth examination of homeless counts, economic indicators, demographic drivers, and changes at the state and national level.

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END HOMELESSNESS

 Homelessness
Research Institute



The National Alliance to End Homelessness is the leading national voice on the issue of homelessness. The Alliance analyzes policy and develops pragmatic, effective policy solutions. The Alliance works collaboratively with the public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies that help communities achieve their goal of ending homelessness. The Alliance provides data and research to policymakers and elected officials in order to inform policy debates and educate the public and opinion leaders nationwide.



The Homelessness Research Institute, the research and education arm of the National Alliance to End Homelessness, works to end homelessness by building and disseminating knowledge that drives policy change. The goals of the Institute are to build the intellectual capital around solutions to homelessness; to advance data and research to ensure that policymakers, practitioners, and the caring public have the best information about trends in homelessness and emerging solutions; and to engage the media to ensure intelligent reporting on homelessness.

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Since the release of *Homelessness Counts: Changes in Homelessness from 2005 to 2007*, the Alliance has chronicled changes in the levels of homelessness in the nation and in individual states and communities to chart our progress toward the goal of ending homelessness. This comprehensive examination not only reveals national and state level homeless counts, but also delves into economic indicators and demographic drivers – taking an in-depth look at risk factors for homelessness. Built upon the most recent nationally available data from the federal Departments of Housing and Urban Development, Health and Human Services, Justice, and other public information sources, this report analyzes the effect the recession has had on homelessness and how it has contributed to an increased risk of homelessness for many Americans.

Major Findings

The State of Homelessness in America report consists of four major sections. Chapter 1 chronicles annual changes in overall homelessness and homelessness among families and other subpopulations. Chapter 2 demonstrates how economic risk factors, including unemployment, have increased during the recent economic recession. Chapter 3 identifies some specific populations, including doubled-up people and youth aging out of foster care, that are at increased risk of homelessness and documents trends in the sizes of those populations. Chapter 4 identifies a series of states, including California, Florida, and Nevada, that face multiple risk factors for worsening homelessness. Key findings for each of those sections are presented here.

State of Homelessness

Since the *Homelessness Counts: Changes in Homelessness from 2005 to 2007* report, the Alliance has chronicled changes in the levels of homelessness in the nation and in individual states and communities to chart our progress toward the goal of ending homelessness. Using the most recent available national data on homelessness, the 2008 and 2009 point-in-time counts, this report chronicles the changes from 2008 to 2009 in overall homelessness and in homelessness among subpopulations.

Key findings of the report on homelessness:

- The nation's homeless population increased by approximately 20,000 people from 2008 to 2009 (3 percent increase). There were also increased numbers of people experiencing homelessness in each of the subpopulations examined in this report: families, individuals, chronic, unsheltered.
- A majority – 31 of 50 states and the District of Columbia - had increases in their homeless counts. The largest increase was in Louisiana, where the homeless population doubled.
- Among subpopulations, the largest percentage increase was in the number of family households, which increased by over 3,200 households (4 percent increase). Also, the number of persons in families increased by more than 6,000 people (3 percent increase). In Mississippi, the number of people in homeless families increased by 260 percent.
- After population reductions from 2005 to 2008, the number of chronically homeless people in the country remained stagnant from 2008 to 2009, despite an 11 percent increase in the number of permanent supportive housing units.
- While most people experiencing homelessness are sheltered, nearly 4 in 10 were living on the street, in a car, or in another place not intended for human habitation. In Wisconsin, twice as many people experienced homelessness without shelter in 2009 as did in 2008.
- It is widely agreed upon that there is a vast undercount of the number of young people experiencing homelessness. Underscoring this is the fact that 35 percent of all communities reported that there were no homeless youth in their communities in 2009.

Economic Indicators

In recognition of the reality that homelessness is most often caused by job loss and other economic factors, this report explores economic indicators for homeless people and people at risk of homelessness. The economic indicators examined in this report point to worsening conditions across the nation and all states. Using data from the U.S. Census Bureau's American Community Survey, the Bureau of Labor Statistics, and RealtyTrac, this report chronicles the changes in four economic indicators from 2008 to 2009.

Key findings of the report on economic indicators:

- Conditions worsened among all four economic indicators examined in this report: housing affordability for poor people, unemployment, poor workers' income, and foreclosure status.
- From 2008 to 2009, the number of unemployed people in America increased by 60 percent from 8.9 to 14.3 million. Every state and the District of Columbia had an increase in the number of unemployed people. The number of unemployed people in Wyoming doubled.
- Nearly three-quarters of all U.S. households with incomes below the federal poverty line spend over 50 percent of monthly household income on rent. Over 80 percent of households below the federal poverty line in Florida, Nevada, and California spend more than 50 percent of income on rent. Forty states saw an increase in the number of poor households experiencing severe housing cost burden from 2008 to 2009.
- While real income among all U.S. workers decreased by 1 percent in 2009, poor workers' income decreased even more, dropping by 2 percent to \$9,151. Poor workers in Alaska, the District of Columbia, Maine, and Rhode Island saw their incomes decrease by more than 10 percent.
- Foreclosure affected nearly half a million more households in 2009 than in 2008, a 21 percent increase for a total of 2.8 million foreclosed units in 2009. The number of foreclosed units more than doubled in Alabama, Hawaii, Idaho, Mississippi, and West Virginia.

Demographic Drivers

While homelessness affects people of all ages, races, ethnicities, and geographies, there are groups of people at increased risk of homelessness. The demographic indicators examined in this report focus on four populations at increased risk of homelessness: people living in doubled up situations, people discharged from prison, young adults aged out of foster care, and uninsured people. Using data from the U.S. Census Bureau's American Community Survey, the Bureau of Justice Statistics, and the Department of Health and Human Services, this report chronicles the changes from 2008 to 2009 in demographic drivers of homelessness.

Key findings of the report on demographic drivers:

- The doubled up population (people living with family or friends for economic reasons) increased by 12 percent to more than 6 million people from 2008 to 2009. In Rhode Island the number increased by 90 percent; in South Dakota the number more than doubled.
- In the course of a year, the estimated odds of experiencing homelessness for a doubled up person are 1 in 10.
- In the course of a year, the estimated odds of experiencing homelessness for a released prisoner are 1 in 11.
- In the course of a year, the estimated odds of experiencing homelessness for a young adult who ages out of foster care are 1 in 6.
- While the national number of uninsured people remained relatively constant, 33 states saw an increase in the number of uninsured people.

States with Multiple Risk Factors

One of the unique features of *The State of Homelessness in America* is the simultaneous examination of homeless counts and associated economic and demographic indicators. This affords a unique opportunity to identify states facing multiple economic and demographic risk factors for worsening homelessness.

Key findings of the report on states with multiple risk factors:

- Half of all states have multiple risk factors for increased homelessness; that is, they have rates worse than the national average on at least two of five indicators (unemployment, foreclosure, doubled up, housing cost burden, lack of health insurance).
- The presence of multiple economic and demographic risk factors is associated with higher rates of homelessness. In particular, states with high rates of cost burden among poor households exhibit higher rates of homelessness. Ten of the fourteen states with rates of homelessness greater than the national rate also have levels of cost burden greater than the national average.
- California, Florida, and Nevada – states known to have been disproportionately impacted by the recent housing crisis – have both high rates of homelessness and high levels of unemployment, foreclosure, housing cost burden, lack of insurance, *and* doubling up.

Moving Forward

These findings project a disquieting picture of what depressed wages, stagnant unemployment, unrelenting housing cost burden, and the lagging pace of the economic recovery could bring about: increases in homelessness and heightened risk of homelessness for more and more Americans.

As the new Congress and the Administration consider steps to revitalize the American economy with jobs, extension of benefits, and access to health care, it would be prudent to take note of these increased risk factors and incorporate homeless interventions into their recovery strategy.

Luckily, there are a number of strategies that can be administered effectively and efficiently.

Federal support of local efforts: To date, over 270 communities have adapted and adopted the Alliance's *Ten Year Plan to End Homelessness*. In July 2010, these communities found a federal partner; the U.S. Interagency Council on Homelessness released *Opening Doors*, a national, cooperative, interagency approach to end homelessness. Working together, communities – with the assistance of federal agencies, services, and resources - can achieve the goal of ending homelessness in America.

Examine state institutions: Discharge from state institutions – including foster care, incarceration, and health facilities – contributes to the number of people experiencing homelessness, but with the proper interventions and transition support, this is a problem that can be remedied. Prevention efforts to curb homelessness before it occurs are one critical way to reduce homelessness.

Strategic use of federal resources: This report shows that the need for homeless assistance programs is both abundant and critical - but federal resources are increasingly scarce. Ongoing federal initiatives to prevent and end homelessness must be implemented strategically to maximize their impact and efficacy.

The National Alliance to End Homelessness

As the nation's leading voice on the issue, the National Alliance to End Homelessness examines homelessness from every vantage: analyzing trends, best practices, emerging research, and effective solutions. The Alliance investigates correlating issues, including housing, health care, employment, changing demographics, and economic conditions. Of late, this has meant examining the impact of the recession on homelessness – and what the persisting economic conditions forecast for homelessness in the years to come. *The State of Homelessness in America*, the first in an annual series, investigates these issues.

State of Homelessness in the United States in 2009

Each January¹, communities across the country conduct comprehensive counts of their homeless populations. Known as the “point-in-time count,” this process consists of a mostly electronic administrative bed count of the people sleeping in emergency shelters and in transitional housing units on a given night. It also includes a street count, conducted by outreach workers and volunteers, of people sleeping on the streets, in cars, in abandoned properties, or in other places not meant for human habitation. This process results in the most comprehensive annual portrait available of the population of people experiencing homelessness in the United States.

The most recent available national data is from the January 2009 point-in-time count. The 2009 count revealed an estimated 656,129 people experiencing homelessness in the United States² on a given night. This translates to an incidence, or rate, of 21 homeless people per 10,000 people in the general population.

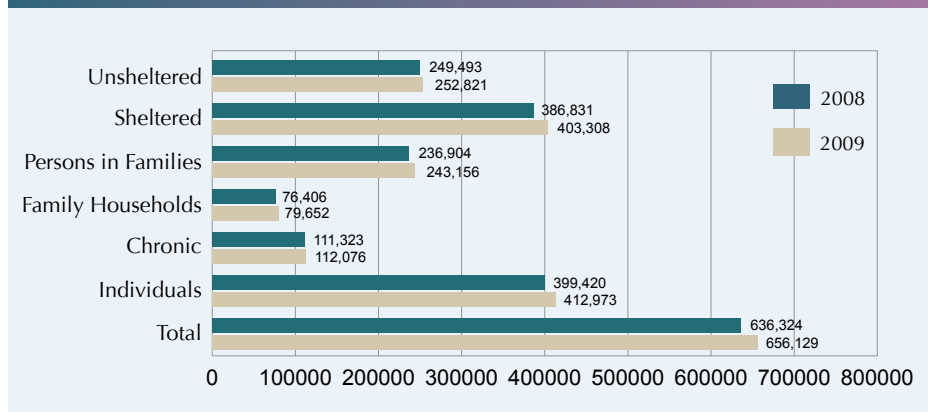
Our analysis³ of the 2009 point-in-time data provides a more detailed portrait of the population of persons experiencing homelessness in the United States. This portrait is presented in Figure 1.1. The population is mostly individuals; almost two thirds (412,973 of the 656,129) are individuals with persons in families (e.g. parents and their children) making up the balance (243,156). The individuals include a relatively small number of chronically homeless individuals (112,076); 27 percent meet the definition of chronic

homelessness.⁴ The majority of those counted (403,308 of the 656,129) were living in shelters or transitional housing units at the time of the count but four in ten were found on the streets or in other places not meant for human habitation.

The State of Homelessness in America and prior Alliance reports on the incidence of homelessness use community point-in-time counts as the measure of homelessness because they are the only source of data that capture both sheltered and unsheltered homelessness for every community and state in the country.

The point-in-time data is not without limitations, as variations in methodologies across communities and within communities across years can complicate comparisons; however, they are more comprehensive than other sources that either omit unsheltered populations or are not universally available across communities.

FIGURE 1.1 People Experiencing Homelessness by Subpopulation, 2008 to 2009



¹ Since the Department of Housing and Urban Development (HUD) will accept the prior year's count in even years (e.g. 2006, 2008), some communities only conduct counts during odd years. The counts reported for 2009 were all conducted in 2009 and reported to HUD in Exhibit 1 of the Notice of Funding Availability for Homeless Assistance Grants (NOFA) application, herein referred to as “local application,” “Continuum application,” or “HUD application.”

² The number includes persons living in the 50 states, the District of Columbia, Puerto Rico, Guam, and the Virgin Islands.

³ Please see Appendix in this report for additional information on our methodology and methodological limitations, data cleaning techniques, and data sources.

⁴ Here we report the number of individuals that meet HUD's earlier definition where a chronically homeless person was defined “as an unaccompanied homeless individual with a disabling condition who has been either continuously homeless for a year or more or who has had at least four episodes of homelessness in the past three years.” The HEARTH Act, passed in 2009, changed the definition of “chronically homeless” to include families “with at least one adult member” who meets the above criteria.

Changes in Homelessness in the United States, 2008 to 2009

The core objective of *The State of Homelessness in America* is to determine whether the nation's homelessness problem has improved or worsened from one year to the next. The nation's current economic crisis has lent particular importance to the changes in homelessness from 2008 to 2009. This report represents the Alliance's first comprehensive investigation of homelessness changes that have occurred during the course of this recession.

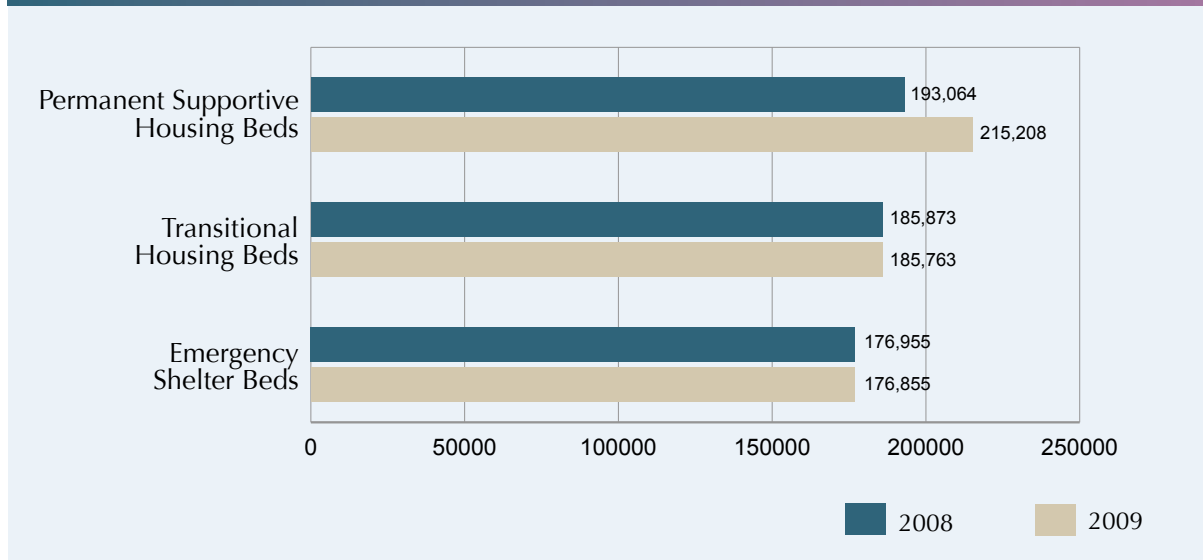
Figure 1.1 presents counts by subpopulation for 2008 and 2009 and provides some insight into how homelessness in the nation changed between those two years. The data indicate that approximately 20,000 more people were homeless in 2009 than in 2008, a 3 percent increase. Additionally, the count increased in every one of the analyzed subpopulations – persons in families and family households; individuals, both chronic and non-chronic; both sheltered and unsheltered people. The largest increases occurred among family households, non-chronic individuals, and users of shelter and transitional housing – these populations increased by approximately 4 percent between 2008 and 2009.

In contrast to other subpopulations, chronic homelessness increased only slightly from 2008 to 2009; that this subpopulation did not grow as the others did between 2008 and 2009 is consistent with recent trends where the proportion of chronically homeless individuals among the homeless population has decreased. In 2005, when the first national point-in-time count was conducted, chronically homeless

people and unsheltered people represented 23 percent of the total homeless population and 39 percent of homeless individuals. By 2008, these figures had decreased to 18 percent of the homeless population and 28 percent of homeless individuals. In continuation of the downward trend, in 2009 the chronically homeless population represented 17 percent of the homeless population and 27 percent of homeless individuals.

One of the primary reasons for the relative success in the area of chronic homelessness is the changing composition of the homeless assistance system. Figure 1.2 illustrates the composition of the homeless assistance system in 2008 and 2009. It shows that permanent supportive housing, an intervention shown to effectively combat chronic homelessness, is now the most commonly used form of homeless assistance for people experiencing homelessness. While permanent supportive housing beds also represented a plurality of beds in 2008, this was not the case as recently as 2007 when both emergency shelter beds and transitional housing beds outnumbered permanent supportive housing beds. (Note that the total number of temporary beds - transitional housing beds added to the number of emergency shelter beds - is still greater than the number of permanent supportive housing beds.) The figure also illustrates that permanent supportive housing capacity increased 11 percent between 2008 and 2009 while transitional housing and emergency shelter capacity stayed constant.

FIGURE 1.2 Emergency Shelter, Transitional Housing, and Permanent Supportive Housing Inventory, 2008 to 2009



State-level Changes in Homelessness, 2008 to 2009

Homelessness in the United States varies widely by geography.⁶ This report continues the approach established in *Homelessness Counts: Changes in Homelessness from 2005 to 2007* of presenting state-level data to help illuminate this geographic variation. The state-level data is useful for displaying widely divergent trends among states' overall homeless population and subpopulations; where

the story for some states may be similar to the national one, it is largely a different tale in other states.

It is important to note that comparisons across states are limited by variations in methodology across communities and across count years.

⁶ For more on homelessness variation by geography, including a defined geographic classification spectrum (urban, mostly urban, urban-rural mix, mostly rural, and rural), see Henry, M. & Sermons, M W. 2010. *Geography of Homelessness*. Washington, DC: National Alliance to End Homelessness.

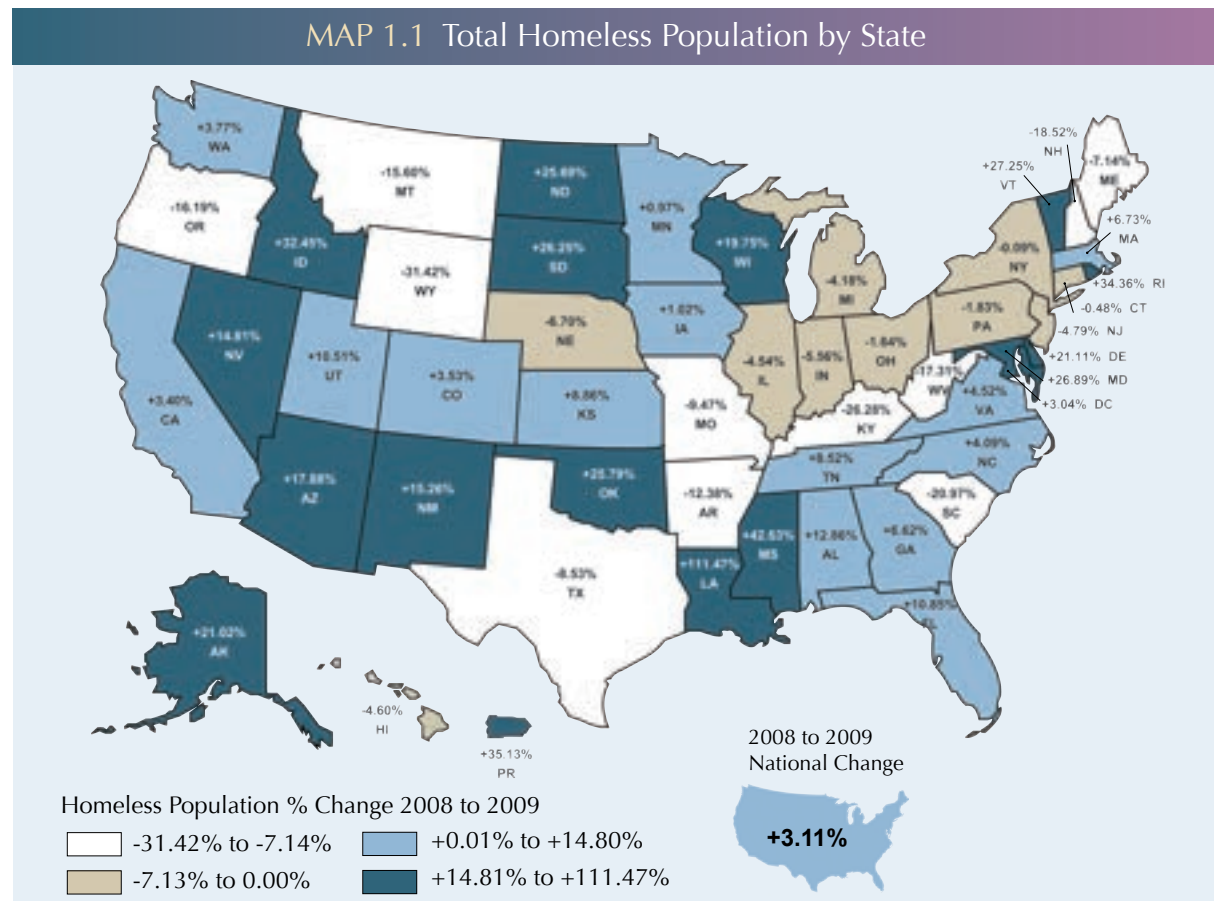
Total Homeless Population by State

The primary measure of the state of homelessness in the United States is the total homeless population, as measured in the annual point-in-time counts conducted each January by over 450 local Continuums of Care across the country. These counts, organized by the local Continuums and conducted by outreach workers and volunteers, are submitted to the Department of Housing and Urban Development (HUD) as a part of each Continuum's annual application for federal homeless assistance funding. The sum of these counts is the total number of individuals and persons in families experiencing homelessness in shelters, transitional housing programs, or on the streets or other places not meant for human habitation on a given night.

These data are published each year by HUD in its *Annual Homeless Assessment Report to Congress*.⁷

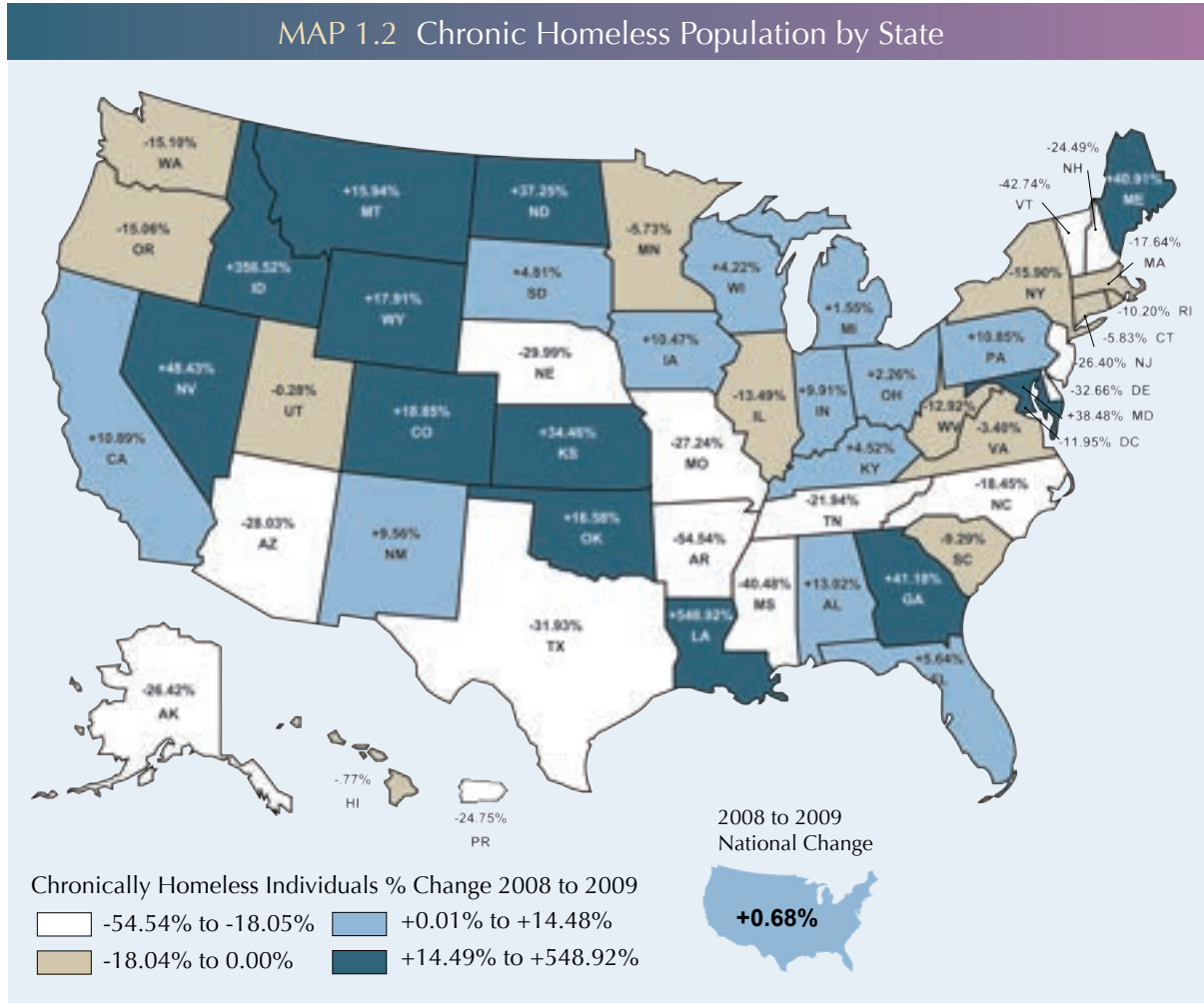
Table 1.1 and Map 1.1 show the change in the total homeless population from 2008 to 2009 for each of the 50 states, plus the District of Columbia and Puerto Rico. The nation's total homeless population increased from 636,324 persons in 2008 to 656,129 in 2009, an increase of 19,805 persons (3 percent). The data show that 31 of 52 states⁸ reported increases in their total homeless population from 2008 to 2009; the median state change in homelessness was a 4 percent increase. State changes in total homeless population range from a 32 percent decrease in Wyoming to a 111 percent increase in Louisiana.

It is important to note that comparison across states are limited by variations in methodology across communities and across count years.



⁷ The most recently released report is: Department of Housing and Urban Development. 2010. The 2009 Annual Homeless Assessment Report to Congress. Washington, DC. Homeless population data for this report was obtained in electronic format from HUD through a Freedom of Information Act (FOIA) request.

⁸ For ease and simplification purposes, in the remainder of this chapter a reference to "the 52 states," "each state" or "the states" refers to the 50 U.S. states, plus the District of Columbia and Puerto Rico.



Chronic Homelessness by State

Chronic homelessness is defined as homelessness among people who have disabilities, including serious mental illness, chronic substance use disorders, or chronic medical issues, and who are homeless repeatedly or for long periods of time. Efforts to end homelessness at the national and local levels first focused on the chronic homeless population. During the annual January point-in-time counts, homeless people are assessed for chronic homelessness, and the size of the chronic homeless population is submitted to HUD as part of the local Continuum application.

Table 1.2 and Map 1.2 show the change in the chronic population from 2008 and 2009 for each

state. The nation’s chronic homeless population increased from 111,323 persons in 2008 to 112,076 in 2009, an increase of 753 persons (less than 1 percent). The data show that 28 of 52 states reported decreases in their chronic homeless population from 2008 to 2009; the median state change in chronic homelessness was a 2 percent decrease. The state changes in chronic homelessness range from a 55 percent decrease in Arkansas to an almost six-fold increase in Louisiana.

It is important to note that comparisons across states are limited by variations in methodology across communities and across count years.

Family Homeless Population by State

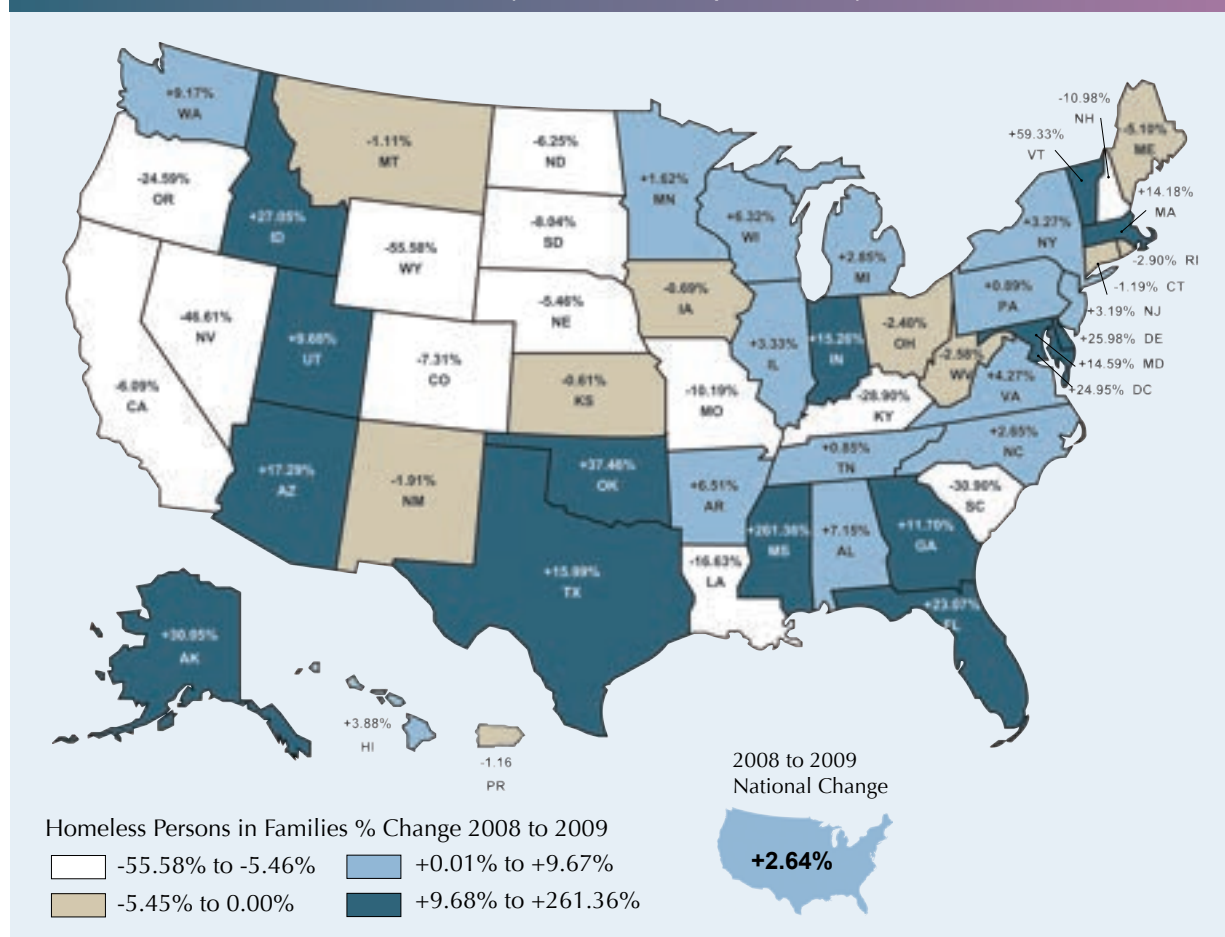
Poor families face challenges of income and housing stability that can result in episodes of homelessness. During annual January point-in-time counts, persons in families are distinguished from individuals. The counts submitted by local Continuums to HUD distinguish persons in families from individuals experiencing homelessness.

Table 1.3 and Map 1.3 show the change in the family homeless population from 2008 and 2009 for each state. The nation's family homeless population increased from 236,904 persons in 2008 to 243,156

in 2009, an increase of 6,252 persons (3 percent). The data show that 29 of 52 states reported increases in their family homeless population from 2008 to 2009; the median change in family homelessness was a 3 percent increase. State changes in family homelessness range from a 56 percent decrease in Wyoming to a 261 percent increase in Mississippi.

It is important to note that comparisons across states are limited by variations in methodology across communities and across count years.

MAP 1.3 Family Homeless Population by State



Homelessness in the Gulf Coast

In conducting data analysis for *The State of Homelessness in America* we identified a number of communities where, for a variety of reasons, data adjustments were necessary to accurately reflect the homeless situation. These adjustments are noted in the Technical Appendix of this report.

One such place is the Gulf Coast community in Louisiana, specifically New Orleans and Jefferson Parish (LA-503 CoC). The Gulf Coast region community had already been at work ending homelessness when Hurricane Katrina struck in late summer 2005. After the storm, the housing and homelessness situation in the region was significantly impacted. Much of the housing stock was decimated and the total number of people experiencing homelessness increased by 325 percent. In January 2005, the point-in-time count directly preceding Katrina, 2,051 people were homeless; in 2009, the last point-in-time count reported, 8,725 people were homeless. The increase is due to a variety of reasons, including a devastating loss of 82,000 rental housing units, an escalation in fair market rents (an increase of 45 percent from 2005 to 2010), and a loss of healthcare institutions (including 5 hospitals and nearly 4,000 hospital and nursing beds).

In the years following the storm (2006 to 2008), locating and counting the number of people experiencing homelessness proved difficult. The homeless assistance community was up against new challenges in their fight to end homelessness.

When “homeless camps” sprouted up in the area, UNITY of Greater New Orleans took

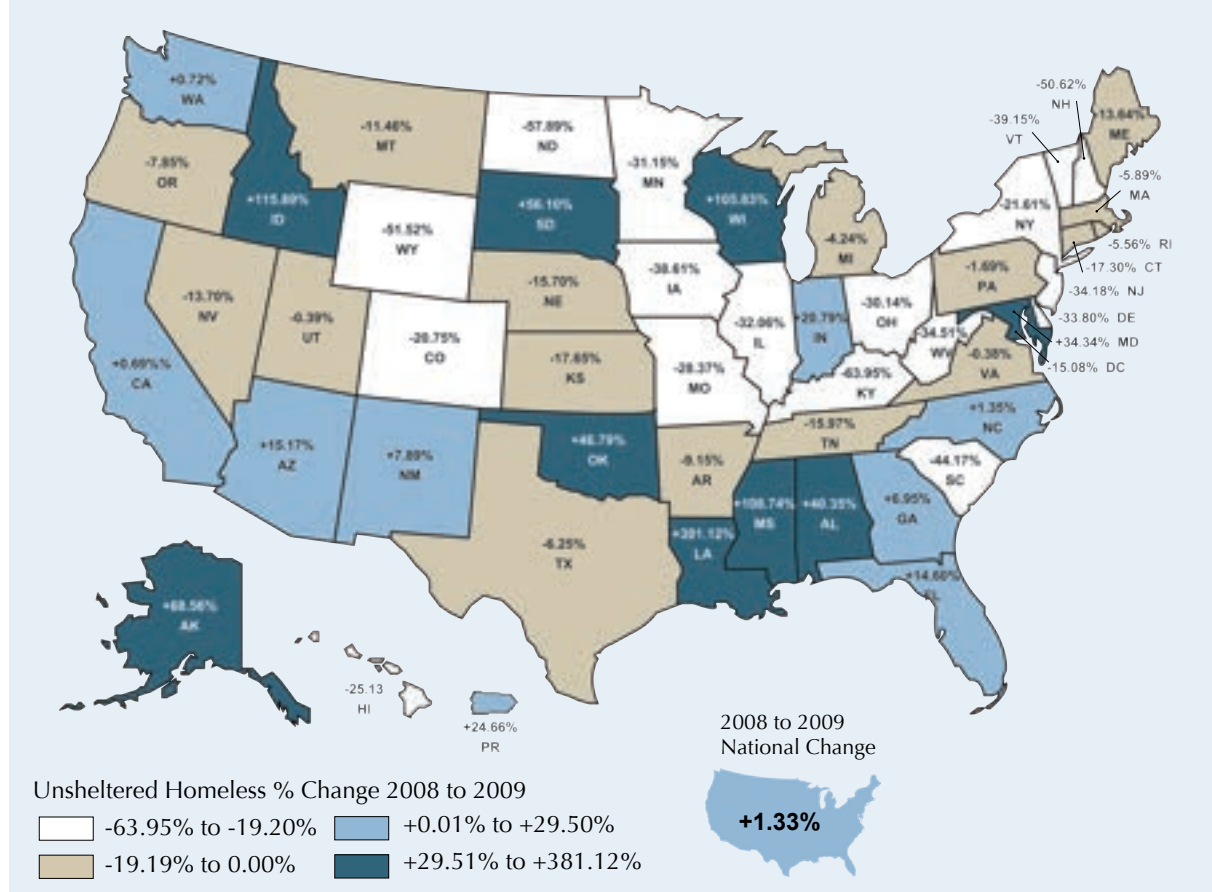
action to help. In eight months’ time, UNITY re-housed 452 people.

In December 2008, UNITY established their Abandoned Buildings and Outreach Team. The Team conducts daytime searches of abandoned buildings looking for signs of life, and then conducts nighttime outreach and intake rescue operations to assist people experiencing homelessness. They perform this work in the estimated 63,000 abandoned commercial and residential buildings in New Orleans and Jefferson Parish, where an estimated 3,000 to 6,000 people live.

The Outreach Team is still working to help end homelessness. Their 2010 report, “Search and Rescue Five Years Later: Saving People Still Trapped in Katrina’s Ruins,” proved helpful in explaining the increase in the number of people experiencing homelessness in the Gulf Coast.



MAP 1.4 Unsheltered Homeless Population by State



Unsheltered Homeless Population by State

Despite the reality that most people experiencing homelessness are in shelters or transitional housing programs, roughly 4 in 10 homeless people are found to be unsheltered during annual counts. Because unsheltered homeless people are often more vulnerable to illness, drug abuse, and violence than their sheltered counterparts, their representation among the homeless population is a vivid reminder that everyone should have access to housing. The counts submitted by local Continuums to HUD distinguish those in shelter from those living on the streets or in other places not meant for human habitation.

Table 1.4 and Map 1.4 show the change in the unsheltered population from 2008 and 2009 for

each state. The nation's unsheltered homeless population increased from 249,493 persons in 2008 to 252,821 in 2009, an increase of 3,328 persons (1 percent). The data show that 34 of 52 states reported decreases in their unsheltered homeless population from 2008 to 2009; the median change in unsheltered homelessness was a 9 percent decrease. The state changes in unsheltered homelessness range from a 64 percent decrease in Kentucky to a 381 percent increase in Louisiana.

It is important to note that comparisons across states are limited by variations in methodology across communities and across count years.

TABLE 1.1 Total Homeless Population by State

STATE	2009 HOMELESS POPULATION	2008 HOMELESS POPULATION	2008 TO 2009 CHANGE IN PERCENTAGE	2009 HOMELESS PERSONS PER 10,000
AK	1,992	1,646	21.02%	28.52
AL	6,080	5,387	12.86%	12.91
AR	2,852	3,255	-12.38%	9.87
AZ	14,721	12,488	17.88%	22.32
CA	133,129	128,755	3.40%	36.02
CO	15,268	14,747	3.53%	30.39
CT	4,605	4,627	-0.48%	13.09
DC	6,228	6,044	3.04%	103.86
DE	1,130	933	21.11%	12.77
FL	55,599	50,158	10.85%	29.99
GA	20,360	19,095	6.62%	20.71
HI	5,782	6,061	-4.60%	44.64
IA	3,380	3,346	1.02%	11.24
ID	1,939	1,464	32.45%	12.54
IL	14,055	14,724	-4.54%	10.89
IN	6,984	7,395	-5.56%	10.87
KS	1,892	1,738	8.86%	6.71
KY	5,999	8,137	-26.28%	13.91
LA	12,504	5,913	111.47%	27.84
MA	15,482	14,506	6.73%	23.48
MD	11,698	9,219	26.89%	20.52
ME	2,444	2,632	-7.14%	18.54
MI	27,067	28,248	-4.18%	27.15
MN	7,718	7,644	0.97%	14.66
MO	6,959	7,687	-9.47%	11.62
MS	2,797	1,961	42.63%	9.47
MT	1,196	1,417	-15.60%	12.27
NC	12,918	12,411	4.09%	13.77
ND	773	615	25.69%	11.95
NE	3,718	3,985	-6.70%	20.69
NH	1,645	2,019	-18.52%	12.42
NJ	13,169	13,832	-4.79%	15.12
NM	3,475	3,015	15.26%	17.29
NV	14,478	12,610	14.81%	54.78
NY	61,067	61,125	-0.09%	31.25
OH	12,700	12,912	-1.64%	11.00
OK	4,838	3,846	25.79%	13.12
OR	17,309	20,653	-16.19%	45.24
PA	15,096	15,378	-1.83%	11.98
PR	4,070	3,012	35.13%	10.26
RI	1,607	1,196	34.36%	15.26
SC	4,473	5,660	-20.97%	9.81
SD	731	579	26.25%	9.00
TN	10,532	9,705	8.52%	16.73
TX	36,761	40,190	-8.53%	14.83
UT	3,795	3,434	10.51%	13.63
VA	8,852	8,469	4.52%	11.23
VT	1,214	954	27.25%	19.53
WA	22,782	21,954	3.77%	34.19
WI	6,525	5,449	19.75%	11.54
WV	1,667	2,016	-17.31%	9.16
WY	515	751	-31.42%	9.46

TABLE 1.2 Chronic Homeless Population by State

STATE	2009 CHRONIC	2008 CHRONIC	2008 TO 2009 CHANGE IN PERCENTAGE	2009 CHRONIC POPULATION PERCENT OF TOTAL HOMELESS
AK	323	439	-26.42%	16.21%
AL	1,189	1,052	13.02%	19.56%
AR	406	893	-54.54%	14.24%
AZ	2,229	3,097	-28.03%	15.14%
CA	33,996	30,658	10.89%	25.54%
CO	1,286	1,082	18.85%	8.42%
CT	824	875	-5.83%	17.89%
DC	1,923	2,184	-11.95%	30.88%
DE	167	248	-32.66%	14.78%
FL	9,062	8,578	5.64%	16.30%
GA	3,771	2,671	41.18%	18.52%
HI	772	778	-0.77%	13.35%
IA	306	277	10.47%	9.05%
ID	210	46	356.52%	10.83%
IL	2,212	2,557	-13.49%	15.74%
IN	765	696	9.91%	10.95%
KS	238	177	34.46%	12.58%
KY	671	642	4.52%	11.19%
LA	4,815	742	548.92%	38.51%
MA	1,937	2,352	-17.64%	12.51%
MD	2,062	1,489	38.48%	17.63%
ME	186	132	40.91%	7.61%
MI	2,814	2,771	1.55%	10.40%
MN	1,449	1,537	-5.73%	18.77%
MO	892	1,226	-27.24%	12.82%
MS	522	877	-40.48%	18.66%
MT	160	138	15.94%	13.38%
NC	1,490	1,827	-18.45%	11.53%
ND	70	51	37.25%	9.06%
NE	495	707	-29.99%	13.31%
NH	330	437	-24.49%	20.06%
NJ	934	1,269	-26.40%	7.09%
NM	779	711	9.56%	22.42%
NV	2,418	1,629	48.43%	16.70%
NY	4,280	5,089	-15.90%	7.01%
OH	2,303	2,252	2.26%	18.13%
OK	654	561	16.58%	13.52%
OR	2,842	3,346	-15.06%	16.42%
PA	1,798	1,622	10.85%	11.91%
PR	2,195	2,917	-24.75%	53.93%
RI	220	245	-10.20%	13.69%
SC	674	743	-9.29%	15.07%
SD	109	104	4.81%	14.91%
TN	2,626	3,364	-21.94%	24.93%
TX	6,020	8,844	-31.93%	16.38%
UT	700	702	-0.28%	18.45%
VA	1,621	1,678	-3.40%	18.31%
VT	134	234	-42.74%	11.04%
WA	2,609	3,073	-15.10%	11.45%
WI	716	687	4.22%	10.97%
WV	337	387	-12.92%	20.22%
WY	79	67	17.91%	15.34%

TABLE 1.3 Family Homeless Population by State

STATE	2009 PERSONS IN FAMILIES	2008 PERSONS IN FAMILIES	2008 TO 2009 CHANGE IN PERCENTAGE
AK	753	579	30.05%
AL	1,394	1,301	7.15%
AR	671	630	6.51%
AZ	4,762	4,060	17.29%
CA	26,144	27,840	-6.09%
CO	7,867	8,487	-7.31%
CT	1,832	1,854	-1.19%
DC	2,294	1,836	24.95%
DE	354	281	25.98%
FL	21,167	17,199	23.07%
GA	5,995	5,367	11.70%
HI	2,841	2,735	3.88%
IA	1,725	1,737	-0.69%
ID	822	647	27.05%
IL	6,580	6,368	3.33%
IN	2,833	2,458	15.26%
KS	654	658	-0.61%
KY	2,697	3,793	-28.90%
LA	2,406	2,886	-16.63%
MA	8,425	7,379	14.18%
MD	5,057	4,413	14.59%
ME	1,320	1,391	-5.10%
MI	11,194	10,884	2.85%
MN	4,325	4,256	1.62%
MO	3,136	3,492	-10.19%
MS	954	264	261.36%
MT	444	449	-1.11%
NC	3,759	3,662	2.65%
ND	225	240	-6.25%
NE	1,646	1,741	-5.46%
NH	754	847	-10.98%
NJ	7,207	6,984	3.19%
NM	1,132	1,154	-1.91%
NV	1,709	3,201	-46.61%
NY	36,510	35,354	3.27%
OH	4,926	5,047	-2.40%
OK	1,611	1,172	37.46%
OR	6,866	9,105	-24.59%
PA	7,712	7,644	0.89%
PR	340	344	-1.16%
RI	468	482	-2.90%
SC	1,279	1,851	-30.90%
SD	286	311	-8.04%
TN	2,484	2,463	0.85%
TX	14,197	12,240	15.99%
UT	1,553	1,416	9.68%
VA	3,786	3,631	4.27%
VT	521	327	59.33%
WA	10,696	9,798	9.17%
WI	3,364	3,164	6.32%
WV	566	581	-2.58%
WY	175	394	-55.58%

TABLE 1.4 Unsheltered Homeless Population by State

STATE	2009 UNSHelterED	2008 UNSHelterED	2008 TO 2009 CHANGE IN PERCENTAGE
AK	327	194	68.56%
AL	2,167	1,544	40.35%
AR	1,122	1,235	-9.15%
AZ	6,355	5,518	15.17%
CA	82,352	81,790	0.69%
CO	6,237	7,870	-20.75%
CT	502	607	-17.30%
DC	321	378	-15.08%
DE	47	71	-33.80%
FL	33,732	29,434	14.60%
GA	10,941	10,230	6.95%
HI	2,514	3,358	-25.13%
IA	159	259	-38.61%
ID	462	214	115.89%
IL	2,204	3,244	-32.06%
IN	1,778	1,472	20.79%
KS	196	238	-17.65%
KY	700	1,942	-63.95%
LA	8,386	1,743	381.12%
MA	1,006	1,069	-5.89%
MD	4,252	3,165	34.34%
ME	38	44	-13.64%
MI	15,769	16,467	-4.24%
MN	946	1,374	-31.15%
MO	1,490	2,080	-28.37%
MS	1,576	755	108.74%
MT	363	410	-11.46%
NC	4,445	4,386	1.35%
ND	8	19	-57.89%
NE	639	758	-15.70%
NH	239	484	-50.62%
NJ	1,298	1,972	-34.18%
NM	1,367	1,267	7.89%
NV	6,686	7,747	-13.70%
NY	3,613	4,609	-21.61%
OH	1,771	2,535	-30.14%
OK	1,531	1,043	46.79%
OR	9,867	10,707	-7.85%
PA	1,277	1,299	-1.69%
PR	2,745	2,202	24.66%
RI	51	54	-5.56%
SC	1,437	2,574	-44.17%
SD	64	41	56.10%
TN	3,399	4,045	-15.97%
TX	15,103	16,110	-6.25%
UT	255	256	-0.39%
VA	1,568	1,574	-0.38%
VT	157	258	-39.15%
WA	6,545	6,498	0.72%
WI	1,060	515	105.83%
WV	389	594	-34.51%
WY	64	132	-51.52%

The Economics of Homelessness

Despite frequent characterization as a psychosocial problem, the problem of homelessness is largely economic. People who become homeless have insufficient financial resources to obtain or maintain their housing. This is especially true of the large majority of the homeless population that experiences episodic, transitional, or temporary periods of homelessness.

One representation of the economic challenges that people in poverty face in obtaining and maintaining housing is the level of housing cost burden. Housing is generally considered affordable when it accounts for 30 percent or less of monthly household income. U.S. renters, on average, spend just under 40 percent of their income on rent; households below the poverty line spend a considerably larger fraction of their income on rent.

Alliance analysis of data from the 2009 American Community Survey reveals that 72 percent of households at or below the federal poverty line are severely housing cost burdened; that is, they spend over 50 percent of their income on rent. When housing accounts for such a significant percentage of a household's resources, any unexpected financial crisis could jeopardize housing stability; in this way, households that are severely housing cost burdened are at increased risk of homelessness. And while this is a problem across the country, the extent varies by state. Table 2.1, which shows the states with the highest and lowest levels of severe housing cost burden, reveals that Florida, Nevada, and California have rates of severe housing cost burdens of over 80 percent. The table also shows that even in the state with the lowest level of severe housing cost burden, South Dakota, almost 60 percent of households below the poverty line are paying more than half of their income on housing.

Consistent with the high levels of housing cost burden among people in poverty, one of the most frequently self-reported reasons for homelessness is the inability to afford housing. Another very common self-reported reason is the lack or loss of a job.¹ Data from the Bureau of Labor Statistics (BLS) reveals that the annual rate of unemployment in 2009 was

TABLE 2.1 States with highest and lowest levels of severe housing cost burden among households below the poverty line, 2009

STATES WITH HIGHEST LEVELS OF SEVERE HOUSING COST BURDEN		STATES WITH LOWEST LEVELS OF SEVERE HOUSING COST BURDEN	
Florida	83.5%	South Dakota	59.2%
Nevada	81.5%	West Virginia	64.1%
California	80.7%	Kentucky	64.1%
Delaware	79.8%	Maine	64.6%
Connecticut	79.7%	Montana	65.0%

¹ See National Alliance to End Homelessness. 2009. "Foreclosure and Homelessness" webpage. <http://www.endhomelessness.org/section/data/interactivemaps/foreclosure>. See especially survey results from Indianapolis, San Francisco, and Dallas.

9.3 percent, the highest rate on record since 1983 and the third highest annual rate since 1948.² Table 2.2 shows the states with the highest and lowest unemployment rates for 2009. Michigan's unemployment rate – the nation's highest - was more than three times that of the state with the lowest rate, North Dakota; the disparity is an indication of the variation across states.

In addition to lack or loss of employment, low earnings among those who work are also a factor in the inability to afford housing. According to Alliance analysis of the 2009 American Community Survey, workers in poor households who work at least 27 weeks or more out of the year earn only 20 percent of the national average for all workers. At \$9,151 per year, a household supported by a single worker earning the average poor worker income would need to find housing at less than \$230 per month, in order for that housing to be considered affordable. Fair market rents for a one-bedroom apartment exceed this in every county in the U.S.³

And no contemporary economic review of housing trends would be complete without reference

to the current foreclosure crisis. While people experiencing foreclosure are generally not likely to experience homelessness, shelter providers report that some small fraction of their clients have been displaced due to foreclosure. Most are renters who had lived in foreclosed rental properties but some are former "owners."⁴ Table 2.3 shows the states with the highest and lowest foreclosure rates and reflects the disproportionate impact of foreclosures in Arizona, California, Florida, and Nevada.

TABLE 2.2 States with highest and lowest unemployment rates, 2009

STATES WITH HIGHEST UNEMPLOYMENT		STATES WITH LOWEST UNEMPLOYMENT	
Michigan	13.6%	North Dakota	4.3%
Nevada	11.8%	Nebraska	4.6%
South Carolina	11.7%	South Dakota	4.8%
California	11.4%	Iowa	6.0%
Rhode Island	11.2%	Montana	6.2%

TABLE 2.3 States with highest and lowest foreclosure rates, 2009

STATES WITH HIGHEST FORECLOSURE RATES (1/EVERY X HOUSING UNIT)		STATES WITH LOWEST FORECLOSURE RATES (1/EVERY X HOUSING UNIT)	
Nevada	10	Vermont	2,178
Arizona	16	North Dakota	796
Florida	17	West Virginia	597
California	21	South Dakota	467
Utah	34	Nebraska	423

² See Bureau of Labor Statistics, Annual average unemployment rate, http://www.bls.gov/cps/prev_trs.htm.

³ See Department of Housing and Urban Development, 2009. "County Level Data File, revised," on "Fair Market Rents" webpage. http://www.huduser.org/portal/datasets/fmr/fmr2009r/FY2009_4050_Rev_Final.xls.

⁴ See National Alliance to End Homelessness. 2009. "Foreclosure to Homelessness: The Forgotten Victims of the Subprime Crisis" webpage. <http://www.endhomelessness.org/content/article/detail/2409>.

Changes in the Economics of Homelessness in the United States, 2008 to 2009

In the first chapter, we documented the increases in overall homelessness and in homelessness among important subpopulations (families, chronic, individuals, sheltered, unsheltered) from 2008 to 2009. The recession, which began in December 2007 and ended in June 2009, is one important contributor to the increases in homelessness during

that time. A review of the changes in the economic risk factors identified in the first section of this chapter – poor households experiencing severe housing cost burden, unemployed people, income of working poor people, and housing units in foreclosure – will provide useful insight into the impact of the recent recession on homelessness.

TABLE 2.4 National changes among economic indicators

MEASURE	2008	2009	2009
Poor households experiencing severe housing cost burden	5,398,379	5,886,293	+ 9.0 %
Unemployed persons	8,924,000	14,265,000	+ 59.9 %
Average annual income of working poor people	\$9,353	\$9,151	- 2.16 %
Housing units in foreclosure	2,330,483	2,824,674	+ 21.2 %

Table 2.4 shows the national changes in each of the four aforementioned indicators and reveals that each indicator has worsened since 2009, a reflection of the broad impact of the recession on vulnerable people and families. It also underscores the reasons why homelessness, after decreasing considerably between 2005 and 2008,⁴ increased from 2008 to 2009.

State-level Changes in the Economics of Homelessness, 2008 to 2009

As with the counts of the homeless population, the national changes in economic indicators fail to tell the complete story, as different states and communities have been differently impacted by the recession. While all states have seen an increase in

the number of unemployed people, the extent of the changes varies by state. Further, some states have seen improvement in each of the other economic indicators. The following sections illuminate the state by state differences.

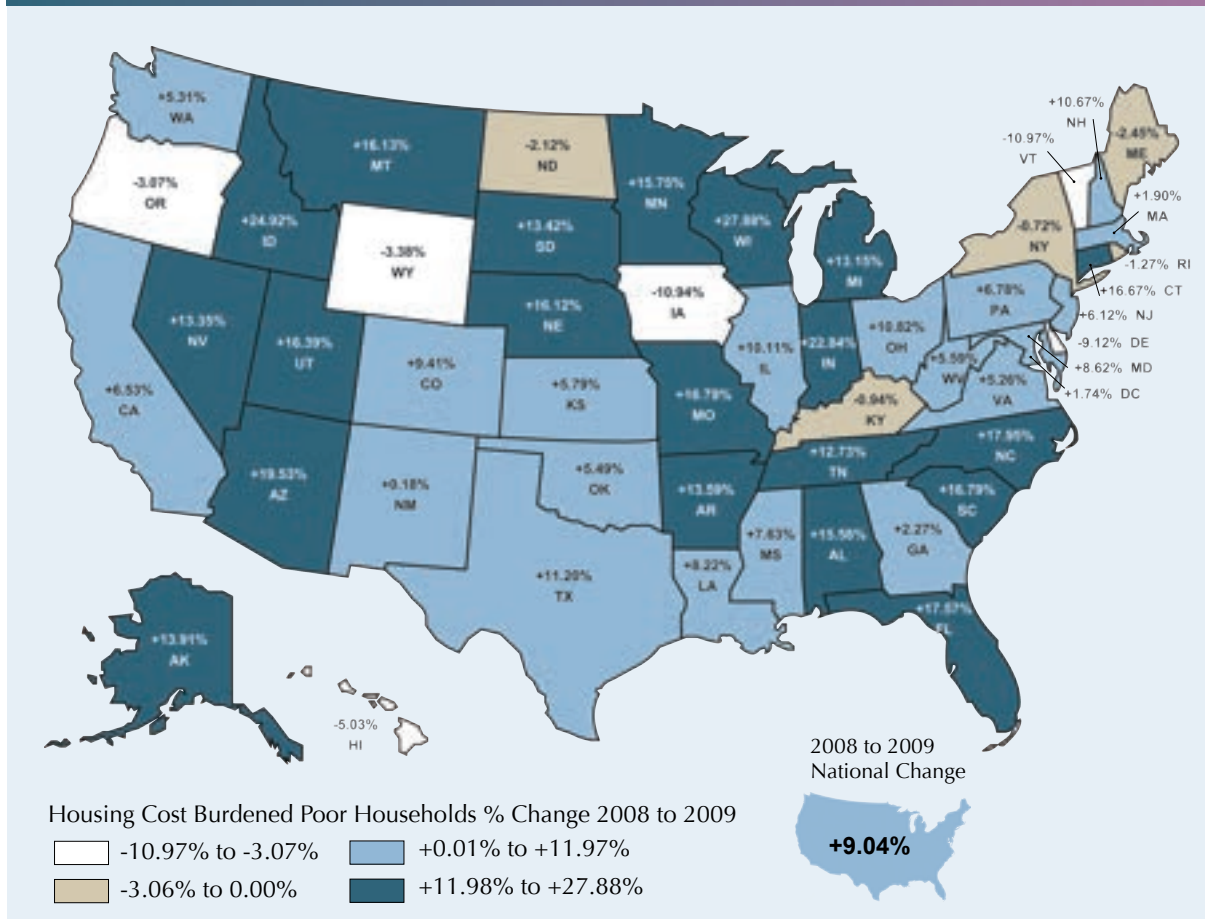
⁴ See chapter two of: Department of Housing and Urban Development. 2009. The 2008 Annual Homeless Assessment Report to Congress. Washington, DC.

Severe Housing Cost Burden by State

The measure used to quantify housing affordability is the number of households at or below the federal poverty threshold who have monthly rents that exceed 50 percent of their monthly household income. This measure makes use of the U.S. Census Bureau’s 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS) files, which include information on annual household income, monthly rent, and household composition. Together, these variables are used to estimate the number of households whose size and income qualifies them as below the federal poverty line and whose monthly rent is more than 50 percent of their estimated monthly income.

Table 2.5 and Map 2.1 show the change in the number of poor households that are severely housing cost burdened from 2008 and 2009 for each of the 50 states, plus the District of Columbia. The nation’s poor, severely housing cost burdened households increased from 5,398,379 in 2008 to 5,886,293 in 2009, a 9 percent increase. The data show that 40 of 51 states⁵ had increases in severely housing cost burdened households from 2008 to 2009 and that the median state change in cost burdened households is an increase of 9 percent. State changes range from an 11 percent decrease in Vermont to a 28 percent increase in Wisconsin.

MAP 2.1 Changes in Severe Housing Cost Burden Among Poor Households by State



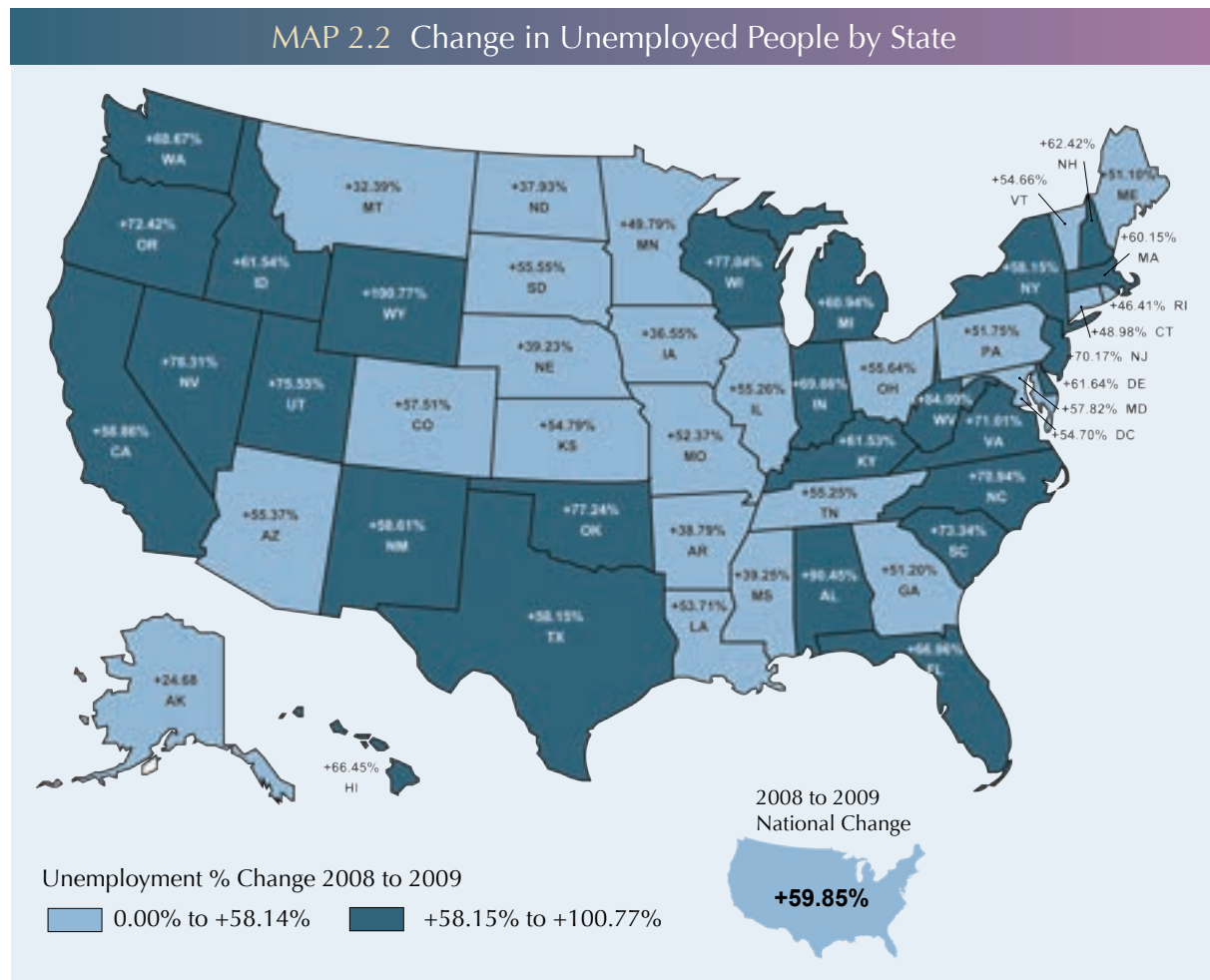
⁵ For ease and simplification purposes, in the remainder of this report a reference to “the 51 states,” “each state” or “the states” refers to the 50 U.S. states, plus the District of Columbia.

Unemployed People by State

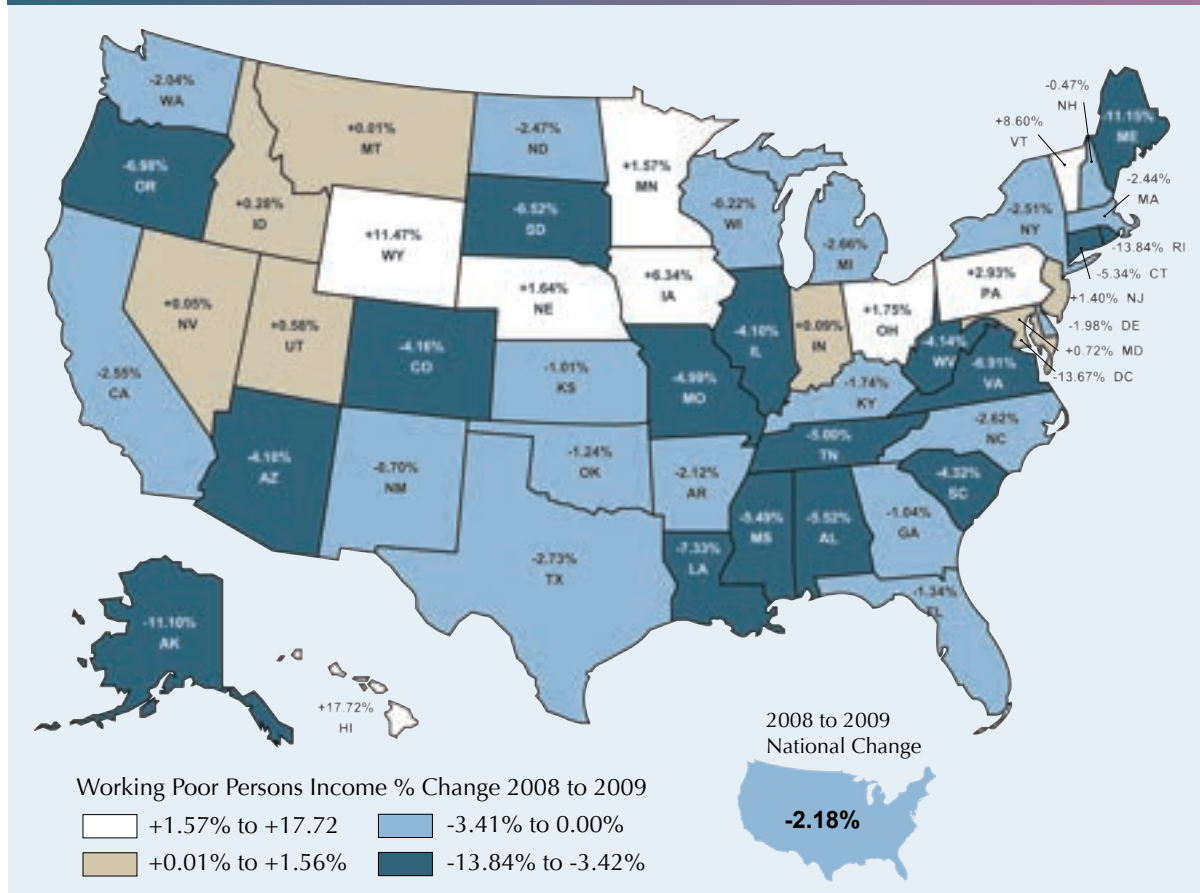
The measure used to quantify unemployment and job loss is the number of workers in the labor force who are unemployed. For this, we use the Bureau of Labor Statistics (BLS) unemployment definition, which classifies people as unemployed if they do not have a job and are actively looking for work. While unemployment is most often reported monthly, BLS also provides annual unemployment population and rates for each state. The measure used in this report is taken directly from the BLS's *Regional and State Unemployment – 2009 Annual Averages*, which reports on 2008 and 2009 unemployed people and unemployment rates for each of the 50 states, plus the District of Columbia.

Table 2.6 and Map 2.2 show the change in the number of unemployed people from 2008 to 2009 for each of the 50 states, plus the District of Columbia. The national number of unemployed people increased from 8.9 million people in 2008 to 14.3 million in 2009, an increase of 60 percent. The data show that all 51 states had increases in the number of unemployed people from 2008 to 2009 and that the median state change in unemployed people is an increase of 58 percent. State changes range from a 24 percent increase in Alaska to a 100 percent increase in Wyoming.

MAP 2.2 Change in Unemployed People by State



MAP 2.3 Change in Average Income of Poor Workers by State



Average Income of Working Poor People by State

The measure used to quantify financial resources available to working poor people for housing and other needs is the average income earned by people in poor households. This measure makes use of the U.S. Census Bureau's 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS) files, which include information on individual income, number of hours worked, and household poverty status. As an approximation of the Bureau of Labor Statistics (BLS) definition of working poor people, this measure includes only those who have worked at least 27 weeks in the past year.⁶ Incomes for all workers who worked 27 weeks or more are also calculated to identify a disproportionate impact on poor workers, if one exists. All 2008 incomes are adjusted to 2009 dollars, so comparisons are of real income.

Table 2.7 and Map 2.3 show the change in average income for poor workers from 2008 to 2009 for each of the 50 states, plus the District of Columbia. The average real income for poor workers decreased from \$9,353 in 2008 to \$9,151 in 2009, a decrease of 2 percent. Average real income for all workers decreased by 1 percent from \$48,134 in 2008 to \$47,614 in 2009, reflecting a disproportionate impact of decreasing income on poor workers. The data show that 37 of 51 states had decreases in the real income of poor workers from 2008 to 2009 and that 35 of 51 states reported decreases in real wages for all workers. These decreases may be due to stagnant or reduced hourly wages, decreased hours, or both. State changes in the incomes of poor workers range from an 18 percent increase in Hawaii to a 14 percent decrease in both the District of Columbia and Rhode Island.

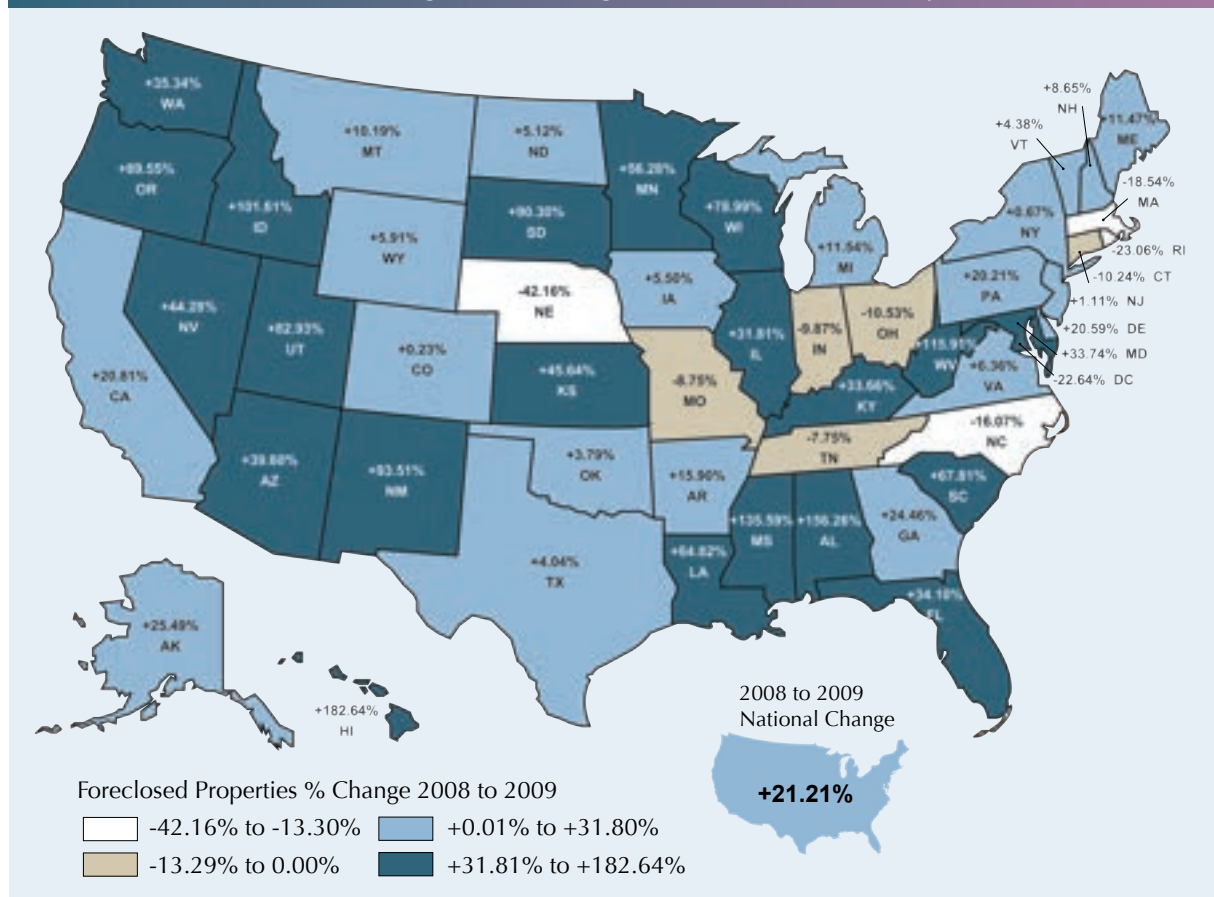
⁶ National Alliance to End Homelessness. 2010. "Economy Bytes: Working Poor People in the United States." Washington, DC.

Residential Housing Units in Foreclosure by State

The final measure in this chapter is the number of housing units in foreclosure. While only a small fraction of people whose housing units are foreclosed upon end up experiencing homelessness, the impact of the current foreclosure crisis on the entire housing market and overall economy has been profound. The data for this measure comes from RealtyTrac⁷ which provide state-level data on the number of residential housing units with a reported foreclosure filing as well as foreclosure rates by state.⁸

Table 2.8 and Map 2.4 show the change in the number of residential housing units in foreclosure from 2008 and 2009 for each of the 50 states, plus the District of Columbia. The national number of housing units in foreclosure increased from 2,330,483 million in 2008 to 2,824,674 in 2009, an increase of 21 percent. The data show that 42 of 51 states had increases in the number of housing units in foreclosure from 2008 to 2009 and that the median state change in housing units in foreclosure is an increase of 20 percent. State changes range from a 42 percent decrease in Nebraska to a 182 percent increase in Hawaii.

MAP 2.4 Change in Housing Units in Foreclosure by State



⁷ RealtyTrac. 2010. "Year-End 2009 Foreclosure Market Report." Available: <http://www.realtytrac.com/content/foreclosure-market-report/realtytrac-year-end-report-shows-record-28-million-us-properties-with-foreclosure-filings-in-2009-5489>. And RealtyTrac. 2009. "2008 U.S. Foreclosure Market Report." Available: <http://www.realtytrac.com/content/press-releases/foreclosure-activity-increases-81-percent-in-2008-4551>. Both reports obtained October 2010.

⁸ A reported foreclosure filing could be a default notice, scheduled foreclosure auction, or bank repossession. Properties with multiple filings are still only reported as a single unit in the data when summarizing the number of properties in foreclosure.

TABLE 2.5 Severe Housing Cost Burden Among Poor Households by State

STATE	2009 SEVERELY COST BURDENED POOR HOUSEHOLDS	2008 SEVERELY COST BURDENED POOR HOUSEHOLDS	2008 TO 2009 CHANGE IN PERCENTAGE	2009 % OF ALL POOR HOUSEHOLDS THAT ARE SEVERELY COST BURDENED
AK	5,076	4,456	13.91%	76.69%
AL	102,895	89,025	15.58%	70.07%
AR	67,239	59,192	13.59%	65.67%
AZ	111,753	93,497	19.53%	78.59%
CA	711,231	667,627	6.53%	80.70%
CO	94,424	86,303	9.41%	79.66%
CT	63,957	54,817	16.67%	79.74%
DC	19,948	19,606	1.74%	72.01%
DE	11,015	12,121	-9.12%	79.78%
FL	353,431	300,614	17.57%	83.49%
GA	179,232	175,262	2.27%	71.83%
HI	19,126	20,139	-5.03%	75.37%
IA	49,602	55,693	-10.94%	72.01%
ID	26,617	21,308	24.92%	72.60%
IL	246,399	223,781	10.11%	76.10%
IN	133,942	109,035	22.84%	74.37%
KS	50,723	47,945	5.79%	72.26%
KY	90,925	91,785	-0.94%	64.14%
LA	90,874	83,975	8.22%	71.20%
MA	109,940	107,888	1.90%	66.17%
MD	73,773	67,920	8.62%	75.25%
ME	20,133	20,639	-2.45%	64.64%
MI	219,375	193,878	13.15%	78.02%
MN	79,390	68,589	15.75%	67.51%
MO	121,929	104,400	16.79%	70.71%
MS	63,338	58,848	7.63%	65.89%
MT	14,741	12,694	16.13%	64.97%
NC	203,493	172,521	17.95%	73.16%
ND	12,154	12,417	-2.12%	69.31%
NE	32,470	27,963	16.12%	68.65%
NH	13,724	12,401	10.67%	66.25%
NJ	125,841	118,587	6.12%	76.24%
NM	33,159	33,101	0.18%	67.20%
NV	46,313	40,858	13.35%	81.49%
NY	470,199	473,631	-0.72%	74.19%
OH	267,842	241,683	10.82%	70.98%
OK	77,317	73,293	5.49%	71.70%
OR	81,811	84,406	-3.07%	79.31%
PA	219,835	205,886	6.78%	71.81%
RI	20,804	21,071	-1.27%	68.04%
SC	89,376	76,526	16.79%	72.83%
SD	13,465	11,872	13.42%	59.17%
TN	135,947	120,595	12.73%	70.23%
TX	475,961	428,007	11.20%	72.19%
UT	35,037	30,104	16.39%	73.07%
VA	113,198	107,545	5.26%	75.49%
VT	8,707	9,780	-10.97%	76.15%
WA	115,479	109,661	5.31%	76.25%
WI	119,082	93,120	27.88%	75.30%
WV	37,281	35,307	5.59%	64.10%
WY	6,770	7,007	-3.38%	71.02%

TABLE 2.6 Unemployed People by State

STATE	2009 UNEMPLOYED PEOPLE	2008 UNEMPLOYED PEOPLE	2008 TO 2009 CHANGE IN PERCENTAGE	2009 UNEMPLOYMENT RATE
AK	28,751	23,059	24.68%	8.0
AL	212,418	111,535	90.45%	10.1
AR	99,559	71,736	38.79%	7.3
AZ	284,444	183,072	55.37%	9.1
CA	2,086,232	1,313,225	58.86%	11.4
CO	208,486	132,364	57.51%	7.7
CT	155,647	104,474	48.98%	8.2
DC	34,015	21,988	54.70%	10.2
DE	35,035	21,675	61.64%	8.1
FL	965,753	578,447	66.96%	10.5
GA	457,195	302,383	51.20%	9.6
HI	43,254	25,986	66.45%	6.8
IA	99,780	73,072	36.55%	6.0
ID	60,104	37,207	61.54%	8.0
IL	664,946	428,285	55.26%	10.1
IN	320,202	188,728	69.66%	10.1
KS	101,981	65,884	54.79%	6.7
KY	217,537	134,673	61.53%	10.5
LA	141,493	92,053	53.71%	6.8
MA	292,792	182,825	60.15%	8.4
MD	209,323	132,633	57.82%	7.0
ME	56,669	37,504	51.10%	8.0
MI	665,020	413,218	60.94%	13.6
MN	236,279	157,735	49.79%	8.0
MO	282,860	185,636	52.37%	9.3
MS	123,396	88,614	39.25%	9.6
MT	30,862	23,311	32.39%	6.2
NC	483,858	283,049	70.94%	10.6
ND	15,872	11,507	37.93%	4.3
NE	45,437	32,634	39.23%	4.6
NH	46,942	28,902	62.42%	6.3
NJ	418,294	245,806	70.17%	9.2
NM	68,546	43,218	58.61%	7.2
NV	161,270	90,444	78.31%	11.8
NY	813,386	514,326	58.15%	8.4
OH	611,220	392,722	55.64%	10.2
OK	113,579	64,083	77.24%	6.4
OR	217,035	125,873	72.42%	11.1
PA	519,440	342,290	51.75%	8.1
RI	63,668	43,487	46.41%	11.2
SC	255,307	147,286	73.34%	11.7
SD	21,270	13,674	55.55%	4.8
TN	317,026	204,205	55.25%	10.5
TX	910,621	575,797	58.15%	7.6
UT	89,706	51,100	75.55%	6.6
VA	277,562	162,304	71.01%	6.7
VT	24,817	16,046	54.66%	6.9
WA	314,207	186,284	68.67%	8.9
WI	261,785	147,869	77.04%	8.5
WV	63,374	34,442	84.00%	7.9
WY	18,710	9,319	100.77%	6.4

TABLE 2.7 Average Real Income of Working Poor People by State

STATE	2009 WORKING POOR AVERAGE INCOME	2008 WORKING POOR AVERAGE INCOME	2008 TO 2009 CHANGE IN PERCENTAGE	2009 TOTAL U.S. WORKING POPULATION AVERAGE INCOME	2008 TOTAL U.S. WORKING POPULATION AVERAGE INCOME	2008 TO 2009 CHANGE IN PERCENTAGE
AK	\$6,845	\$7,700	-11.10%	\$48,924	\$50,989	-4.05%
AL	\$8,829	\$9,345	-5.52%	\$41,726	\$41,847	-0.29%
AR	\$9,277	\$9,478	-2.12%	\$38,701	\$38,454	0.64%
AZ	\$9,709	\$10,124	-4.10%	\$44,373	\$45,667	-2.83%
CA	\$9,697	\$9,951	-2.55%	\$52,239	\$53,347	-2.08%
CO	\$8,591	\$8,964	-4.16%	\$49,463	\$49,733	-0.54%
CT	\$8,635	\$9,122	-5.34%	\$60,980	\$61,703	-1.17%
DC	\$7,862	\$9,107	-13.67%	\$72,186	\$71,343	1.18%
DE	\$9,944	\$10,144	-1.98%	\$47,660	\$48,964	-2.66%
FL	\$9,406	\$9,534	-1.34%	\$42,877	\$44,477	-3.60%
GA	\$9,671	\$9,772	-1.04%	\$46,046	\$47,282	-2.61%
HI	\$8,586	\$7,294	17.72%	\$44,775	\$46,828	-4.38%
IA	\$8,491	\$7,985	6.34%	\$41,124	\$40,463	1.63%
ID	\$8,801	\$8,777	0.28%	\$38,360	\$40,245	-4.68%
IL	\$9,338	\$9,737	-4.10%	\$50,547	\$50,350	0.39%
IN	\$9,198	\$9,189	0.09%	\$41,516	\$42,553	-2.44%
KS	\$8,559	\$8,646	-1.01%	\$43,478	\$43,207	0.63%
KY	\$8,764	\$8,919	-1.74%	\$39,754	\$40,928	-2.87%
LA	\$8,987	\$9,698	-7.33%	\$43,705	\$43,536	0.39%
MA	\$8,256	\$8,462	-2.44%	\$56,536	\$56,766	-0.40%
MD	\$8,777	\$8,714	0.72%	\$57,439	\$56,686	1.33%
ME	\$7,815	\$8,796	-11.15%	\$39,898	\$38,554	3.49%
MI	\$8,504	\$8,736	-2.66%	\$43,921	\$45,224	-2.88%
MN	\$8,138	\$8,012	1.57%	\$47,630	\$49,071	-2.94%
MO	\$8,412	\$8,854	-4.99%	\$42,278	\$42,954	-1.57%
MS	\$9,143	\$9,674	-5.49%	\$38,929	\$39,814	-2.22%
MT	\$8,254	\$8,253	0.01%	\$37,078	\$40,139	-7.63%
NC	\$8,944	\$9,185	-2.62%	\$43,316	\$43,932	-1.40%
ND	\$7,846	\$8,045	-2.47%	\$42,486	\$40,621	4.59%
NE	\$8,575	\$8,436	1.64%	\$40,535	\$39,668	2.19%
NH	\$8,075	\$8,113	-0.47%	\$48,946	\$49,867	-1.85%
NJ	\$9,888	\$9,751	1.40%	\$60,635	\$60,034	1.00%
NM	\$9,955	\$10,025	-0.70%	\$41,102	\$41,643	-1.30%
NV	\$9,907	\$9,902	0.05%	\$45,440	\$46,315	-1.89%
NY	\$9,406	\$9,649	-2.51%	\$56,065	\$55,558	0.91%
OH	\$8,828	\$8,676	1.75%	\$42,783	\$43,520	-1.69%
OK	\$9,225	\$9,341	-1.24%	\$40,452	\$40,331	0.30%
OR	\$8,429	\$9,062	-6.98%	\$43,951	\$44,198	-0.56%
PA	\$8,639	\$8,393	2.93%	\$46,616	\$46,580	0.08%
RI	\$7,754	\$8,999	-13.84%	\$47,549	\$47,207	0.72%
SC	\$8,916	\$9,318	-4.32%	\$40,689	\$41,898	-2.89%
SD	\$8,097	\$8,662	-6.52%	\$37,253	\$38,410	-3.01%
TN	\$8,904	\$9,372	-5.00%	\$41,733	\$42,746	-2.37%
TX	\$10,151	\$10,436	-2.73%	\$46,383	\$46,997	-1.31%
UT	\$8,591	\$8,541	0.58%	\$42,128	\$42,241	-0.27%
VA	\$8,435	\$9,061	-6.91%	\$53,267	\$53,599	-0.62%
VT	\$6,886	\$6,341	8.60%	\$42,496	\$42,874	-0.88%
WA	\$8,634	\$8,814	-2.04%	\$49,880	\$50,598	-1.42%
WI	\$8,146	\$8,164	-0.22%	\$42,673	\$42,778	-0.25%
WV	\$8,463	\$8,829	-4.14%	\$39,637	\$38,625	2.62%
WY	\$9,236	\$8,286	11.47%	\$42,202	\$45,285	-6.81%

TABLE 2.8 Foreclosed Housing Units by State

STATE	2009 # OF FORECLOSED UNITS	2008 # OF FORECLOSED UNITS	2008 TO 2009 CHANGE IN PERCENTAGE	2009 RATE OF FORECLOSURE (1/EVERY X HOUSING UNITS)
AK	2,442	1,946	25.49%	116
AL	19,896	7,764	156.26%	107
AR	16,547	14,277	15.90%	78
AZ	163,210	116,911	39.60%	16
CA	632,573	523,624	20.81%	21
CO	50,514	50,396	0.23%	42
CT	19,679	21,925	-10.24%	73
DC	3,235	4,182	-22.64%	88
DE	3,034	2,516	20.59%	128
FL	516,711	385,309	34.10%	17
GA	106,110	85,254	24.46%	37
HI	9,002	3,185	182.64%	56
IA	5,681	5,385	5.50%	234
ID	17,161	8,512	101.61%	37
IL	131,132	99,488	31.81%	40
IN	41,405	45,937	-9.87%	67
KS	9,056	6,218	45.64%	135
KY	9,682	7,244	33.66%	197
LA	11,750	7,129	64.82%	158
MA	36,119	44,342	-18.54%	75
MD	43,248	32,338	33.74%	54
ME	3,178	2,851	11.47%	219
MI	118,302	106,058	11.54%	38
MN	31,697	20,282	56.28%	73
MO	28,519	31,254	-8.75%	93
MS	5,402	2,293	135.59%	232
MT	1,373	1,246	10.19%	317
NC	28,384	33,819	-16.07%	145
ND	390	371	5.12%	796
NE	1,845	3,190	-42.16%	423
NH	7,210	6,636	8.65%	82
NJ	63,208	62,514	1.11%	55
NM	7,212	3,727	93.51%	120
NV	112,097	77,693	44.28%	10
NY	50,369	50,032	0.67%	158
OH	101,614	113,570	-10.53%	50
OK	12,937	12,465	3.79%	125
OR	34,121	18,001	89.55%	47
PA	44,732	37,210	20.21%	122
RI	5,065	6,583	-23.06%	89
SC	25,163	14,995	67.81%	80
SD	765	402	90.30%	467
TN	40,733	44,153	-7.75%	67
TX	100,045	96,157	4.04%	94
UT	27,140	14,836	82.93%	34
VA	52,127	49,011	6.36%	63
VT	143	137	4.38%	2,178
WA	35,268	26,058	35.34%	78
WI	35,252	19,695	78.99%	73
WV	1,479	685	115.91%	597
WY	717	677	5.91%	338

The Demographics of Homelessness

The estimated odds of experiencing homelessness in the course of a year are approximately 1 in 200 for the general population though the odds vary by economic circumstance. The odds of experiencing homelessness within a given year for people at or below the federal poverty line are estimated to be 1 in 25. According to the *2009 Annual Homeless Assessment Report to Congress*, the demographic subgroup at greatest risk of homelessness is veterans, with 1 in 10 odds of experiencing homelessness in a given year. This chapter focuses on a number of additional demographic subgroups with elevated odds of experiencing homelessness.

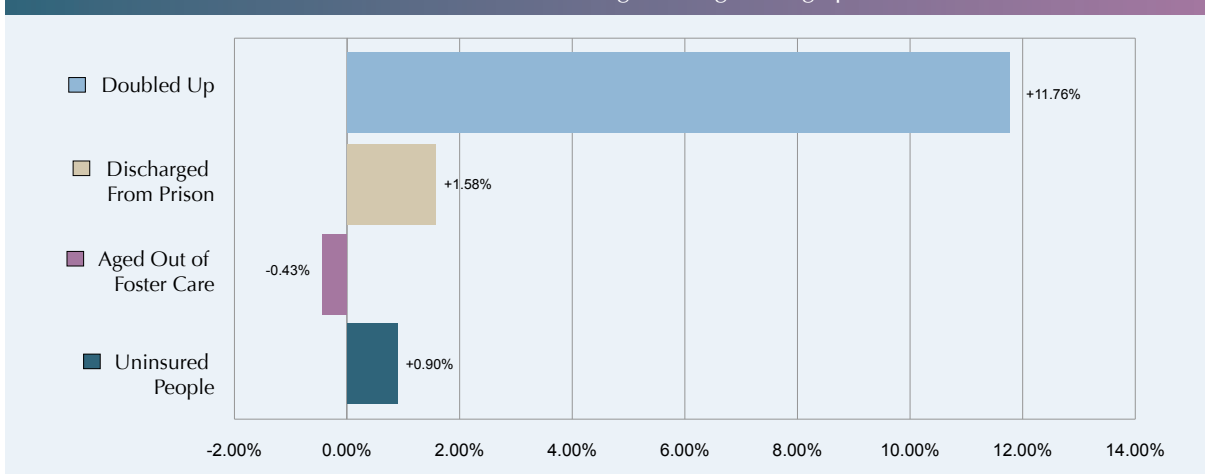
One group at elevated risk of homelessness¹ is doubled up people; that is, people who are living with friends or family due to economic need. Staying with friends or family is the most common living situation among adults in families prior to entering the shelter system. Using data on prior living situations from the *2009 Annual Homeless Assessment Report to Congress* and estimates of the doubled up population from the 2009 American Community Survey, this report estimates that the

odds of experiencing homelessness for a doubled up person in the course of a year are 1 in 10.

Another group with elevated odds of experiencing homelessness is people discharged from prison. Approximately 6 percent of individuals using the homeless shelter system identify jail, prison, or detention – including the juvenile justice system – as their living situation prior to entering shelter. Combining data on prior living situations among users of the homeless shelter system with data from the Bureau of Justice Statistics on annual prison and jail releases, this report estimates that the odds of experiencing homelessness for a released prisoner in the course of a year are 1 in 11.

A third group with elevated odds of homelessness is young adults who age out of foster care. Using data from the Department of Health and Human Services on emancipations from foster care along with data on prior living situations among users of the homeless shelter system, we estimate that the odds of experiencing homelessness after emancipation from foster care in the course of a year are 1 in 6.

FIGURE 3.1 National Percent Change Among Demographic Indicators



¹ For the purposes of this document, “homeless” refers to the definition set by to the Department of Housing and Urban Development: “an individual who lacks a fixed, regular, and adequate nighttime residence; an individual who’s primary nighttime residence is shelter, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. <http://portal.hud.gov/portal/page/portal/HUD/topics/homelessness/definition>

Increases in the size of the aforementioned subgroups – doubled up people, people released from prison and jail, and young adults emancipated from foster care – would be expected to lead to increases in the size of the homeless population.

The nation's doubled up population increased from 5,402,075 in 2008 to 6,037,256 in 2009, an increase of 12 percent. The national number of prison and jail releases increased from 669,194 in 2007 to 679,738 in 2008, an increase of 2 percent. Lastly, the national number of foster care emancipations remained relatively stable at approximately 29,500 people in both 2008 and 2009.

The final group whose population is tracked in this chapter is uninsured people. Given the fact that the most common institutional living situation among shelter users prior to entry is medical facilities and the fact that almost 40 percent of the homeless population is estimated to have some sort of disability, we conclude that the uninsured population is at increased risk of homelessness. The size of this population has remained relatively stable, increasing by only 1 percent to 47,151,404 from 2008 to 2009.

A New Baseline for Homeless Veterans

Since 2007, the Alliance has documented the overrepresentation of homelessness among veterans in the *Vital Mission* series. The reports have used estimates of the veteran homeless population made available by the Department of Veterans Affairs (VA) through its Community Homeless Assessment, Local Education and Networking Group (CHALENG) process.

The most recent *Vital Mission* update, released on Veterans Day in 2009, estimated that there were 131,230 homeless veterans at a given time in 2008 and calculated a rate of homelessness among veterans that is more than double the rate of homelessness in the general population. The update also documented the overrepresentation of homelessness among African American veterans.

Like data on homelessness for many subpopulations, data on homeless veterans has varied widely across sources. For example, while the 2008 Continuum of Care point-in-time count data submitted to the Department of Housing and Urban Development (HUD) suggest that one in ten homeless people is a veteran, the 2008 CHALENG data suggest that the ratio is closer to one in five. Recently, HUD and VA have sought to eliminate these inconsistencies through a process that will result in a single estimate of the homeless veteran population. We anticipate documenting the changes in the veteran homeless population using this new measure in the next *State of Homelessness in America* report.

State-level Changes in the Demographics of Homelessness, 2008 to 2009

As with the counts of the homeless population and the economic measures described in earlier chapters of this report, the national changes in demographic indicators fail to tell the complete story because there are considerable differences across states. While the vast majority of states saw increases in the

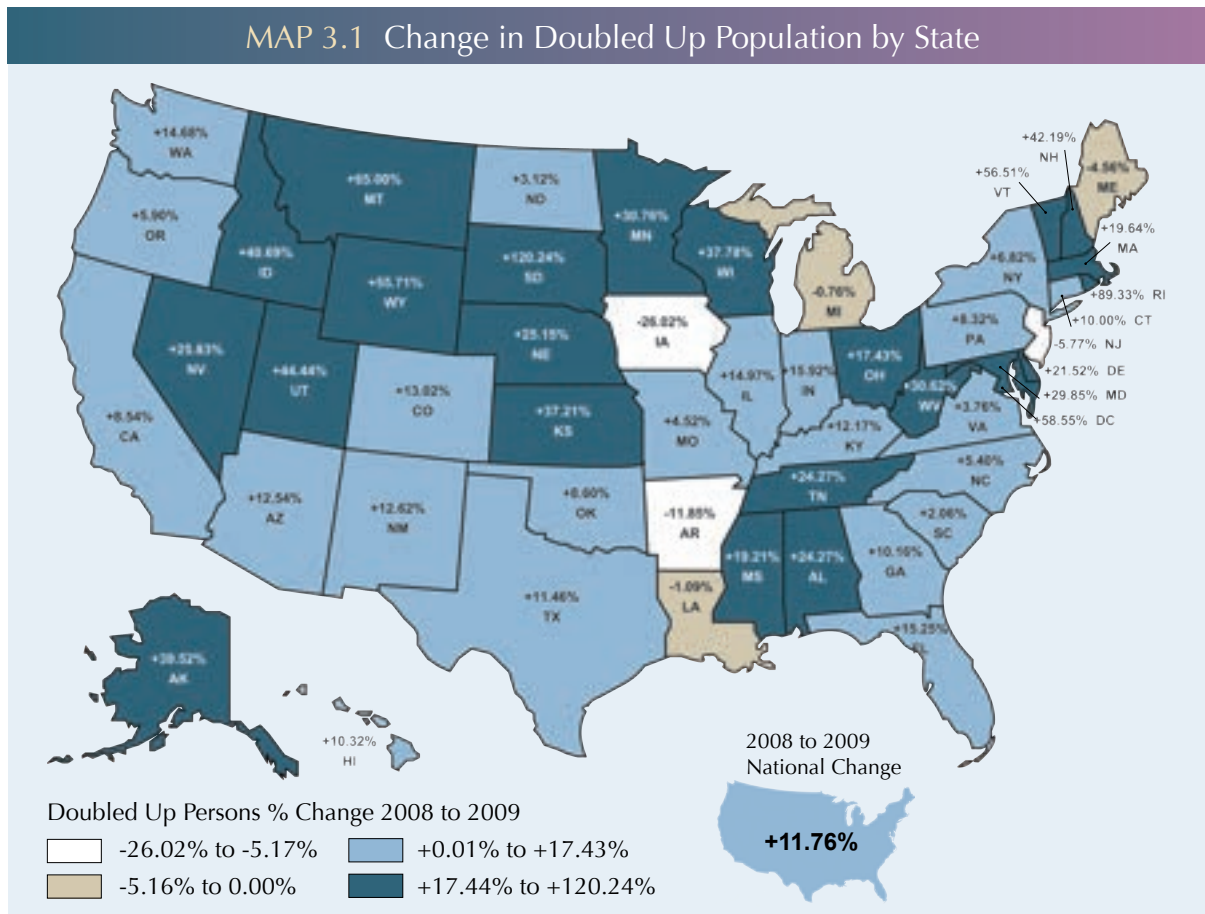
size of their doubled up population, for example, some states saw decreases; moreover, the size of the increases ranged from small in some states to more than double in others. The other measures exhibited similar state by state variation. The following sections illuminate the state by state differences.

Doubled Up Population by State

One of the most common living situations prior to entering homelessness is living with friends or family due to economic need, known as doubling up. The *2009 Annual Homeless Assessment Report to Congress* reveals that 30 percent of all homeless shelter users and 43 percent of sheltered adults in families enter shelter from living with family and friends. In *Economy Bytes: Doubled Up in the United States*, the Alliance defined a doubled up person as a low-income individual or member of a family who is living with friends, extended family, or other non-relatives due to economic hardship. The doubled up measure makes use of the U.S. Census Bureau's 2008 and 2009 American Community Survey Public

Use Microdata Sample (PUMS) files, which include information on household relationships and income.

Table 3.1 and Map 3.1 show the change in the number of doubled up people from 2008 and 2009 for each of the 50 states, plus the District of Columbia. The nation's doubled up population increased from 5,402,075 in 2008 to 6,037,256 in 2009, an increase of 635,181 people (12 percent). The data show that 45 of 51 states² had increases in their doubled up population from 2008 to 2009 and that the median state change in doubled up people is an increase of 15 percent. State changes range from a 26 percent decrease in Iowa to a 120 percent increase in South Dakota.



² For ease and simplification purposes, in the remainder of this report a reference to “the 51 states,” “each state” or “the states” refers to the 50 U.S. states, plus the District of Columbia.

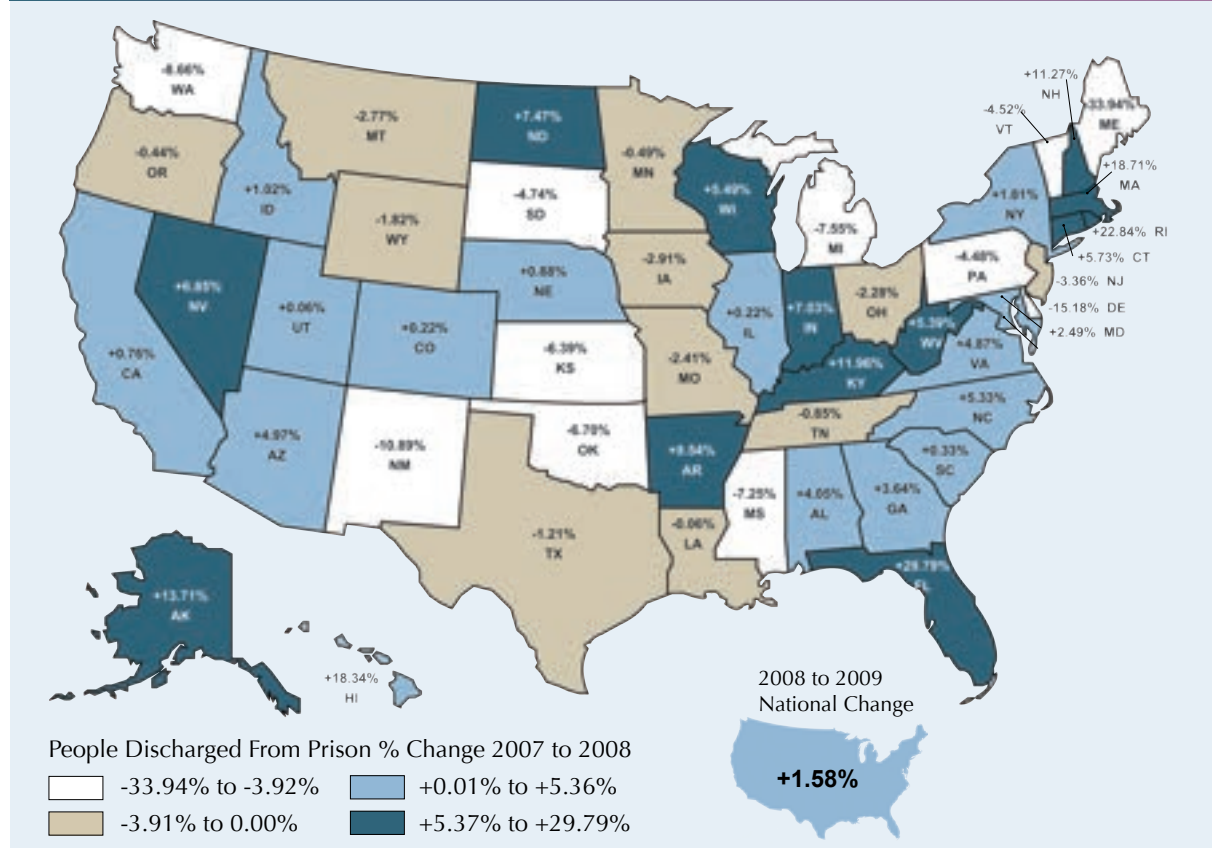
People Discharged from Prison by State

The second most common pre-shelter institutional living situation, after a medical facility, is incarceration. According to the *2009 Annual Homeless Assessment Report to Congress*, 6 percent of adult homeless shelter users came directly from jail, prison, or juvenile detention. To measure any changes in the size of the population at risk of homelessness due to release from jail or prison, this report measures the changes in the number of people released from federal and state prison or jail each year. This measure makes use of data from the Bureau of Justice Statistics National Prisoner Statistics Series,³ which includes information on

prison population and releases from federal and state correctional facilities, including juvenile detention facilities.

Table 3.2 and Map 3.2 show the change in the number of people released from prison or jail from 2007 and 2008 for each of the 50 states. The national number of releases increased from 669,194 in 2007 to 679,738 in 2008, an increase of 10,544 people (2 percent). The data show that 28 of 50 states had increases in prisoner releases from 2007 to 2008.⁴ State changes range from a 34 percent decrease in Maine to a 30 percent increase in Florida.

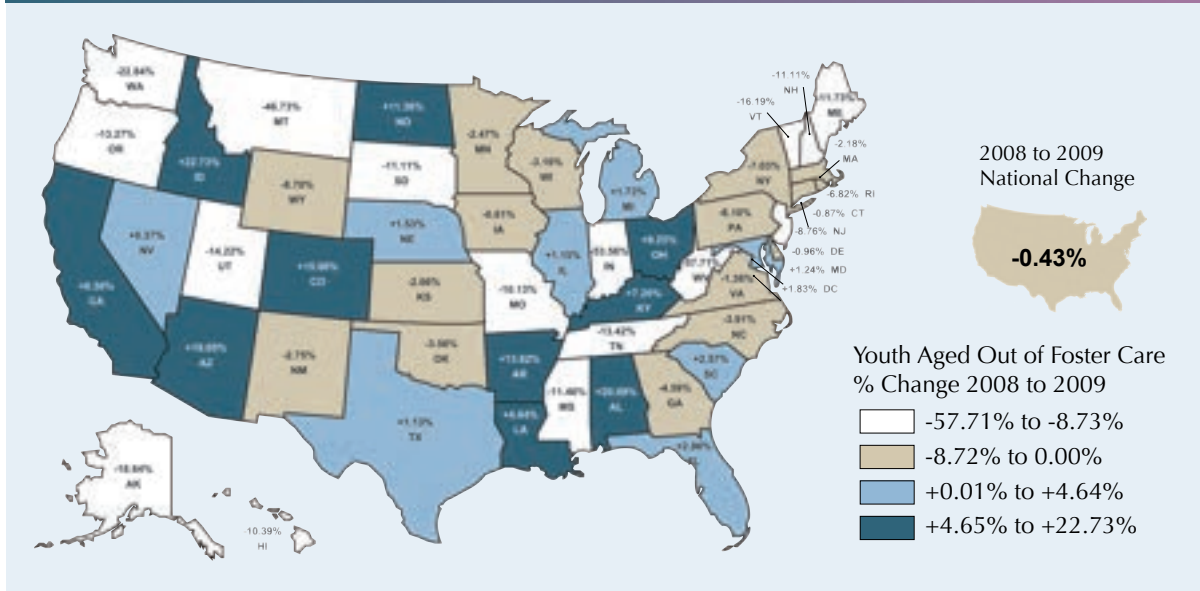
MAP 3.2 Change in People Discharged from Prison by State



³ See Bureau of Justice Statistics. 2009. "Prisoners In 2008" webpage. <http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=1763>. And Bureau of Justice Statistics. 2008. "Prisoners In 2007" webpage. <http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=903>.

⁴ 2009 prison release data become available too late to be included in this version of the report so we analyzed the changes from 2007 to 2008. An addendum will be released in late January 2011.

MAP 3.3 Change in Young Adults Aged Out of Foster Care by State



Young Adults Aged Out of Foster Care by State

Young adults who age out of foster care are at an elevated risk of homelessness. To measure changes in the size of this population, this report measures the changes in the number of young adults emancipated from state custody each year. This measure makes use of data from the Department of Health and Human Services,⁵ which includes information on all youth exits from foster care.

Table 3.3 and Map 3.3 show the change in the number of young adults who aged out of foster care from 2008 and 2009 for each of the 51 states.

The national number of people who aged out of foster care decreased slightly from 29,577 in 2008 to 29,449 in 2009, a decrease of 128 (less than 1 percent). The data show that 19 of 51 states had

increases in the number of people who aged out of foster care from 2008 to 2009. State changes range from a 58 percent decrease in West Virginia to a 23 percent increase in Idaho.

Where are the Youth?

Estimates for the national number of youth experiencing homelessness vary widely. The number of unaccompanied youth reported in point-in-time counts is roughly 12,000 and the 2009 *Annual Homeless Assessment Report to Congress* estimates that 22,000 unaccompanied youth under the age of 18 use the shelter system each year. The federal Runaway and Homeless Youth Street Outreach Program identified 845,372 contacts each year. The Alliance has estimated that there are 50,000 street-dependent homeless youth.

Despite these disparities, what is consistently recognized is the dearth of information about this population and the likely undercount of homeless youth during point-in-time counts. To illustrate this undercount, the Alliance has analyzed 2008 and 2009 point-in-time count data to identify the number and percentage of communities that reported zero unaccompanied homeless youth – a highly unlikely reality. The adjacent table outlines Alliance findings.

	2009	2008
Number of CoC's that reported a point-in-time count	452	448
Number of CoC's that reported zero unaccompanied homeless youth in their point-in-time count	158	150
Percentage of total CoC's reporting zero unaccompanied homeless youth in their community	35%	34%

Source: Alliance analysis of point-in-time counts.

⁵ Emancipation data obtained from the Department of Health and Human Service's Administration for Children and Families. The data is collected through the Adoption and Foster Care Analysis and Reporting System (AFCARS).

Uninsured Population by State

Another common pre-shelter living situation for homeless shelter users is a health facility. According to the *2009 Annual Homeless Assessment Report to Congress*, 8 percent of adult homeless shelter users came directly from a psychiatric facility, substance abuse center, or hospital. To measure changes in the size of the population at risk of homelessness for medical reasons, we measure the size of the uninsured population. This measure makes use of the U.S. Census Bureau's 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS) files, which include information regarding the existence and type of health insurance.

Table 3.4 and Map 3.4 show the change in the number of uninsured people from 2008 and 2009 for each of the 51 states. The nation's uninsured population increased from 46,728,637 in 2008 to 47,151,404 in 2009, an increase of 422,767 people (1 percent). The data show that 33 of 51 states had increases in their uninsured population from 2008 to 2009 and that the median state change in uninsured people is an increase of 2 percent. State changes range from a 9 percent decrease in the District of Columbia to a 16 percent increase in South Dakota.

MAP 3.4 Change in Uninsured People by State

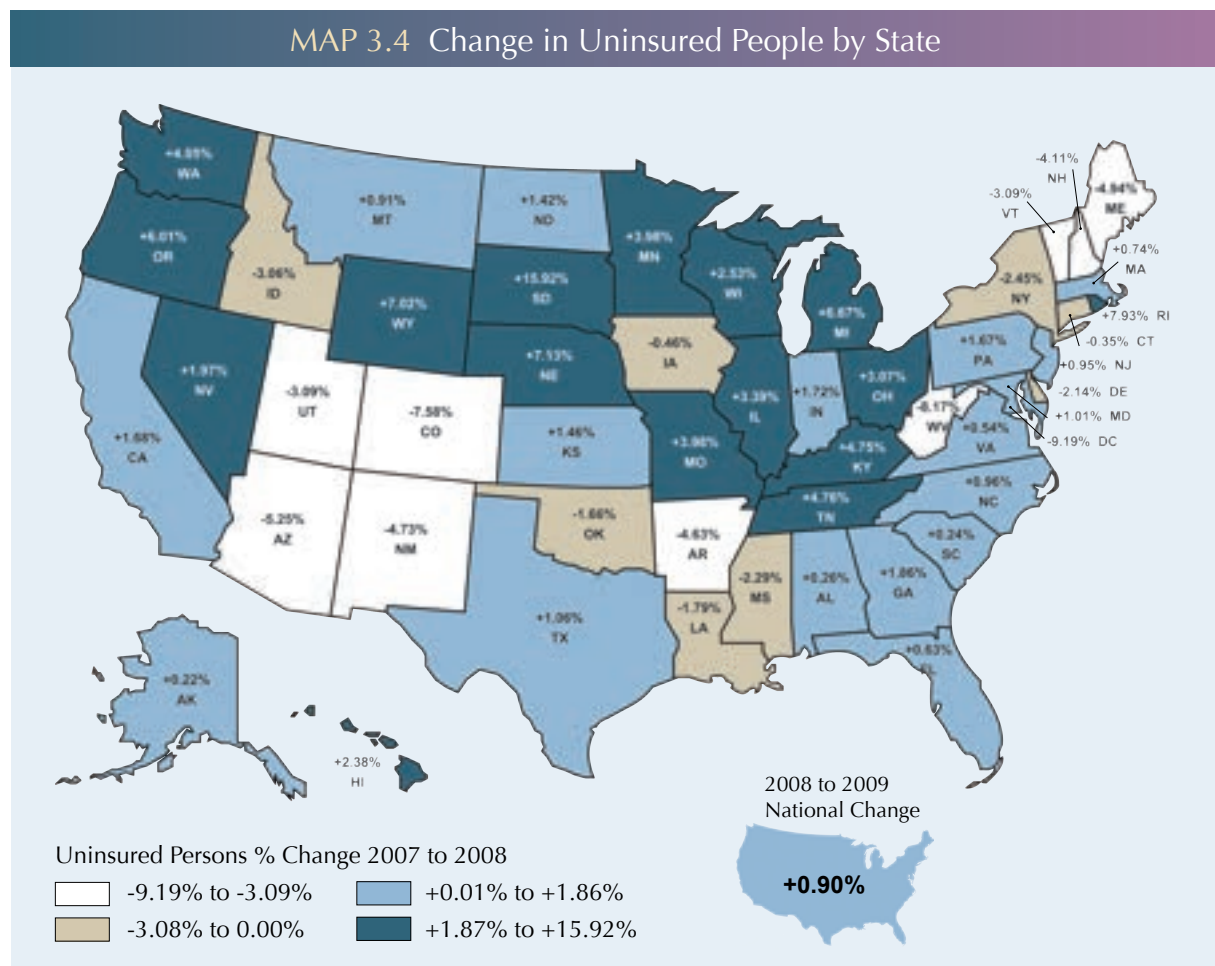


TABLE 3.1 Doubled Up People by State

STATE	2009 DOUBLED UP PEOPLE	2008 DOUBLED UP PEOPLE	2008 TO 2009 CHANGE IN PERCENTAGE
AK	11,781	8,444	39.52%
AL	133,281	107,254	24.27%
AR	61,491	69,754	-11.85%
AZ	193,546	171,979	12.54%
CA	841,467	775,253	8.54%
CO	75,380	66,694	13.02%
CT	39,933	36,303	10.00%
DC	19,950	12,583	58.55%
DE	18,494	15,219	21.52%
FL	405,566	351,909	15.25%
GA	272,305	247,195	10.16%
HI	22,582	20,469	10.32%
IA	17,998	24,329	-26.02%
ID	23,503	16,706	40.69%
IL	241,093	209,702	14.97%
IN	110,924	95,689	15.92%
KS	37,193	27,107	37.21%
KY	104,803	93,434	12.17%
LA	128,682	130,099	-1.09%
MA	72,567	60,655	19.64%
MD	90,748	69,888	29.85%
ME	14,336	15,021	-4.56%
MI	185,035	186,449	-0.76%
MN	50,251	38,430	30.76%
MO	94,870	90,769	4.52%
MS	117,040	98,182	19.21%
MT	24,672	14,953	65.00%
NC	189,465	179,751	5.40%
ND	5,258	5,099	3.12%
NE	19,425	15,521	25.15%
NH	11,687	8,219	42.19%
NJ	103,083	109,397	-5.77%
NM	53,330	47,355	12.62%
NV	53,570	42,574	25.83%
NY	343,727	321,770	6.82%
OH	192,978	164,340	17.43%
OK	75,034	69,095	8.60%
OR	56,041	52,921	5.90%
PA	172,671	159,403	8.32%
RI	12,509	6,607	89.33%
SC	117,589	115,210	2.06%
SD	15,895	7,217	120.24%
TN	161,924	130,296	24.27%
TX	681,895	611,775	11.46%
UT	38,686	26,783	44.44%
VA	109,260	105,298	3.76%
VT	6,977	4,458	56.51%
WA	91,817	80,062	14.68%
WI	68,282	49,557	37.78%
WV	39,971	30,601	30.62%
WY	6,691	4,297	55.71%

TABLE 3.2 Discharges From Prison by State

STATE	2008 DISCHARGED PEOPLE	2007 DISCHARGED PEOPLE	2007 TO 2008 CHANGE IN PERCENTAGE
AK	3,732	3,282	13.71%
AL	11,454	11,008	4.05%
AR	6,565	5,993	9.54%
AZ	13,105	12,484	4.97%
CA	136,733	135,701	0.76%
CO	10,573	10,550	0.22%
CT	6,380	6,034	5.73%
DC	N/A	N/A	N/A
DE	1,604	1,891	-15.18%
FL	36,981	28,493	29.79%
GA	19,326	18,648	3.64%
HI	1,781	1,505	18.34%
IA	5,535	5,701	-2.91%
ID	3,870	3,831	1.02%
IL	35,708	35,630	0.22%
IN	18,240	17,042	7.03%
KS	4,630	4,946	-6.39%
KY	15,335	13,697	11.96%
LA	14,866	14,875	-0.06%
MA	2,639	2,223	18.71%
MD	10,314	10,063	2.49%
ME	720	1,090	-33.94%
MI	13,501	14,604	-7.55%
MN	7,919	7,958	-0.49%
MO	18,776	19,239	-2.41%
MS	7,755	8,361	-7.25%
MT	2,108	2,168	-2.77%
NC	10,511	9,979	5.33%
ND	1,050	977	7.47%
NE	1,957	1,940	0.88%
NH	1,303	1,171	11.27%
NJ	13,815	14,296	-3.36%
NM	3,995	4,483	-10.89%
NV	5,240	4,904	6.85%
NY	27,348	26,863	1.81%
OH	28,446	29,110	-2.28%
OK	7,825	8,387	-6.70%
OR	5,020	5,042	-0.44%
PA	15,464	16,189	-4.48%
RI	1,081	880	22.84%
SC	9,422	9,391	0.33%
SD	3,096	3,250	-4.74%
TN	15,351	15,482	-0.85%
TX	71,708	72,588	-1.21%
UT	3,388	3,386	0.06%
VA	13,094	12,486	4.87%
VT	2,239	2,345	-4.52%
WA	15,023	16,448	-8.66%
WI	9,350	8,863	5.49%
WV	3,107	2,948	5.39%
WY	755	769	-1.82%

TABLE 3.3 Youth Aged Out of Foster Care by State

STATE	2009 YOUTHS AGED OUT	2008 YOUTHS AGED OUT	2008 TO 2009 CHANGE IN PERCENTAGE
AK	48	59	-18.64%
AL	281	234	20.09%
AR	292	257	13.62%
AZ	700	588	19.05%
CA	5,470	5,146	6.30%
CO	598	520	15.00%
CT	456	460	-0.87%
DC	167	164	1.83%
DE	103	104	-0.96%
FL	1,475	1,434	2.86%
GA	728	763	-4.59%
HI	138	154	-10.39%
IA	490	493	-0.61%
ID	108	88	22.73%
IL	1,232	1,218	1.15%
IN	137	295	-53.56%
KS	476	489	-2.66%
KY	864	806	7.20%
LA	293	280	4.64%
MA	1,076	1,100	-2.18%
MD	818	808	1.24%
ME	158	179	-11.73%
MI	1,118	1,099	1.73%
MN	670	687	-2.47%
MO	71	79	-10.13%
MS	85	96	-11.46%
MT	57	107	-46.73%
NC	492	512	-3.91%
ND	98	88	11.36%
NE	332	327	1.53%
NH	72	81	-11.11%
NJ	375	411	-8.76%
NM	106	109	-2.75%
NV	268	267	0.37%
NY	1,495	1,608	-7.03%
OH	1,453	1,330	9.25%
OK	487	505	-3.56%
OR	255	294	-13.27%
PA	970	1,033	-6.10%
RI	164	176	-6.82%
SC	359	350	2.57%
SD	72	81	-11.11%
TN	587	678	-13.42%
TX	1,522	1,505	1.13%
UT	193	225	-14.22%
VA	1,015	1,029	-1.36%
VT	88	105	-16.19%
WA	331	429	-22.84%
WI	490	506	-3.16%
WV	74	175	-57.71%
WY	42	46	-8.70%

TABLE 3.4 Uninsured People by State

STATE	2009 # OF UNINSURED PEOPLE	2008 # OF UNINSURED PEOPLE	2008 TO 2009 CHANGE IN PERCENT	2009 PERCENT OF TOTAL POPULATION UNINSURED
AK	141,236	140,932	0.22%	20.22%
AL	666,752	665,038	0.26%	14.16%
AR	493,474	517,457	-4.63%	17.08%
AZ	1,179,067	1,244,394	-5.25%	17.88%
CA	6,757,500	6,645,696	1.68%	18.28%
CO	786,013	850,497	-7.58%	15.64%
CT	318,109	319,242	-0.35%	9.04%
DC	42,221	46,494	-9.19%	7.04%
DE	94,375	96,441	-2.14%	10.66%
FL	3,935,470	3,910,740	0.63%	21.23%
GA	1,919,622	1,884,557	1.86%	19.53%
HI	87,833	85,795	2.38%	6.78%
IA	265,037	266,259	-0.46%	8.81%
ID	264,231	272,568	-3.06%	17.09%
IL	1,732,332	1,675,495	3.39%	13.42%
IN	914,246	898,823	1.72%	14.23%
KS	364,836	359,593	1.46%	12.94%
KY	638,810	609,820	4.75%	14.81%
LA	800,242	814,867	-1.79%	17.81%
MA	285,298	283,200	0.74%	4.33%
MD	649,326	642,841	1.01%	11.39%
ME	134,040	141,001	-4.94%	10.17%
MI	1,256,423	1,177,893	6.67%	12.60%
MN	477,236	458,965	3.98%	9.06%
MO	813,234	782,090	3.98%	13.58%
MS	532,993	545,478	-2.29%	18.06%
MT	184,254	182,601	0.91%	18.90%
NC	1,501,991	1,487,698	0.96%	16.01%
ND	64,174	63,273	1.42%	9.92%
NE	206,942	193,165	7.13%	11.52%
NH	138,198	144,125	-4.11%	10.43%
NJ	1,105,169	1,094,715	0.95%	12.69%
NM	411,483	431,896	-4.73%	20.48%
NV	580,676	569,454	1.97%	21.97%
NY	2,283,143	2,340,525	-2.45%	11.68%
OH	1,431,220	1,388,551	3.07%	12.40%
OK	700,533	712,388	-1.66%	19.00%
OR	675,506	637,189	6.01%	17.66%
PA	1,250,583	1,230,059	1.67%	9.92%
RI	119,132	110,375	7.93%	11.31%
SC	772,499	770,667	0.24%	16.94%
SD	109,692	94,624	15.92%	13.50%
TN	914,470	872,942	4.76%	14.52%
TX	5,989,388	5,926,837	1.06%	24.17%
UT	403,771	416,663	-3.09%	14.50%
VA	920,454	915,552	0.54%	11.68%
VT	53,422	55,128	-3.09%	8.59%
WA	904,686	869,485	4.05%	13.58%
WI	536,854	523,594	2.53%	9.49%
WV	260,375	283,552	-8.17%	14.31%
WY	82,833	77,403	7.02%	15.22%

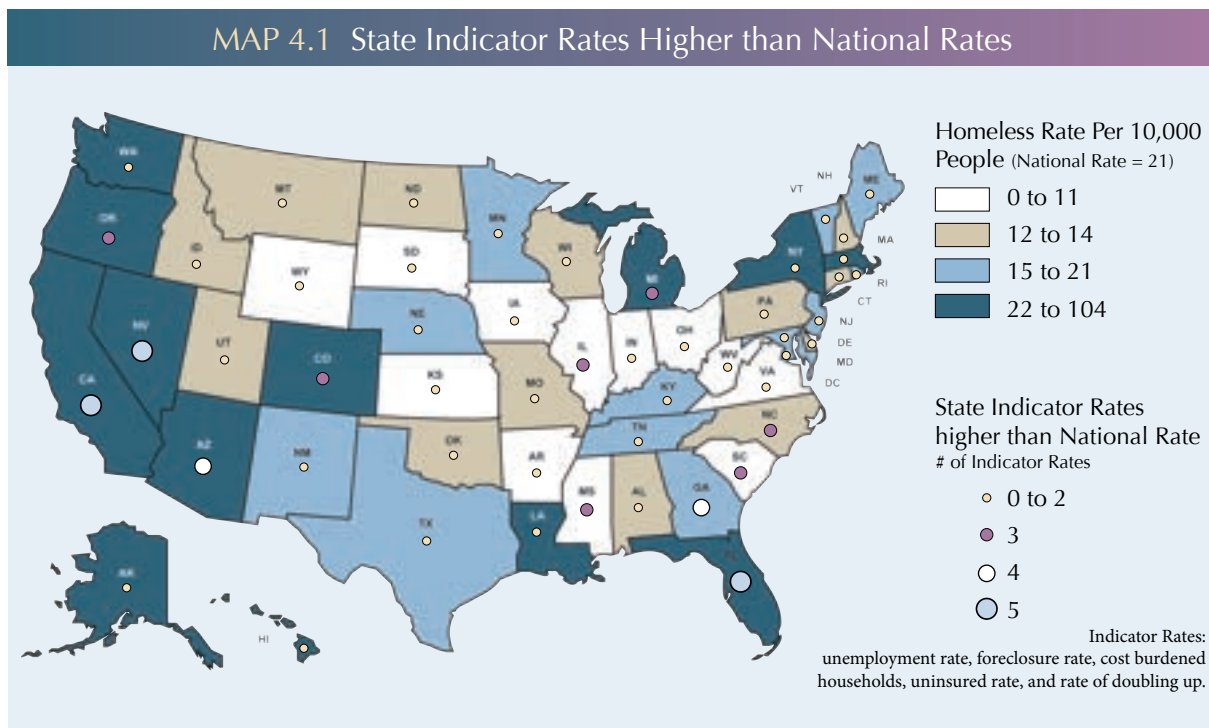
States Facing Multiple Risk Factors for Increasing Homelessness

The first three chapters of *The State of Homelessness in America* demonstrate increases in homelessness (Chapter 1), worsening economic conditions facing those experiencing homelessness or who are at risk of homelessness (Chapter 2), and changes in the size of subpopulations with increased likelihood of experiencing homelessness (Chapter 3). Those chapters also address the degree to which individual states reflect national trends and the range of state-level changes for each indicator. This chapter identifies states with multiple economic and demographic risk factors for increasing homelessness and examines the relationship between the economic and demographic risk factors and homelessness.¹

States with multiple risk factors for increased homelessness are identified in two ways. The

first way is to identify states with economic and demographic indicator rates worse than the national average. For example, the national unemployment rate for 2009 was 9.3 percent. All states with unemployment rates above 9.3 percent are considered at risk of increased homelessness due to high rates of unemployment.

Tables 4.1 lists the rates of unemployment, foreclosure, cost burden, lack of insurance, and doubling up for each of the states;² Table 4.2 identifies the states with indicator rates exceeding the national average. A review of the data shows that half of the states have rates worse than the national average for at least two of the five indicators. Further, the data show that three states – California, Florida, and Nevada – have rates that exceed the national average on all five indicators; Arizona and



¹ In this chapter, homelessness refers to those in shelter or transitional housing units or on the street or in other places not meant for human habitation. It does not refer to those who are doubled up, who are considered at risk of homelessness, but not literally homeless.

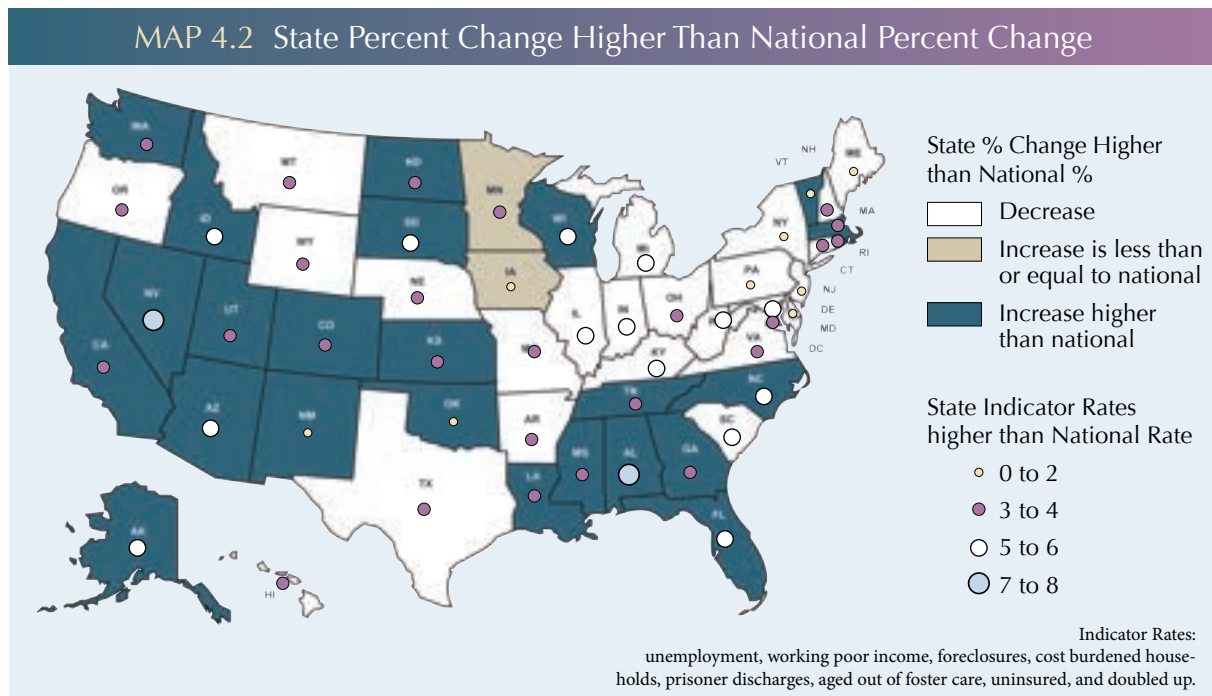
Georgia have rates that exceed the national average on four out of five indicators. See Map 4.1 to see the number of risk factors for each state.

The other way of identifying states facing multiple risk factors for increased homelessness is to look at level changes from 2008 to 2009 for the eight economic and demographic indicators presented in Chapters 2 and 3. Table 4.3 lists the percent change for each of the eight indicators for each state between 2008 and 2009; Table 4.4 identifies the states with a percent change that exceeds the national average. As an indication of the widespread impact of the economic recession, a review of the data shows that all but five states have fared worse than the nation as a whole for at least two indicators and that 15 states have fared worse than the nation as a whole for more than half of the eight indicators. And while there are no states that have fared worse than the nation as a whole on all eight indicators, two states – Alabama and Nevada – have fared worse on all but one of the indicators. Map 4.2 identifies, state-by-state, the number of indicators with a rate of change that exceeds the national average.

The other aim of this chapter is to determine the degree to which economic and demographic rates and rates of change are associated with greater homelessness. The national rate of homelessness for 2009 is 21 homeless people per 10,000 people in

the general population and the national change in the size of the homeless population in 3.1 percent. A review of Map 4.1 shows that all three of the states with higher than average rates in all five indicators (unemployment, foreclosure, cost-burden, lack of insurance, and doubling up) – California, Florida, and Nevada – have rates of homelessness that exceed the national rate. These states also experienced percent increases in homelessness from 2008 to 2009 that were greater than the national change (see Map 4.2). Map 4.1 also shows that in addition to the states that have higher than average rates on all five indicators, there are also two states – Arizona and Georgia – with higher than average rates on four of five of the indicators. As further evidence of the effect of multiple risk factors on homelessness, the maps show that Arizona has an above-average homelessness rate and a percent increase in homelessness from 2008 to 2009 that exceeds the national change, and Georgia had a percent increase in homelessness from 2008 to 2009 that exceeds the national change.

Finally, one economic indicator with a particularly strong relationship to homelessness is severe housing cost burden. As an indication of this relationship, 10 of the 14 states (71 percent) with rates of homelessness above the national average have rates of severe housing cost burden that are also above the national average in 2009.



² Only those metrics expressed as percentages or rates are included in this analysis.

TABLE 4.1 Indicator Rates

INDICATOR	OVERALL HOMELESSNESS PER 10,000 PEOPLE	UNEMPLOYMENT RATE	FORECLOSURE RATE 1 / X HOUSING UNIT	PERCENT OF POOR COST BURDENED	UNINSURED RATE	DOUBLED UP PER 1,000 PEOPLE
National Change	21	9.3	45	74.22%	15.36%	19
AK	29	8.0	116	76.69%	20.22%	17
AL	13	10.1	107	70.07%	14.16%	28
AR	10	7.3	78	65.67%	17.08%	21
AZ	22	9.1	16	78.59%	17.88%	29
CA	36	11.4	21	80.70%	18.28%	23
CO	30	7.7	42	79.66%	15.64%	15
CT	13	8.2	73	79.74%	9.04%	11
DC	104	10.2	88	72.01%	7.04%	33
DE	13	8.1	128	79.78%	10.66%	21
FL	30	10.5	17	83.49%	21.23%	22
GA	21	9.6	37	71.83%	19.53%	28
HI	45	6.8	56	75.37%	6.78%	17
IA	11	6.0	234	72.01%	8.81%	6
ID	13	8.0	37	72.60%	17.09%	15
IL	11	10.1	40	76.10%	13.42%	19
IN	11	10.1	67	74.37%	14.23%	17
KS	7	6.7	135	72.26%	12.94%	13
KY	14	10.5	197	64.14%	14.81%	24
LA	28	6.8	158	71.20%	17.81%	29
MA	23	8.4	75	66.17%	4.33%	11
MD	21	7.0	54	75.25%	11.39%	16
ME	19	8.0	219	64.64%	10.17%	11
MI	27	13.6	38	78.02%	12.60%	19
MN	15	8.0	73	67.51%	9.06%	10
MO	12	9.3	93	70.71%	13.58%	16
MS	9	9.6	232	65.89%	18.06%	40
MT	12	6.2	317	64.97%	18.90%	25
NC	14	10.6	145	73.16%	16.01%	20
ND	12	4.3	796	69.31%	9.92%	8
NE	21	4.6	423	68.65%	11.52%	11
NH	12	6.3	82	66.25%	10.43%	9
NJ	15	9.2	55	76.24%	12.69%	12
NM	17	7.2	120	67.20%	20.48%	27
NV	55	11.8	10	81.49%	21.97%	20
NY	31	8.4	158	74.19%	11.68%	18
OH	11	10.2	50	70.98%	12.40%	17
OK	13	6.4	125	71.70%	19.00%	20
OR	45	11.1	47	79.31%	17.66%	15
PA	12	8.1	122	71.81%	9.92%	14
RI	15	11.2	89	68.04%	11.31%	12
SC	10	11.7	80	72.83%	16.94%	26
SD	9	4.8	467	59.17%	13.50%	20
TN	17	10.5	67	70.23%	14.52%	26
TX	15	7.6	94	72.19%	24.17%	28
UT	14	6.6	34	73.07%	14.50%	14
VA	11	6.7	63	75.49%	11.68%	14
VT	20	6.9	2,178	76.15%	8.59%	11
WA	34	8.9	78	76.25%	13.58%	14
WI	12	8.5	73	75.30%	9.49%	12
WV	9	7.9	597	64.10%	14.31%	22
WY	9	6.4	338	71.02%	15.22%	12

TABLE 4.2 Indicator Rates *State rates higher than national rate marked by 'X'.

INDICATOR	OVERALL HOMELESSNESS PER 10,000 PEOPLE	UNEMPLOYMENT RATE	FORECLOSURE RATE 1 / X HOUSING UNIT	COST BURDENED HOUSEHOLD AVERAGE	UNINSURED RATE	DOUBLED UP PER 1,000 PEOPLE
National Change	21	9.3	45	74.22%	15.36%	19
AK	X			X	X	
AL		X				X
AR					X	X
AZ	X		X	X	X	X
CA	X	X	X	X	X	X
CO	X		X	X	X	
CT				X		
DC	X	X				X
DE				X		X
FL	X	X	X	X	X	X
GA		X	X		X	X
HI	X			X		
IA						
ID			X		X	
IL		X	X	X		
IN		X		X		
KS						
KY		X				X
LA	X				X	X
MA	X					
MD				X		
ME						
MI	X	X	X	X		
MN						
MO						
MS		X			X	X
MT					X	X
NC		X			X	X
ND						
NE						
NH						
NJ				X		
NM					X	X
NV	X	X	X	X	X	X
NY	X					
OH		X				
OK					X	X
OR	X	X		X	X	
PA						
RI		X				
SC		X			X	X
SD						X
TN		X				X
TX					X	X
UT			X			
VA				X		
VT				X		
WA	X			X		
WI				X		
WV						X
WY						

TABLE 4.3 Indicator Percentage Change

INDICATOR	OVERALL	FAMILIES	WORKING	FORE-	COST	
	HOMELESSNESS	HOMELESSNESS				UNEMPLOYMENT
	Homelessness Indicators		Economic Indicators			
National Change	3.11%	2.64%	59.85%	-2.16%	21.21%	9.04%
AK	21.02%	30.05%	24.68%	-11.10%	25.49%	13.91%
AL	12.86%	7.15%	90.45%	-5.52%	156.26%	15.58%
AR	-12.38%	6.51%	38.79%	-2.12%	15.90%	13.59%
AZ	17.88%	17.29%	55.37%	-4.10%	39.60%	19.53%
CA	3.40%	-4.19%	58.86%	-2.55%	20.81%	6.53%
CO	3.53%	-7.31%	57.51%	-4.16%	0.23%	9.41%
CT	-0.48%	-1.19%	48.98%	-5.34%	-10.24%	16.67%
DC	3.04%	24.95%	54.70%	-13.67%	-22.64%	1.74%
DE	21.11%	25.98%	61.64%	-1.98%	20.59%	-9.12%
FL	10.85%	23.07%	66.96%	-1.34%	34.10%	17.57%
GA	6.62%	11.70%	51.20%	-1.04%	24.46%	2.27%
HI	-4.60%	3.88%	66.45%	17.72%	182.64%	-5.03%
IA	1.02%	-0.69%	36.55%	6.34%	5.50%	-10.94%
ID	32.45%	27.05%	61.54%	0.28%	101.61%	24.92%
IL	-4.54%	3.33%	55.26%	-4.10%	31.81%	10.11%
IN	-5.56%	15.26%	69.66%	0.09%	-9.87%	22.84%
KS	8.86%	-0.61%	54.79%	-1.01%	45.64%	5.79%
KY	-26.28%	-28.90%	61.53%	-1.74%	33.66%	-0.94%
LA	111.47%	-16.63%	53.71%	-7.33%	64.82%	8.22%
MA	6.73%	14.18%	60.15%	-2.44%	-18.54%	1.90%
MD	26.89%	14.59%	57.82%	0.72%	33.74%	8.62%
ME	-7.14%	-5.10%	51.10%	-11.15%	11.47%	-2.45%
MI	-4.18%	2.85%	60.94%	-2.66%	11.54%	13.15%
MN	0.97%	1.62%	49.79%	1.57%	56.28%	15.75%
MO	-9.47%	-10.19%	52.37%	-4.99%	-8.75%	16.79%
MS	42.63%	261.36%	39.25%	-5.49%	135.59%	7.63%
MT	-15.60%	-1.11%	32.39%	0.01%	10.19%	16.13%
NC	4.09%	2.65%	70.94%	-2.62%	-16.07%	17.95%
ND	25.69%	-6.25%	37.93%	-2.47%	5.12%	-2.12%
NE	-6.70%	-5.46%	39.23%	1.64%	-42.16%	16.12%
NH	-18.52%	-10.98%	62.42%	-0.47%	8.65%	10.67%
NJ	-4.79%	3.19%	70.17%	1.40%	1.11%	6.12%
NM	15.26%	-1.91%	58.61%	-0.70%	93.51%	0.18%
NV	14.81%	-46.61%	78.31%	0.05%	44.28%	13.35%
NY	-0.09%	3.27%	58.15%	-2.51%	0.67%	-0.72%
OH	-1.64%	-2.40%	55.64%	1.75%	-10.53%	10.82%
OK	25.79%	37.46%	77.24%	-1.24%	3.79%	5.49%
OR	-16.19%	-24.59%	72.42%	-6.98%	89.55%	-3.07%
PA	-1.83%	0.89%	51.75%	2.93%	20.21%	6.78%
RI	34.36%	-2.90%	46.41%	-13.84%	-23.06%	-1.27%
SC	-20.97%	-30.90%	73.34%	-4.32%	67.81%	16.79%
SD	26.25%	-8.04%	55.55%	-6.52%	90.30%	13.42%
TN	8.52%	0.85%	55.25%	-5.00%	-7.75%	12.73%
TX	-8.53%	15.99%	58.15%	-2.73%	4.04%	11.20%
UT	10.51%	9.68%	75.55%	0.58%	82.93%	16.39%
VA	4.52%	4.27%	71.01%	-6.91%	6.36%	5.26%
VT	27.25%	59.33%	54.66%	8.60%	4.38%	-10.97%
WA	3.77%	9.17%	68.67%	-2.04%	35.34%	5.31%
WI	19.75%	6.32%	77.04%	-0.22%	78.99%	27.88%
WV	-17.31%	-2.58%	84.00%	-4.14%	115.91%	5.59%
WY	-31.42%	-55.58%	100.77%	11.47%	5.91%	-3.38%

TABLE 4.3 Indicator Percentage Change - continued

INDICATOR	PRISONER DISCHARGES	AGED OUT OF FOSTER CARE	UNINSURED	DOUBLED UP
	Demographic Indicators			
National Change	1.58%	-0.43%	0.90%	11.76%
AK	13.71%	18.64%	0.22%	39.52%
AL	4.05%	20.09%	0.26%	24.27%
AR	9.54%	13.62%	-4.63%	-11.85%
AZ	4.97%	19.05%	-5.25%	12.54%
CA	0.76%	6.30%	1.68%	8.54%
CO	0.22%	15.00%	-7.58%	13.02%
CT	5.73%	-0.87%	-0.35%	10.00%
DC	n/a	1.83%	-9.19%	58.55%
DE	-15.18%	-0.96%	-2.14%	21.52%
FL	29.79%	2.86%	0.63%	15.25%
GA	3.64%	-4.59%	1.86%	10.16%
HI	18.34%	-10.39%	2.38%	10.32%
IA	-2.91%	-0.61%	-0.46%	-26.02%
ID	1.02%	22.73%	-3.06%	40.69%
IL	0.22%	1.15%	3.39%	14.97%
IN	7.03%	-53.56%	1.72%	15.92%
KS	-6.39%	-2.66%	1.46%	37.21%
KY	11.96%	7.20%	4.75%	12.17%
LA	-0.06%	4.64%	-1.79%	-1.09%
MA	18.71%	-2.18%	0.74%	19.64%
MD	2.49%	1.24%	1.01%	29.85%
ME	-33.94%	-11.73%	-4.94%	-4.56%
MI	-7.55%	1.73%	6.67%	-0.76%
MN	-0.49%	-2.47%	3.98%	30.76%
MO	-2.41%	-10.13%	3.98%	4.52%
MS	-7.25%	-11.46%	-2.29%	19.21%
MT	-2.77%	-46.73%	0.91%	65.00%
NC	5.33%	-3.91%	0.96%	5.40%
ND	7.47%	11.36%	1.42%	3.12%
NE	0.88%	1.53%	7.13%	25.15%
NH	11.27%	-11.11%	-4.11%	42.19%
NJ	-3.36%	-8.76%	0.95%	-5.77%
NM	-10.89%	-2.75%	-4.73%	12.62%
NV	6.85%	0.37%	1.97%	25.83%
NY	1.81%	-7.03%	-2.45%	6.82%
OH	-2.28%	9.25%	3.07%	17.43%
OK	-6.70%	-3.56%	-1.66%	8.60%
OR	-0.44%	-13.27%	6.01%	5.90%
PA	-4.48%	-6.10%	1.67%	8.32%
RI	22.84%	-6.82%	7.93%	89.33%
SC	0.33%	2.57%	0.24%	2.06%
SD	-4.74%	-11.11%	15.92%	120.24%
TN	-0.85%	-13.42%	4.76%	24.27%
TX	-1.21%	1.13%	1.06%	11.46%
UT	0.06%	-14.22%	-3.09%	44.44%
VA	4.87%	-1.36%	0.54%	3.76%
VT	-4.52%	-16.19%	-3.09%	56.51%
WA	-8.66%	-22.84%	4.05%	14.68%
WI	5.49%	-3.16%	2.53%	37.78%
WV	5.39%	-57.71%	-8.17%	30.62%
WY	-1.82%	-8.70%	7.02%	55.71%

TABLE 4.4 Indicator Percentage Change *State changes higher than national change marked by 'X'.

INDICATOR	OVERALL HOMELESSNESS	FAMILIES HOMELESSNESS	UNEMPLOYMENT	WORKING POOR INCOME	FORE-CLOSURES	COST BURDEN
	Homelessness Indicators		Economic Indicators			
National Change	3.11%	2.64%	59.85%	-2.16%	21.21%	9.04%
AK	X	X		X	X	X
AL	X	X	X	X	X	X
AR		X				X
AZ	X	X		X	X	X
CA	X			X		
CO	X			X		X
CT				X		X
DC		X		X		
DE	X	X	X			
FL	X	X	X		X	X
GA	X	X			X	
HI		X	X		X	
IA						
ID	X	X	X		X	X
IL		X		X	X	X
IN		X	X			X
KS	X				X	
KY			X		X	
LA	X			X	X	
MA	X	X	X	X		
MD	X	X			X	
ME				X		
MI		X	X	X		X
MN					X	X
MO				X		X
MS	X	X		X	X	
MT						X
NC	X	X	X	X		X
ND	X			X		
NE						X
NH			X			X
NJ		X	X			
NM	X				X	
NV	X		X		X	X
NY		X		X		
OH						X
OK	X	X	X			
OR			X	X	X	
PA						
RI	X			X		
SC			X	X	X	X
SD	X			X	X	X
TN	X			X		X
TX		X		X		X
UT	X	X	X		X	X
VA	X	X	X	X		
VT	X	X				
WA	X	X	X		X	
WI	X	X	X		X	X
WV			X	X	X	
WY			X			

TABLE 4.4 Indicator Percentage Change - continued

INDICATOR	PRISONER DIS- CHARGES	AGED OUT OF FOSTER CARE	UNINSURED	DOUBLED UP
National Change	1.58%	0.43%	0.90%	11.76%
AK	X			X
AL	X	X		X
AR	X	X		
AZ	X	X		X
CA		X	X	
CO		X		X
CT	X			
DC	X	X		X
DE				X
FL	X	X		X
GA	X		X	
HI	X		X	
IA				
ID		X		X
IL		X	X	X
IN	X		X	X
KS			X	X
KY	X	X	X	X
LA		X		
MA	X			X
MD	X	X	X	X
ME				
MI		X	X	
MN			X	X
MO			X	
MS				X
MT			X	X
NC	X		X	
ND	X	X	X	
NE		X	X	X
NH	X			X
NJ			X	
NM				X
NV	X	X	X	X
NY	X			
OH		X	X	X
OK				
OR			X	
PA			X	
RI	X		X	X
SC		X		
SD			X	X
TN			X	X
TX		X	X	
UT				X
VA	X			
VT				X
WA			X	X
WI	X		X	X
WV	X			X
WY			X	X

Appendix

Homeless Sources

In 2009, 452 Continuum of Care (CoC) communities submitted homeless population counts and housing inventory data to the Department of Housing and Urban Development (HUD) through a Notice of Funding Availability (NOFA) Exhibit 1 application. In 2008, 448 CoCs submitted NOFA Exhibit 1 applications. Homeless data analyzed for this report were obtained in electronic format for each of these years from HUD through a Freedom of Information Act (FOIA) request. For this report, data were first examined at the CoC-level for any data reporting errors or consistencies as well as for validity. CoC data were aggregated by state to arrive at the state-level counts presented in this report. Since HUD does not require CoCs to submit data in even numbered years, the 2008 application for a particular city could consist of 2007 point-in-time counts data. For this reason, 35 percent of the 2008 counts used in this report are based on counts that were actually conducted in 2007. In the report and in this appendix, we only refer to 2008 counts, even when the 2007 point-in-time count data is the basis of what was reported in 2008.

Continuum of Care-level Data Adjustments

There were several CoCs where data adjustments were necessary in order to accurately reflect the homeless situation in those communities. Data reporting inconsistency was one type of situation that existed for a handful of CoCs, which required a data adjustment. For example, a handful CoCs reported more chronically homeless individuals than total non-family homeless individuals, which is not possible since, by HUD definition, all chronically homeless people are also counted as non-family individuals. In these cases, the CoC was contacted to confirm or discuss the count, and then the necessary adjustment was made.

Other adjustments were made to reflect the most valid estimate of the homeless population in 2009 and of the change from 2008 to 2009. The following three CoCs needed adjustments to their counts due to validity considerations:

- CA-600 – Los Angeles City & County CoC
- LA-503 – New Orleans/Jefferson Parish CoC
- MI-501 – Detroit CoC

Los Angeles City & County (CA-600) reported a 50 percent decrease in its unsheltered homeless population from 2008 to 2009. The methodology used in 2008 and 2009 employed four sources to arrive at the total unsheltered count. Two of the sources accounted for the large differences: (1) the block-by-block street count of randomly sampled census tracts and (2) an estimation of the number of “hidden homeless” through a telephone survey. Expert assessments of the large decrease in unsheltered homeless population in Los Angeles suggest that the 2009 count is a more accurate reflection of the size of the unsheltered homeless population. Our review of information regarding the counts reveals that there have been no

system or service changes that would account for such a large decrease in the size of the unsheltered population between 2008 and 2009. To provide an accurate assessment of the unsheltered population in 2009 and of the change in homelessness in Los Angeles, we adjusted the unsheltered counts from 2008 for CA-600 to match the 2009 unsheltered counts. Sheltered counts were not adjusted.

Detroit, Michigan (MI-501) reported an even larger decrease (on a percentage basis) in its unsheltered population than Los Angeles. In Detroit, the methodology used for their 2008 unsheltered counts (and reported in the 2008 NOFA application) employed an extrapolation method that was not used in 2009. This resulted in a 2009 count that is dramatically different than homeless population estimates for any prior years, 2005 to 2008. A review of the documentation about the count suggests that the street count conducted for 2009 was not sufficient to capture the 2009 unsheltered homeless population. One example is that the 2009 unsheltered count did not identify a single unsheltered family. To provide a more accurate assessment of change in homelessness in Detroit, we adjusted the unsheltered counts from 2009 for MI-501 to the 2008 unsheltered counts.

New Orleans (LA-503) represents a different circumstance than either Los Angeles or Detroit. For the years 2006 to 2008, in the aftermath of Hurricane Katrina, the infrastructure to fully enumerate the size of the sheltered and unsheltered population in New Orleans was not in place. The dramatic increase in the number of abandoned properties presented particular challenges to counting the unsheltered population. An abandoned property survey conducted in late 2008 provided the information needed to conduct a valid 2009 unsheltered count. The results is that LA-503 effectively has two baseline counts of its homeless population – the count conducted in January 2005, prior to Hurricane Katrina, and the count conducted in 2009, after the abandoned property survey. As a reflection of this unique circumstance, we use the 2005 counts for 2008 and leave the 2009 counts unadjusted.

Homelessness Odds

In chapter three, we describe the odds of becoming homeless for several populations, including the general U.S. population, people at or below the poverty line, doubled up people, released prisoners, and young adults aged out of foster care. In the *Annual Homeless Assessment Report to Congress (AHAR)*, HUD describes the odds for the general U.S. population and for the population at or below the poverty line. For our demographic indicator populations, we use a similar methodology to calculate odds of homelessness based on data from the AHAR about previous living situations of people who use homeless residential services during a calendar year and estimates of the size of the “risk pools” from a variety of sources: the U.S. Census 2009 American Community Survey, the Bureau of Justice Statistics prisoner release data files, and data of foster care emancipation from the Department of Health and Human Services’ Adoption and Foster Care Analysis and Reporting System (AFCARS).

Indicator Sources

Data for our economic and demographic indicators came from a variety of sources. Each indicator and their respective data sources used are listed below.

ECONOMIC HOMELESSNESS INDICATORS:

Housing Cost Burden

- U.S. Census Bureau's 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS). Available: <http://factfinder.census.gov>.
- U.S. Census Bureau's 2008 and 2009 Poverty Thresholds chart. Available: <http://www.census.gov/hhes/www/poverty/data/threshld/>.

Unemployment

- Bureau of Labor Statistics (BLS) *Regional and State Unemployment – 2009 Annual Averages*. Available: <http://www.bls.gov/lau/>.
- Bureau of Labor Statistics (BLS) *Regional and State Unemployment – 2008 Annual Averages*. Available: <http://www.bls.gov/lau/>.

Working Poor Real Income

- U.S. Census Bureau's 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS). Available: <http://factfinder.census.gov>.

Foreclosure

- RealtyTrac. 2010. "Year-End 2009 Foreclosure Market Report." Available: <http://www.realtytrac.com/content/foreclosure-market-report/realtytrac-year-end-report-shows-record-28-million-us-properties-with-foreclosure-filings-in-2009-5489>.
- RealtyTrac. 2009. "2008 U.S. Foreclosure Market Report." Available: <http://www.realtytrac.com/content/press-releases/foreclosure-activity-increases-81-percent-in-2008-4551>. Both reports obtained October 2010.

DEMOGRAPHIC HOMELESSNESS INDICATORS:

Doubled Up

- U.S. Census Bureau's 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS). Available: <http://factfinder.census.gov>.

Prisoner Discharges

- Bureau of Justice Statistics. 2009. "Prisoners In 2008" webpage. Available: <http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=1763>.
- Bureau of Justice Statistics. 2008. "Prisoners In 2007" webpage. Available: <http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=903>.

Aged Out of Foster Care

- Department of Health and Human Service's Administration for Children and Families bureau. The emancipation data is collected through the Adoption and Foster Care Analysis and Reporting System (AFCARS). Available upon request from the National Data Archive on Child Abuse and Neglect: http://www.ndacan.cornell.edu/Ndacan/Datasets/Abstracts/DatasetAbstract_AFCARS_General.html.

Uninsured

- U.S. Census Bureau's 2008 and 2009 American Community Survey Public Use Microdata Sample (PUMS). Available: <http://factfinder.census.gov>.

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