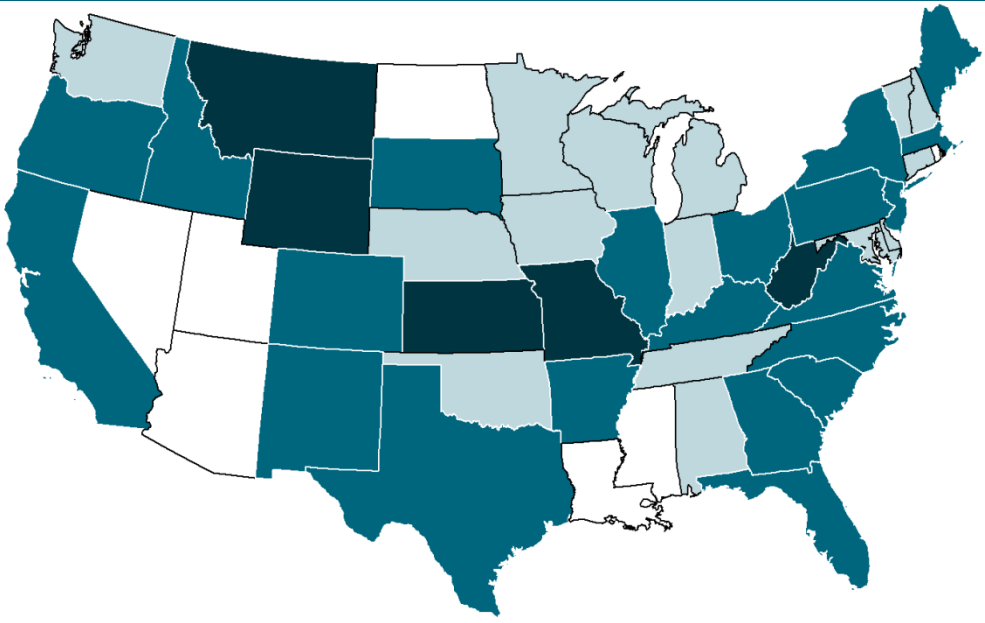
THE STATE OF HOMELESSNESS

in America 2012



A Research Report On Homelessness

January 2012

An examination of homelessness, related economic and demographic factors, and changes at the national, state, and local levels.

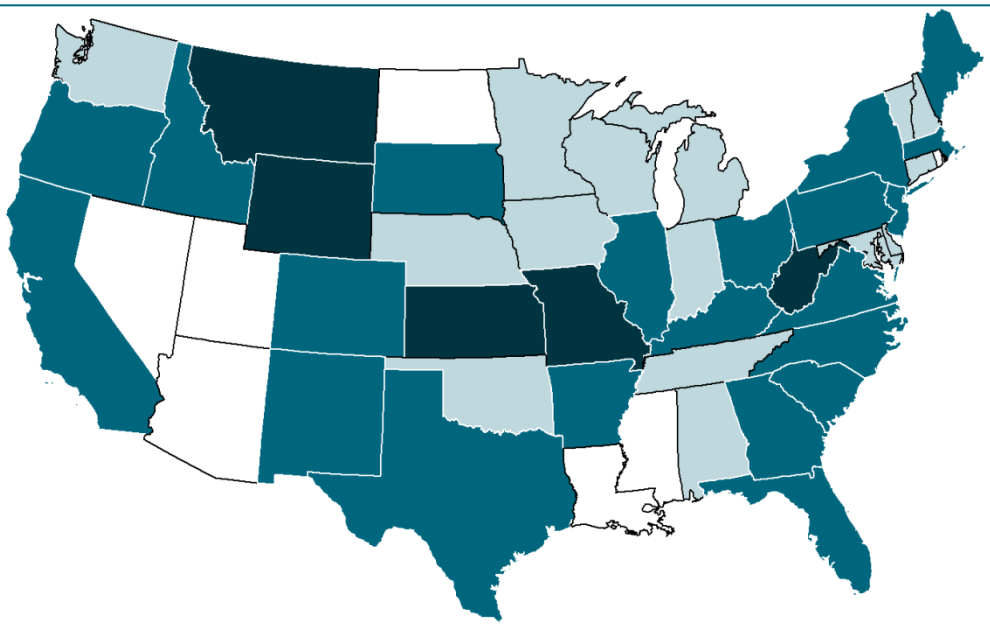
National Alliance to End Homelessness

Homelessness Research Institute

The National Alliance to End Homelessness (Alliance) 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 (HRI), 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 HRI 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.

The primary author of this report is Peter Witte, research associate with HRI at the Alliance. Alliance' president and C.E.O. Nan Roman; vice president of programs and policy Steve Berg; and C.O.O. Shalom Mulkey provided guidance. Alliance' staff members Lisa Stand, senior policy analyst, and Samantha Batko, program and policy analyst, contributed to the report. A number of Alliance staff members provided editorial assistance, including Catherine An, Samantha Batko, Amanda Krusemark Benton, Anna Blasco, Elizabeth Doherty, Shalom Mulkey, Kate Seif, Norm Suchar, and Lisa Stand.



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Introduction

The State of Homelessness in America 2012 examines homelessness between 2009 and 2011, a period of economic downturn in the nation. The report shows that despite the bad economy, homelessness decreased by 1 percent during this period. The decrease was likely due to a significant investment of federal resources to prevent homelessness and quickly re-house people who did become homeless. The Homelessness Prevention and Rapid Re-Housing Program (HPRP, funded through the American Recovery and Reinvestment Act of 2009) was a $1.5 billion federal effort to prevent a recession-related increase in homelessness. It was built upon ground-breaking work at the federal level and in jurisdictions across the nation to improve the homelessness system by adopting evidence-based, cost effective interventions. In 2010, its first year of operation, it assisted nearly 700,000 at-risk and homeless people. This report provides evidence that it was successful in achieving its goal of preventing a significant increase in homelessness.

Despite the fact that the number of homeless people was essentially unchanged between 2009 and 2011, there is much reason for concern. As this report points out, economic and demographic indicators linked to homelessness continue to be troubling. Homelessness is a lagging indicator, and the effects of the poor economy on the problem are escalating and are expected to continue to do so over the next few years. The resources provided by HPRP have run out in many communities and the program will sunset entirely in the fall of 2012; despite the need and proven effectiveness these resources have not been replaced. Debt and deficit reduction at the federal level have begun to shrink assistance available to the most vulnerable. In the year since the data in this report was collected (January 2011), there have already been reports that the number of homeless people is increasing. So while holding the line on homelessness between 2009 and 2011 was a major accomplishment of federal investment and local innovation, the failure to sustain this early recipe for success threatens to undermine progress now and in the future.

Report Contents

The National Alliance to End Homelessness has published a series of reports chronicling changes in the levels of homelessness in the nation and in individual states and jurisdictions in order to chart progress toward the goal of ending homelessness. The most recent of these, *The State of Homelessness in America* series, not only examines changes in national-, state-, and local-level

homelessness data, but also provides data on related economic and demographic trends.

The State of Homelessness in America 2012, the second in a series from the National Alliance to End Homelessness, examines both homelessness and economic and demographic data, using the most recently available national data from the U.S. Departments of Housing and Urban Development, Health and Human Services, Justice, Labor, and Commerce; and from the private real estate research group RealtyTrac. It consists of three chapters. Chapter One presents data on homelessness at the national and state levels using point-in-time estimates of the overall homeless population and subpopulations. Chapter Two describes economic factors that impact homelessness including housing cost and unemployment. Chapter Three describes some demographic factors that impact homelessness, including population groups that are at increased risk. In addition, Appendix One provides data on homelessness in the largest metropolitan areas.

Major Findings:

Homelessness

Using the most recently available national data on homelessness, the 2009 and 2011 point-in-time counts as reported by jurisdictions to the U.S. Department of Housing and Urban Development, the report chronicles the changes in overall homelessness and in homelessness among subpopulations between 2009 and 2011. Point-in-time count methodologies vary and are imperfect and as such the aggregated numbers do not represent a precise count of homeless people. The counts, however, when compared over time, provide a way to assess whether the homeless population has increased or decreased.

- The nation's homeless population decreased 1 percent, or by about 7,000 people; it went from 643,067 in 2009 to 636,017 in 2011. There were a decreased number of people experiencing homelessness in most of the subpopulations examined in this report: families, individuals in families, chronic, and individuals. The only increase was among those unsheltered.
- The largest decrease was among homeless veterans, whose population declined 11 percent. The number of homeless veterans went from 75,609 in 2009 to 67,495 in 2011, a reduction of about 8,000.

- The national rate of homelessness was 21 homeless people per 10,000 people in the general population. The rate for veterans was 31 homeless veterans per 10,000 veterans in the general population.
- Chronic homelessness decreased by 3 percent from 110,911 in 2009 to 107,148 in 2011. The chronically homeless population has decreased by 13 percent since 2007. The decrease is associated with an increase in the number of permanent supportive housing beds from 188,636 in 2007 to 266,968 in 2011. Permanent supportive housing ends chronic homelessness.
- A majority of homeless people counted were in emergency shelters or transitional housing programs, but nearly 4 in 10 were unsheltered, living on the streets, or in cars, abandoned buildings, or other places not intended for human habitation. The unsheltered population increased by 2 percent from 239,759 in 2009 to 243,701 in 2011, the only subpopulation to increase.
- The number of individuals in homeless families decreased by 1 percent nationally, but increased by 20 percent or more in 11 states.
- While the homeless population decreased nationally, it increased in 24 states and the District of Columbia.

Economic Factors

Homelessness is basically caused by the inability of people to pay for housing; thus it is impacted by both income and the affordability of available housing. In recognition of this, this report examines certain economic indicators that affect people who are homeless or at risk of being so. These factors are examined for the years 2009 to 2010, the latest for which data is available from the U.S. Census Bureau's American Community Survey Public Use Microdata Sample (PUMS) files, the U.S. Department of Labor, and RealtyTrac, a private real estate research group. Conditions worsened from 2009 to 2010 among three of the four economic factors examined: housing cost, unemployment, and foreclosure.

- The number of poor households that spent more than 50 percent of their incomes on rent – defined by HUD as households that are "severely housing cost burdened" – increased by 6 percent from 5.9 million in 2009 to 6.2 million in 2010. Three-quarters of all poor renter households had severe housing cost burdens.
- The number of unemployed people increased by 4 percent from 14.3 million in 2009 to 14.8 million in 2010. The unemployed population increased in 32 of the 50 states and the District of Columbia. Unemployment rose by 10 percent or more in 11 states.
- The average real income of working poor people increased by less than one percent, from about $9,300 in 2009 to about $9,400 in 2010. There was not a

single county in the nation where a family with an average annual income of $9,400 could afford fair market rent for a one-bedroom unit.

- Foreclosure activity continued to increase with nearly 50,000 more homes in foreclosure in 2010 than in 2009. Foreclosures increased from 2.83 million units in 2009 to 2.88 million units in 2010, a 2 percent increase. Nationally, 1 out of every 45 housing units was in foreclosure in 2010. In Nevada, 1 out of every 11 housing units had a foreclosure.

Demographic Factors

While homelessness affects people of all ages, races, ethnicities and geographies, there are groups of people at increased risk. This report examines four populations at increased risk of homelessness: people living in "doubled up" situations, people discharged from prison, young adults leaving foster care, and people without health insurance. Using data from the U.S. Census Bureau's American Community Survey Public Use Microdata Sample (PUMS) files, the U.S. Department of Justice, and the U.S. Department of Health and Human Services, this report chronicles changes in some of the demographic drivers of homelessness between 2009 and 2010.

- The "doubled up" population (people who live with friends, family or other nonrelatives for economic reasons) increased by 13 percent from 6 million in 2009 to 6.8 million in 2010. The doubled up population increased by more than 50 percent from 2005 to 2010.
- In addition to people living doubled up, people recently released from prison and young adults who have recently been emancipated from the foster care system (aged out) are also at increased risk of homelessness. The odds for a person in the general U.S. population of experiencing homelessness in the course of a year are 1 in 194.
    - For an individual living doubled up the odds are 1 in 12.
    - For a released prisoner they are 1 in 13.
    - For a young adult who has aged out of foster care they are 1 in 11.
- The number of people without health insurance increased by 4 percent from 47.2 million in 2009 to 48.8 million in 2010. Nationally, 1 out of every 6 people is uninsured.

Moving Forward

The State of Homelessness 2012 lays out a roadmap for ending homelessness. Prevention and rapid re-housing clearly work: this is the lesson of the Homelessness Prevention and Rapid Re-Housing Program which appears to have forestalled an increase in homelessness despite the poor economy, high unemployment, and lack of affordable housing. With 40 percent of homeless people unsheltered, the crisis response system must be improved. Permanent supportive housing works to house chronically homeless people and veterans with disabilities, and continued investment will solve these problems. Generally, low incomes and high housing costs, combined with a lack of supportive services for those who need them, make many people vulnerable to homelessness. Ultimately, as the nation moves to address the debt and deficit crises, it will be essential to ensure that the needs of the most vulnerable are prioritized in order to avoid increased homelessness, suffering, and cost.

CHAPTER ONE: THE STATE OF HOMELESSNESS IN AMERICA 2012

Each January, communities across the country conduct a comprehensive census of their homeless populations.[1] Known as the "point-in-time counts," this process consists of a census of the mostly electronic administrative bed counts of people sleeping in emergency shelters and in transitional housing units on a given night. It also includes a street census, 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.[2] This process results in the most comprehensive annual population estimate available of people experiencing homelessness in the United States.

The most recently available national data are from the January 2011 point-in-time count. The 2011 count data show that an estimated 636,017 people experienced homelessness in the United States on a given night.[3] This translates to an incidence, or rate, of 21 homeless people per 10,000 people in the general population.

Analysis of the 2011 point-in-time count conducted for this report provides a more detailed portrait of the population of people who experience homelessness in the nation.[4] Figure 1.1 shows a breakdown of the 2011 homeless populations included in this report. A majority of the homeless population is composed of individuals (63 percent or 399,836 people). The number of people in families with children makes up 37 percent of the overall population, a total of 236,181 people in 77,186 family households. Of the individuals, about one quarter of the population is chronically homeless (107,148 people).[5] Figure 1.2 shows this population breakdown.

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[1] For the purposes of this report, "homelessness" or "homeless" refers to the definition set by the U.S. Department of Housing and Urban Development (HUD) and generally considers an individual homeless if he or she lives in an emergency shelter, transitional housing, or in a place not intended for human habitation (e.g. a car, abandoned building, or the streets). While the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) made some changes in the definition, these were not relevant to the 2011 point-in-time counts.

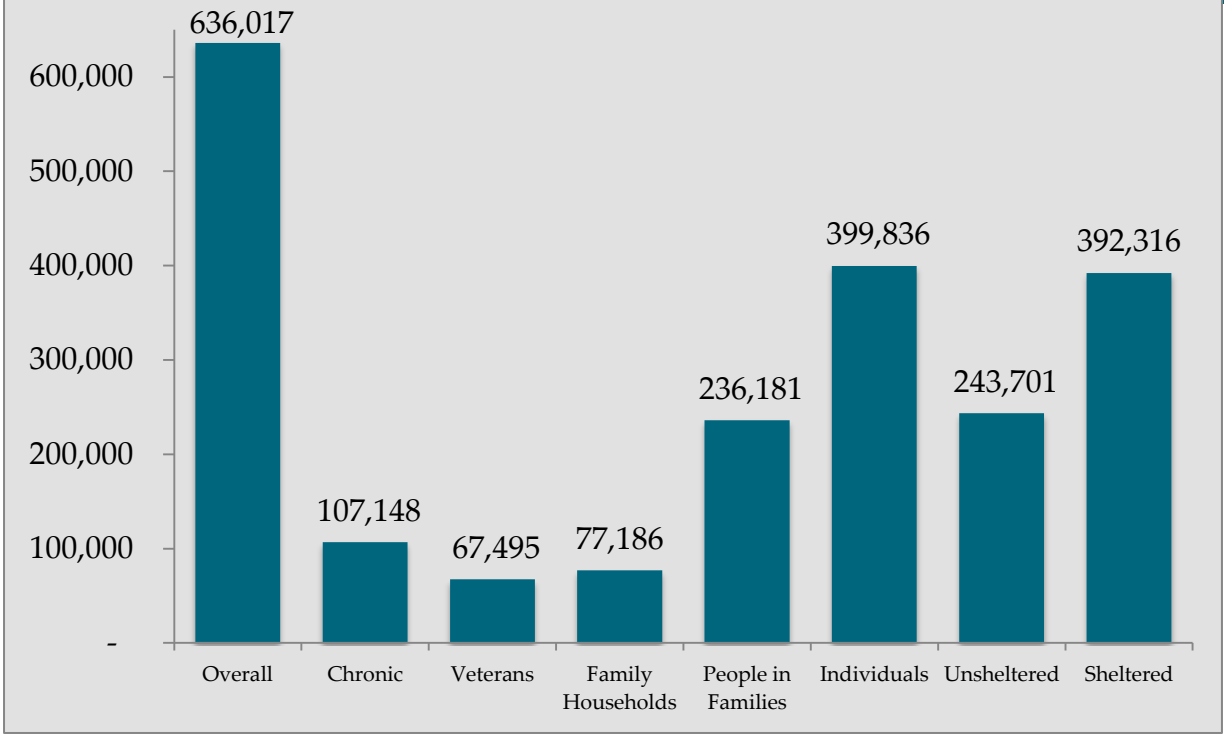
[2] Communities submit data in Exhibit 1 of the Notice of Funding Availability for Homeless Assistance Grants (NOFA) application to the U.S. Department of Housing and Urban Development (HUD). The NOFA application is filed with HUD by entities known as Continuums of Care (CoCs), the local or regional bodies that coordinate services and funding for homeless people. CoCs may submit point-in-time counts data to HUD each year, but they are required to provide counts in every odd-numbered year. For this reason, in this report the 2009 counts data (rather than the 2010 counts) were used as a basis for comparison with 2011.

[3] The national figures among homeless data include people in the 50 states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands.

[4] See the Appendix for information on data sources and methodology used for this report's findings.

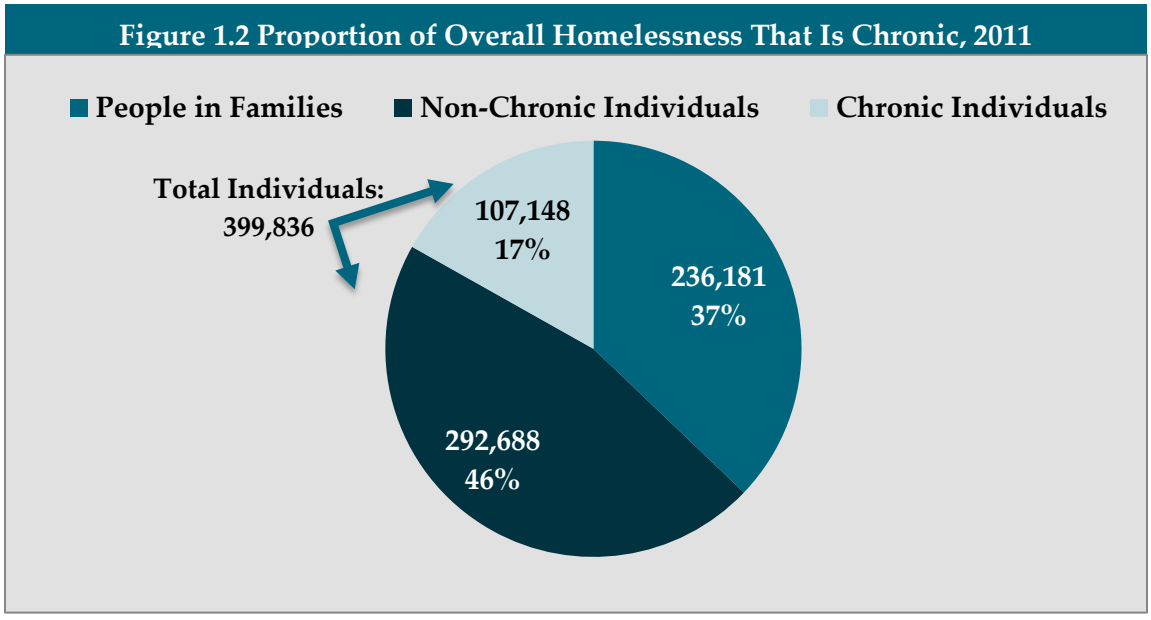
[5] For the purposes of this report, chronic homelessness refers to the definition set by the U.S. Department of Housing and Urban Development: "an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years." While

Figure 1.1 Homeless Population and Subpopulations, 2011



Note: subpopulation data do not equal the overall homeless population number. This is because people could be counted as part of more than one subpopulation (e.g. a person could be an unsheltered, chronic, veteran individual). Further, family households are a separate measure as a household is comprised of numerous people (e.g. at least one adult and at least one child).

Figure 1.2 Proportion of Overall Homelessness That Is Chronic, 2011



the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) changed this definition to include families, this was not in effect when the 2011 point-in-time counts were conducted.

A majority of homeless people lives in shelters or transitional housing units (392,316 people), but 38 percent of the population lives on the streets or in other places not meant for human habitation. Veterans comprise 11 percent of the homeless population (67,495 people). Data on unaccompanied homeless youth are not included in the main text of this report, as a reliable national youth population count has not yet been completed. However, additional information on homeless youth as a group and a narrative on past and more recent attempts to estimate the population can be found in Box 1.1 Homeless Youth in America on page 13.

The State of Homelessness in America series 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 nation.

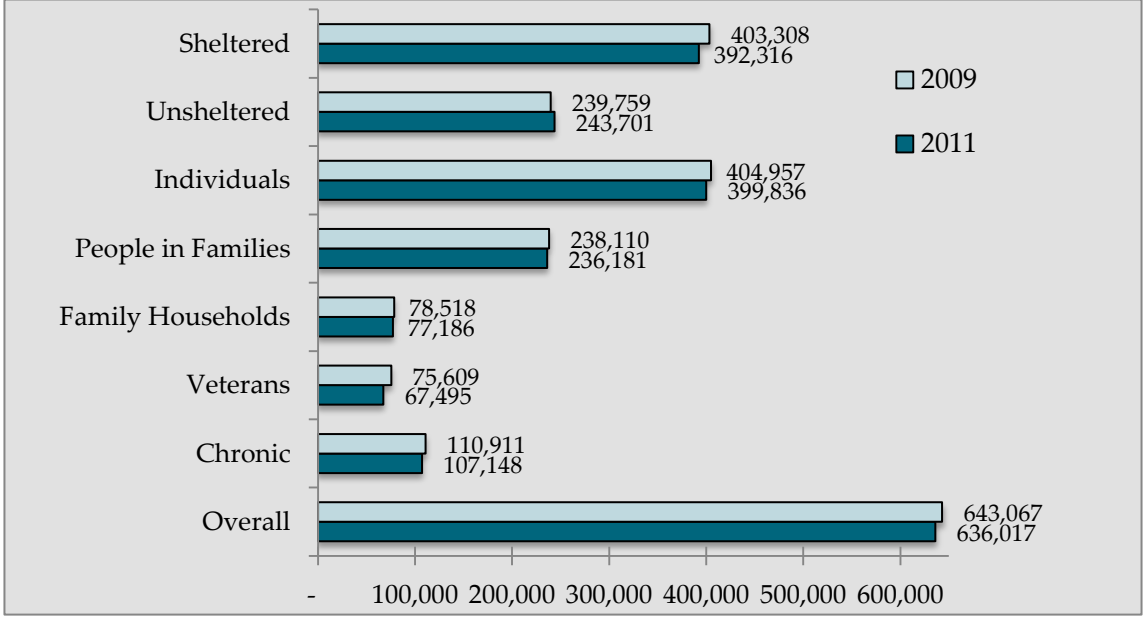
The point-in-time counts data are not without limitations, as variations in methodologies across communities and within communities across years do exist. Still, the point-in-time counts are the most comprehensive data available on overall homelessness, as other sources either omit unsheltered populations or are not available across all communities.

Changes in Homelessness in the United States, 2009 to 2011

The core objectives of *The State of Homelessness in America* series are to describe the current conditions of homelessness across the country and to examine whether the nation's homelessness problem has improved or worsened. The changes in homelessness described in this report document the period from January 2009 to January 2011, which encompasses part of the recession (December 2007 to June 2009) and its aftermath.

Figure 1.3 shows changes in each of the homeless populations analyzed in this report. The data show the overall population decreased by approximately 7,000 people. It is notable that such a decrease occurred during and after a recession, which might have been expected to cause an increase in homelessness. The likely reason is the infusion of $1.5 billion via the Homelessness Prevention and Rapid Re-Housing Program (HPRP), which allowed communities to assist nearly 700,000 at-risk and homeless people in the program's first year (beginning in January 2010),[6] and reportedly more than one million people to date.[7] The

Figure 1.3 Change among Homeless Populations, 2009 to 2011



[6] Office of Community Planning and Development (2011) *Homelessness Prevention and Rapid Re-Housing Program: Year 1 Summary*, U.S. Department of Housing and Urban Development, Washington, DC.

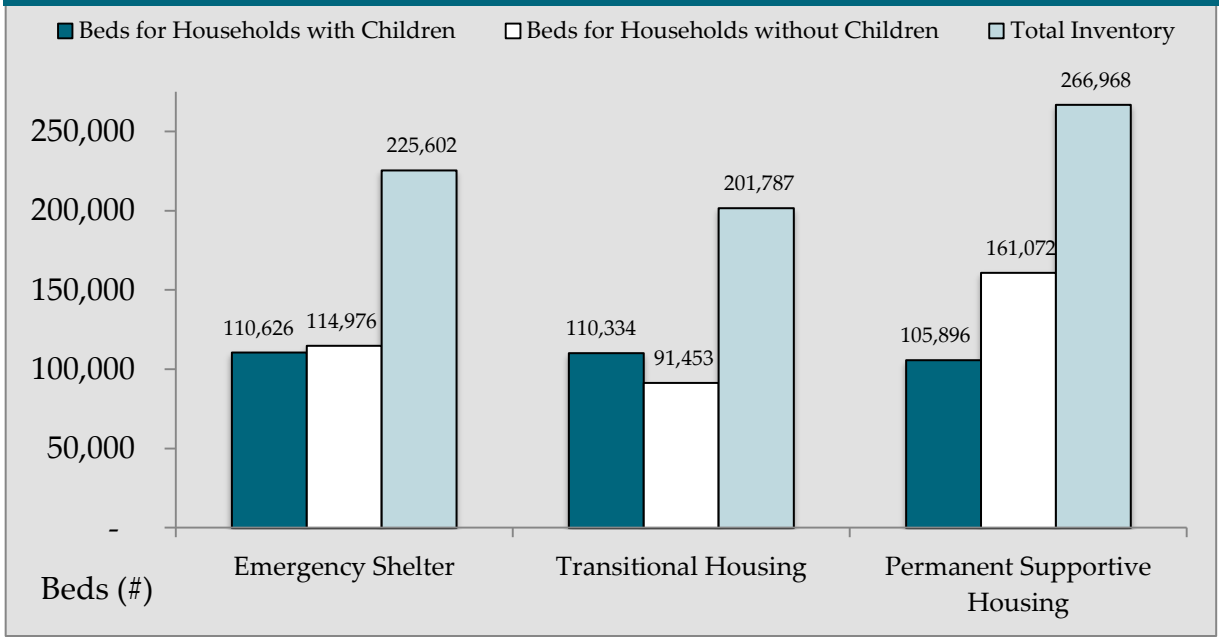
[7] See U.S. Department of Housing and Urban Development' press release (2011) *Obama Administration Prevented, Ended Homelessness for One Million Americans*, U.S. Department of Housing and Urban Development, Washington, DC, available at http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2011/HUDNo.11-208.

purpose of this program was to prevent a recession-related increase in homelessness, and it appears to have been successful.

Homelessness declined at similar rates in each subpopulation, except among the unsheltered population, which increased by 2 percent. The largest change was among veterans, where the population decreased by 11 percent. Nonetheless, the incidence, or rate, of homelessness among veterans is 31 homeless veterans per 10,000 veterans in the general population, a rate that exceeds the overall homelessness rate of 21 homeless people per 10,000 people in the general population.

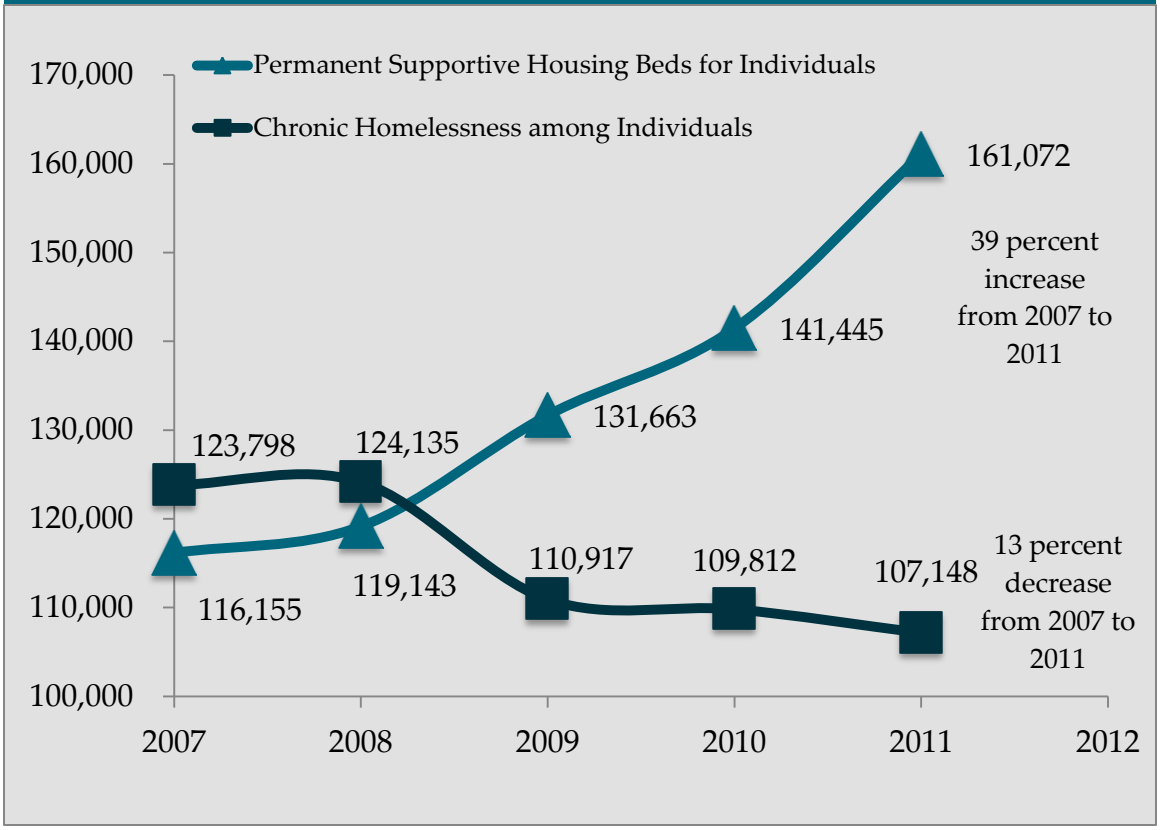
Another notable decrease was the 3 percent decline in chronic homelessness. This decrease is consistent with a trend that began in 2007. As shown earlier in Figure 1.2, the chronically homeless population represents only 17 percent of the overall population. A primary reason for the downward trend in chronic homelessness is the increasing use of permanent supportive housing, an intervention shown to be effective and cost effective in ending chronic homelessness.[8] In recent years, the federal government and local communities have focused on increasing the supply of permanent supportive housing, which now constitutes 39 percent of homeless assistance "beds" (Figure 1.4). Figure 1.5, on the following page, shows how the population of chronically homeless people has changed as the supply of permanent supportive housing has increased.

Figure 1.4 Homeless Assistance by Bed Type and Family Status, 2011



[8] Numerous studies provide evidence for the cost-effectiveness of permanent supportive housing. For a summary of a number of these studies, see National Alliance to End Homelessness (2010) *Chronic Homelessness Policy Solutions*, National Alliance to End Homelessness, Washington, DC.

Figure 1.5 Chronic Homelessness and Permanent Supportive Housing Historical Trends, 2007 to 2011



Box 1.1 Homeless Youth in America

Estimates of the number of unaccompanied homeless youth in the nation vary widely. Neither the U.S. Department of Housing and Urban Development (HUD) nor the U.S. Department of Health and Human Services (HHS) has reliable, unduplicated data. HUD's point-in-time counts are not generally considered to reach most homeless youth, who are thought to congregate in different locations and use different programs than homeless adults. The most recently available point-in-time count data from HUD on unaccompanied youth (under 18) estimated 8,153 youth were homeless on a given night and 14,678 youth used the shelter system over the course of the past year. HHS' Runaway and Homeless Youth Street Outreach Program identified 788,795 contacts from January 1, 2010 to December 31, 2010, but as multiple contacts could have been made with the same individual it is not an accurate estimate of the population.

The most widely quoted estimate of the number of children under the age of 18 who are runaway or homeless over the course of the year comes from the Department of Justice's 1999 National Incidence Studies of Missing, Abducted, Runaway, and Throwaway Children (NISMART). The NISMART estimated that there were approximately 1.7 million runaway and throwaway children over the course of a year.* Approximately 1.3 million of these children returned home within one week, not all of these children became homeless, and the data is outdated, so this information also lacks accuracy.

Even fewer estimates have been made of the 18 to 24 year old population. Based on the National Survey of Homeless Assistance Providers and Claims (NSHAPC), an estimated 204,000 to 406,000 youth ages 18 to 24 (including those in families and those who are parents themselves) experience homelessness over the course of the year and an estimated 53,000 to 103,000 at a point-in-time.** However, these data are also dated, coming from a survey completed in 1996.

Additional information about this population is needed to better understand the problem and to make progress in ending youth homelessness.

*H. Hammer, D. Finkelhor, and A. Sedlak (2002) *National Incidence Studies of Missing, Abducted, Runaway, and Thrownaway Children: Runaway/Thrownaway Children: National Estimates and Characteristics*, U.S. Department of Justice, Washington, DC.
**M. Burt (2007) "Understanding Homeless Youth: Numbers, Characteristics, Multisystem Involvement, and Intervention Options" congressional testimony available at http://www.urban.org/UploadedPDF/901087_Burt_Homeless.pdf.

State-Level Changes in Homelessness, 2009 to 2011

Although communities throughout the country are affected by the problem, homelessness varies widely by geography.[9] In the next sections of this chapter, state-by-state data are examined to show this geographic variation, and also to contrast the national picture with the situation in various states. For example, while the national overall homeless population decreased, nearly half of the states (24) experienced an increase. The following sections describe in further detail changes at the state level for each population.

It is important to note that comparisons across states are limited by variations in methodologies across communities and within communities across years. There are also various ways to explain changes (e.g. there may be population increases in the general population, population losses, industrial base shifts, methodological changes between years, etc.).

Overall Homelessness by State

As at the national level, the primary measure used to examine homelessness at the state level is overall homelessness as measured in point-in-time counts conducted by local Continuums of Care for the U.S. Department of Housing and Urban Development (HUD) and described in the first section of this chapter. These data are a count of people sleeping in emergency shelters and in transitional housing units plus a count of people sleeping on the streets, in cars, in abandoned properties, or in other places not meant for human habitation and are a count of the homeless population on a given night.

Map 1.1 and Table 1.1 show the change in the overall number of homeless people from 2009 to 2011 for each of the 50 states, plus the District of Columbia. The nation's overall homeless population decreased 1 percent (7,050 people), going from 643,067 in 2009 to 636,017 in 2011. The data show that 24 of 51 states[10] had increases in homelessness. The median state change was a decrease of less than one percent. State changes range from a 33 percent decrease in Rhode Island to a 102 percent increase in Wyoming.

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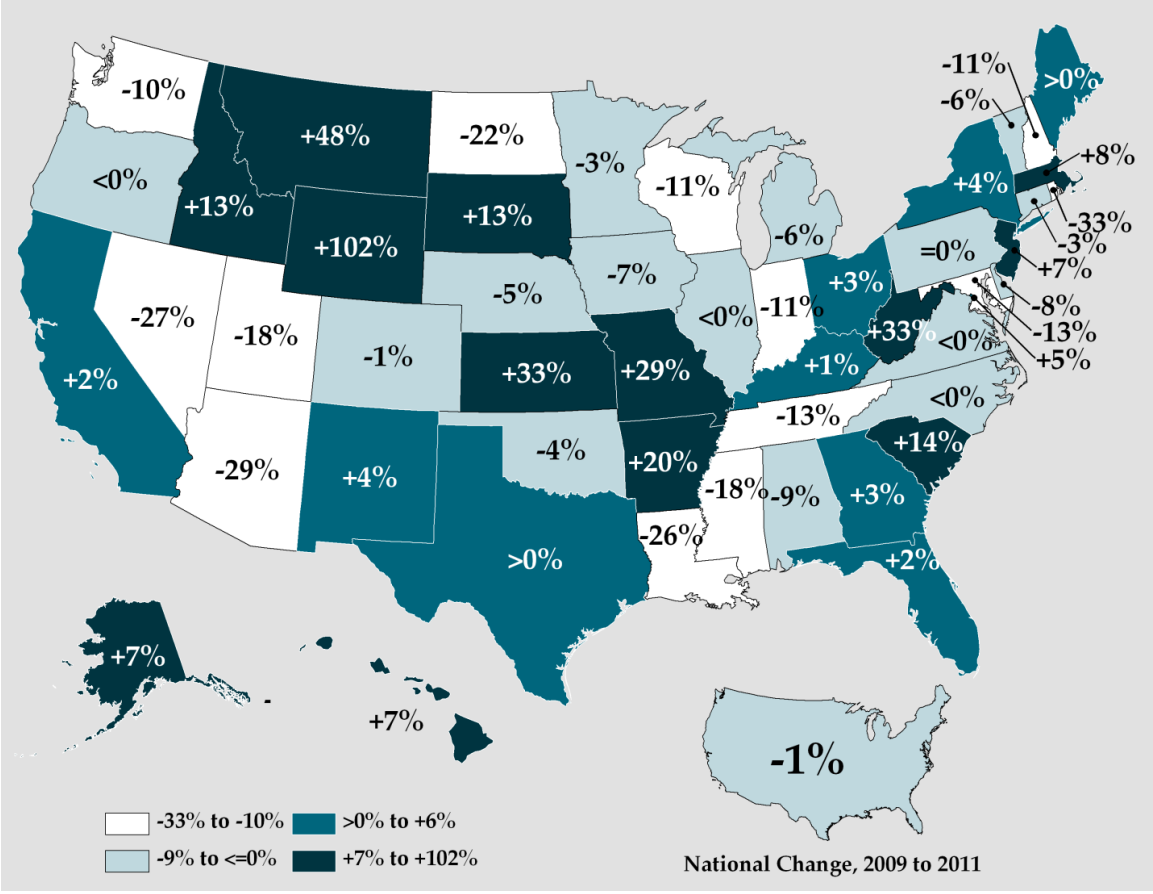
[9] See M. Henry and M W. Sermons (2010) *Geography of Homelessness*, National Alliance to End Homelessness, Washington, DC, for a defined geographic classification spectrum (i.e. urban, mostly urban, urban-rural mix, mostly rural, and rural).

[10] Throughout this report, the term "51 states" is used to shorten a reference to the 50 U.S. states, plus the District of Columbia.

Map 1.1 Changes in Overall Homelessness, 2009 to 2011

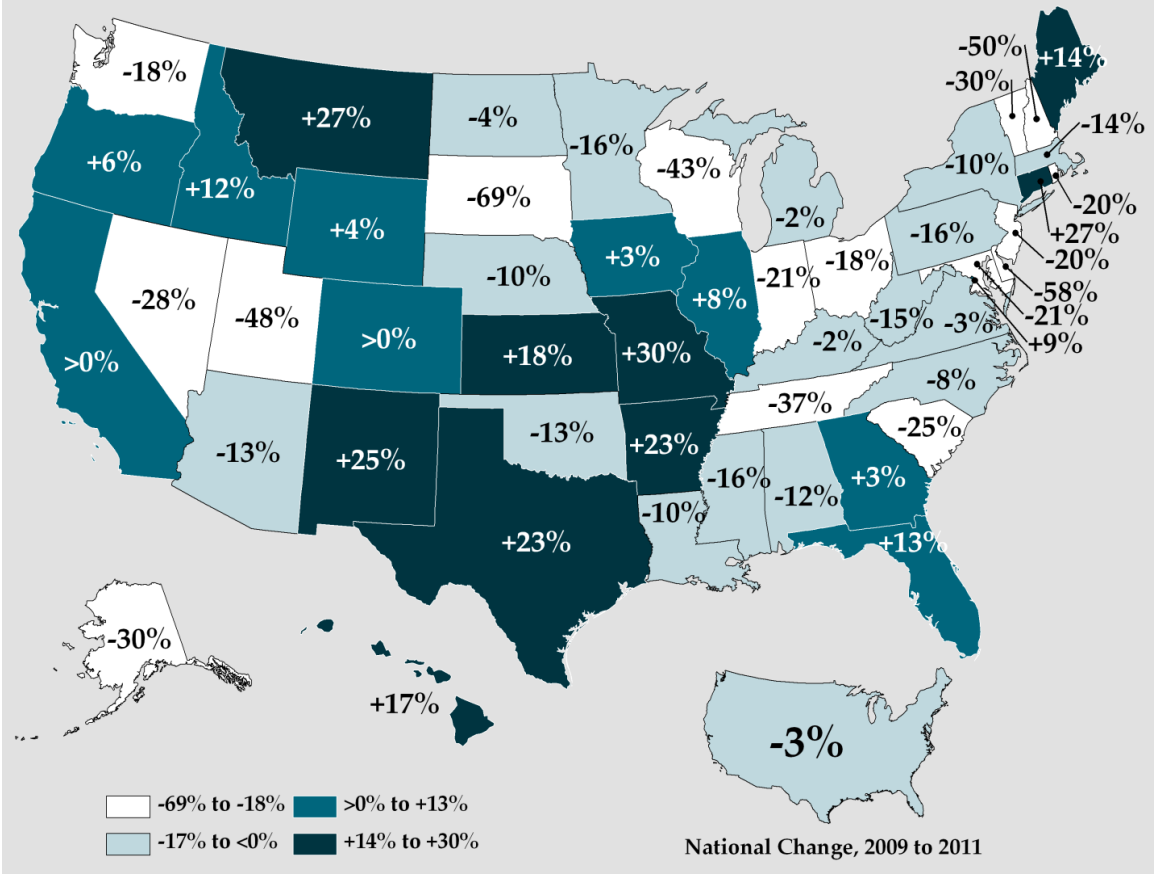


Chronic Homelessness by State

Chronic homelessness is defined as homelessness among people who have a disability, including serious mental illness, chronic substance use disorders, or chronic medical issues, and who are homeless repeatedly or for long periods of time.[11] To measure changes in the size of each state's chronically homeless population, change in the number of chronically homeless people at a point in time was used.

Map 1.2 and Table 1.2 show the change in the number of chronically homeless people from 2009 to 2011 for each of the 51 states. The nation's chronic homeless population decreased 3 percent (3,763 people) from 110,911 in 2009 to 107,148 in 2011. The data show that 19 of 51 states had increases and the median state change was a decrease of 10 percent. State changes range from a 69 percent decrease in South Dakota to a 30 percent increase in Missouri.

Map 1.2 Changes in Chronic Homelessness, 2009 to 2011



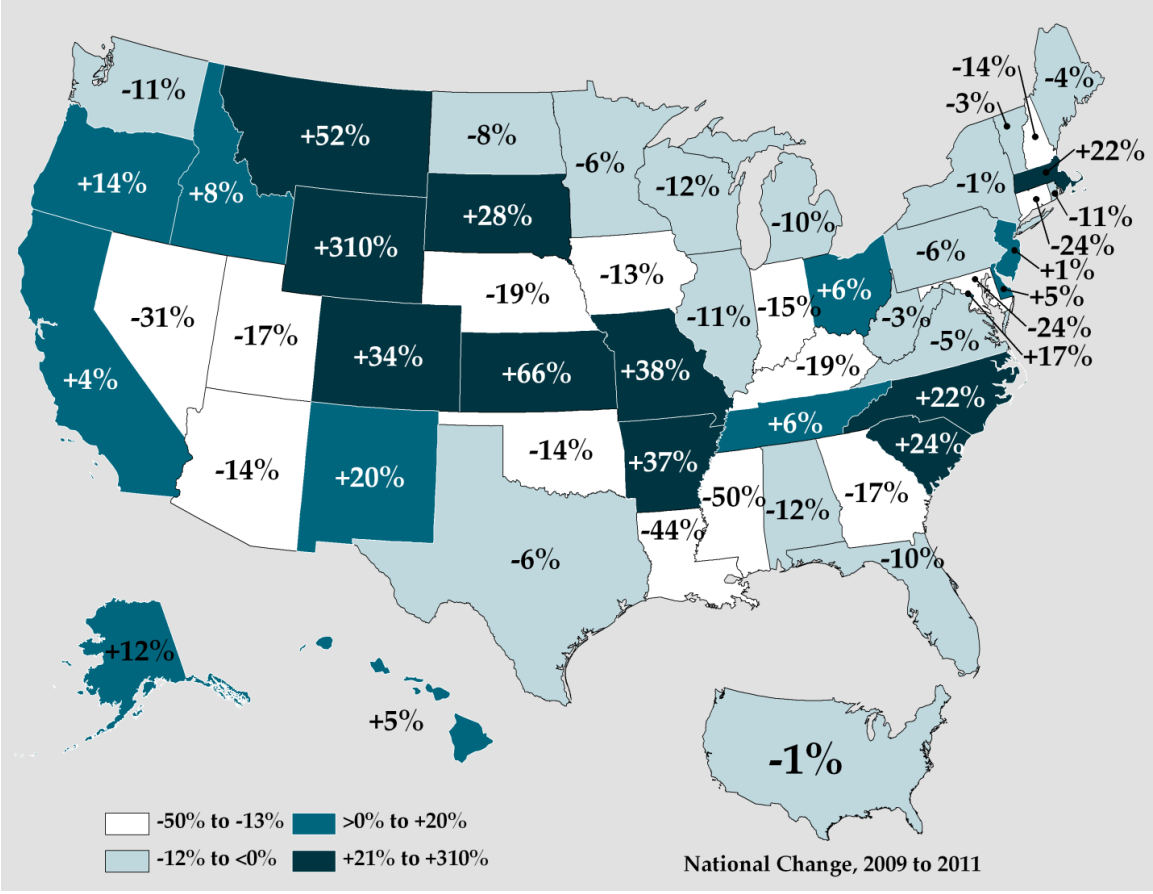
[11] Q.v. supra note 5 for more on the definition of chronic homelessness.

Family Homelessness by State

In economic recessions and in the years following a recession, families—especially poor families—often experience financial pressures that may eventually lead to a housing crisis. To measure changes in the size of each state's family homeless population, change in the number of homeless people in families at a point in time was used.

Map 1.3 and Table 1.3 show the change in the number of homeless people in families from 2009 to 2011 for each of the 51 states. The nation's population of homeless people in families decreased less than 1 percent (1,929 people), going from 238,110 in 2009 to 236,181 in 2011. The data show that 21 of 51 states had increases and the median state change was a decrease of 5 percent. State changes range from a 50 percent decrease in Mississippi to a 310 percent increase in Wyoming.

Map 1.3 Changes in Homeless People in Families, 2009 to 2011

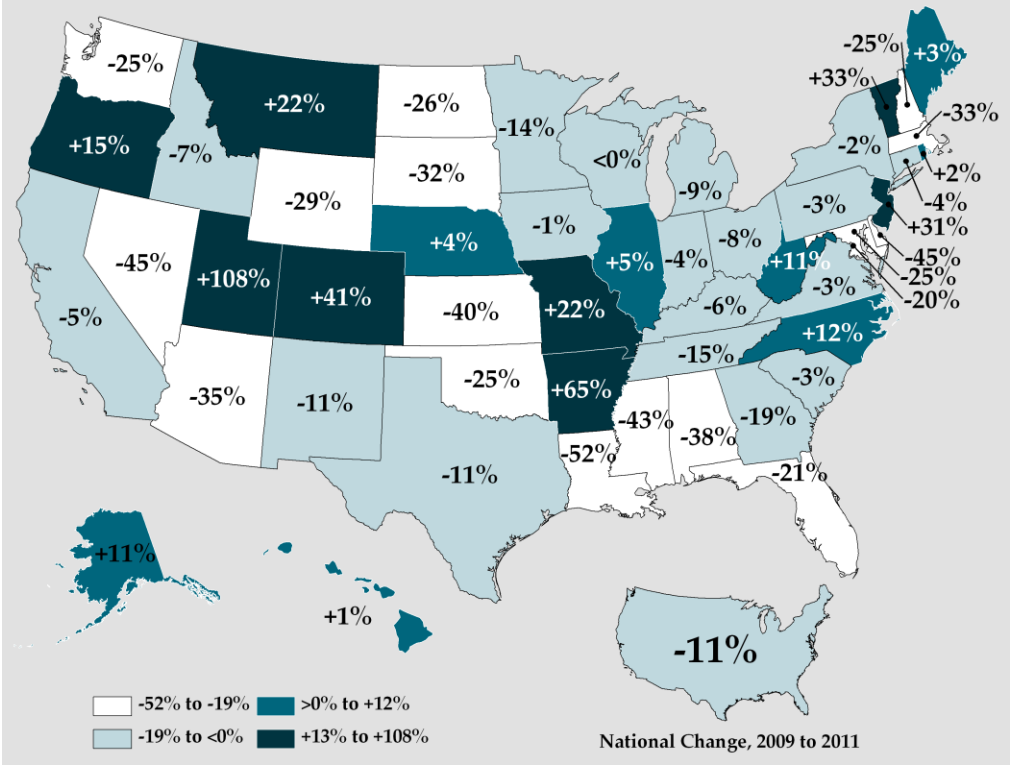


Homelessness among Veterans by State

As described earlier in this report, military veterans are homeless at a higher rate than other groups. In fact, Chapter Three of this report points out that veterans in poverty have the highest chance of experiencing homelessness of any group, with odds estimated to be 1 in 10.[12] To measure changes in the size of each state's veteran homeless population, changes in the number of homeless veterans at a point in time was used.

Map 1.4 and Table 1.4 show the change in the number of homeless veterans from 2009 to 2011 for each of the 51 states. The nation's homeless veteran population decreased 11 percent (8,114 people) from 75,609 in 2009 to 67,495 in 2011. The data show that 16 of 51 states had increases and the median state change was a decrease of 6 percent. State changes range from a 52 percent decrease in Louisiana to a 108 percent increase in Utah.

Map 1.4 Changes in Homelessness among Veterans, 2009 to 2011



[12] The data cited here on veteran risk of homelessness come from: Office of Community Planning and Development (2010) *The 2009 Annual Homeless Assessment Report (AHAR) to Congress,* U.S. Department of Housing and Urban Development, Washington, DC. The data used to calculate risk for the 2009 AHAR are "annual prevalence" data on people who used shelter and transitional housing programs over the course of a year. The annual prevalence data are different from the point-in-time count data referred to in this chapter. For more on risk among veteran subgroups, see chapter 4 in: Office of Community Planning and Development and National Center on Homelessness Among Veterans (2011) *Veteran Homelessness: A Supplemental Report to the 2010 Annual Homeless Assessment Report to Congress,* U.S. Department of Housing and Urban Development and U.S. Department of Veterans Affairs, Washington, DC.

Unsheltered Homelessness by State

While a majority of people who experience homelessness are sheltered in emergency shelters or transitional housing programs, 38 percent of the population live on the streets or other places not intended for human habitation. People who experience homelessness in these conditions are the most vulnerable to illness, drug abuse, and violence.

Map 1.5 and Table 1.5 show the change in the number of unsheltered homeless people from 2009 to 2011 for each of the 51 states. The nation's unsheltered homeless population increased 2 percent (3,942 people) from 239,759 in 2009 to 243,701 in 2011. The data show that 27 of 51 states had increases and the median state change was an increase of less than 1 percent. State changes range from a 64 percent decrease in Indiana to a 1,217 percent increase in Wyoming.

Map 1.5 Changes in Unsheltered Homelessness, 2009 to 2011

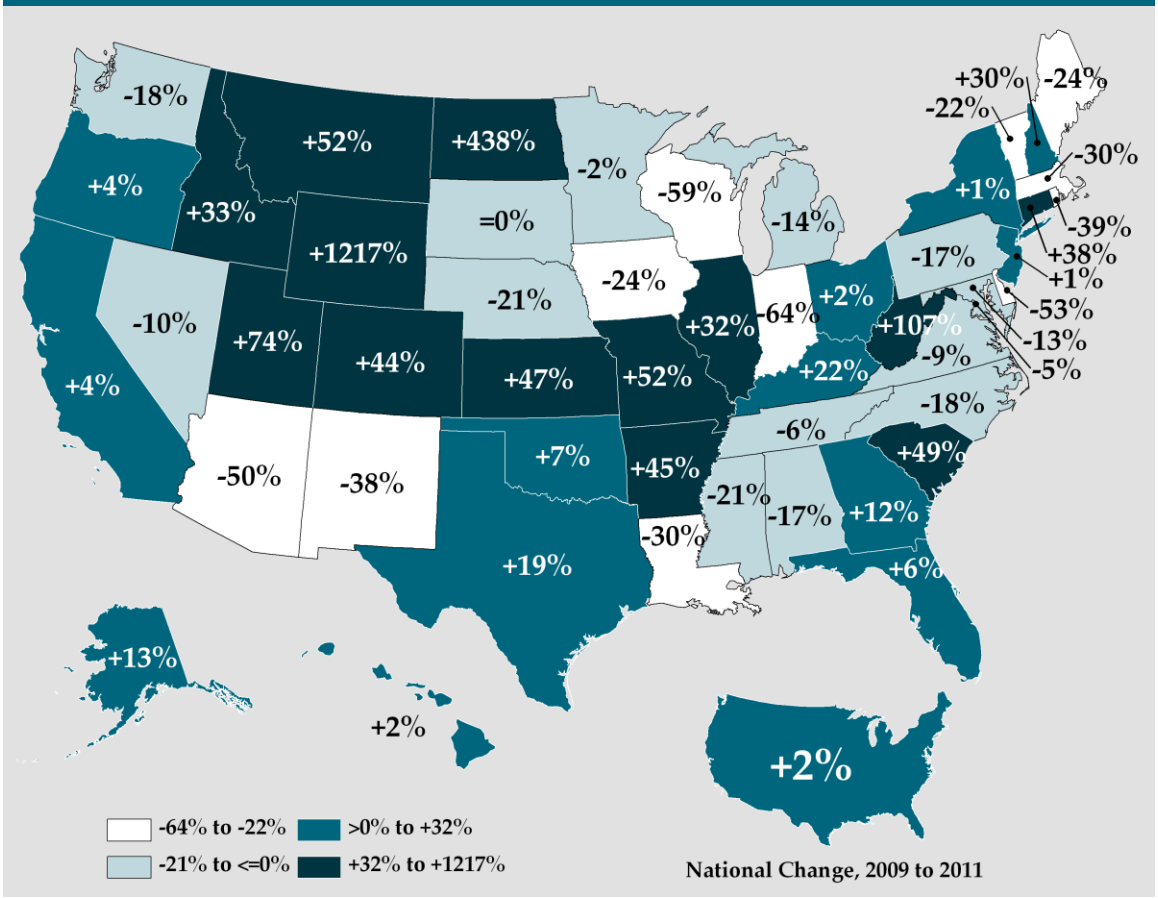


Table 1.1 Overall Homelessness

State	Overall Homeless Population, 2011	Overall Homeless Population, 2009	Homeless Population Change, 2009 to 2011	2011 Rate of Homelessness (Homeless People Per 10,000 in General Population)
Alabama	5,558	6,080	-8.59%	12
Alaska	2,128	1,992	6.83%	30
Arizona	10,504	14,721	-28.65%	16
Arkansas	3,424	2,852	20.06%	12
California	135,928	133,129	2.10%	36
Colorado	15,116	15,268	-1.00%	30
Connecticut	4,456	4,605	-3.24%	12
Delaware	1,035	1,130	-8.41%	12
District of Columbia	6,546	6,228	5.11%	108
Florida	56,687	55,599	1.96%	30
Georgia	20,975	20,360	3.02%	22
Hawaii	6,188	5,782	7.02%	45
Idaho	2,199	1,939	13.41%	14
Illinois	14,009	14,055	-0.33%	11
Indiana	6,196	6,984	-11.28%	10
Iowa	3,134	3,380	-7.28%	10
Kansas	2,511	1,892	32.72%	9
Kentucky	6,034	5,999	0.58%	14
Louisiana	9,291	12,504	-25.70%	20
Maine	2,447	2,444	0.12%	18
Maryland	10,208	11,698	-12.74%	18
Massachusetts	16,664	15,482	7.63%	25
Michigan	13,185	14,005	-5.86%	13
Minnesota	7,495	7,718	-2.89%	14
Mississippi	2,306	2,797	-17.55%	8
Missouri	8,989	6,959	29.17%	15
Montana	1,768	1,196	47.83%	18
Nebraska	3,548	3,718	-4.57%	19
Nevada	10,579	14,478	-26.93%	39
New Hampshire	1,469	1,645	-10.70%	11
New Jersey	14,137	13,169	7.35%	16
New Mexico	3,601	3,475	3.63%	17
New York	63,445	61,067	3.89%	33
North Carolina	12,896	12,918	-0.17%	13
North Dakota	603	773	-21.99%	9
Ohio	13,030	12,700	2.60%	11
Oklahoma	4,625	4,838	-4.40%	12
Oregon	17,254	17,309	-0.32%	45
Pennsylvania	15,096	15,096	0.00%	12
Rhode Island	1,070	1,607	-33.42%	10
South Carolina	5,093	4,473	13.86%	11
South Dakota	826	731	13.00%	10
Tennessee	9,113	10,532	-13.47%	14
Texas	36,911	36,761	0.41%	15
Utah	3,130	3,795	-17.52%	11
Vermont	1,144	1,214	-5.77%	18
Virginia	8,816	8,852	-0.41%	11
Washington	20,439	22,782	-10.28%	30
West Virginia	2,211	1,667	32.63%	12
Wisconsin	5,785	6,525	-11.34%	10
Wyoming	1,038	515	101.55%	18
United States	636,017	643,067	-1.10%	21

Table 1.2 Chronic Homelessness

State	Overall Chronic Homelessness, 2011	Overall Chronic Homelessness, 2009	Chronic Population Change, 2009 to 2011	Percent of Homeless Population that is Chronically Homeless, 2011
Alabama	1,046	1,189	-12.03%	18.82%
Alaska	226	323	-30.03%	10.62%
Arizona	1,939	2,229	-13.01%	18.46%
Arkansas	500	406	23.15%	14.60%
California	34,040	33,996	0.13%	25.04%
Colorado	1,288	1,286	0.16%	8.52%
Connecticut	1,043	824	26.58%	23.41%
Delaware	70	167	-58.08%	6.76%
District of Columbia	2,093	1,923	8.84%	31.97%
Florida	10,263	9,062	13.25%	18.10%
Georgia	3,879	3,771	2.86%	18.49%
Hawaii	904	772	17.10%	14.61%
Idaho	236	210	12.38%	10.73%
Illinois	2,400	2,212	8.50%	17.13%
Indiana	602	765	-21.31%	9.72%
Iowa	315	306	2.94%	10.05%
Kansas	280	238	17.65%	11.15%
Kentucky	659	671	-1.79%	10.92%
Louisiana	4,352	4,815	-9.62%	46.84%
Maine	212	186	13.98%	8.66%
Maryland	1,627	2,062	-21.10%	15.94%
Massachusetts	1,666	1,937	-13.99%	10.00%
Michigan	1,611	1,649	-2.30%	12.22%
Minnesota	1,211	1,449	-16.43%	16.16%
Mississippi	438	522	-16.09%	18.99%
Missouri	1,156	892	29.60%	12.86%
Montana	203	160	26.88%	11.48%
Nebraska	445	495	-10.10%	12.54%
Nevada	1,735	2,418	-28.25%	16.40%
New Hampshire	166	330	-49.70%	11.30%
New Jersey	750	934	-19.70%	5.31%
New Mexico	971	779	24.65%	26.96%
New York	3,840	4,280	-10.28%	6.05%
North Carolina	1,365	1,490	-8.39%	10.58%
North Dakota	67	70	-4.29%	11.11%
Ohio	1,881	2,303	-18.32%	14.44%
Oklahoma	568	654	-13.15%	12.28%
Oregon	3,017	2,842	6.16%	17.49%
Pennsylvania	1,508	1,798	-16.13%	9.99%
Rhode Island	176	220	-20.00%	16.45%
South Carolina	504	674	-25.22%	9.90%
South Dakota	34	109	-68.81%	4.12%
Tennessee	1,661	2,626	-36.75%	18.23%
Texas	7,390	6,020	22.76%	20.02%
Utah	364	700	-48.00%	11.63%
Vermont	94	134	-29.85%	8.22%
Virginia	1,571	1,621	-3.08%	17.82%
Washington	2,136	2,609	-18.13%	10.45%
West Virginia	287	337	-14.84%	12.98%
Wisconsin	410	716	-42.74%	7.09%
Wyoming	82	79	3.80%	7.90%
United States	107,148	110,911	-3.39%	16.85%

Table 1.3 Homeless People in Families

State	Homeless People in Families, 2011	Homeless People in Families, 2009	Population Change, 2009 to 2011
Alabama	1,233	1,394	-11.55%
Alaska	842	753	11.82%
Arizona	4,101	4,762	-13.88%
Arkansas	919	671	36.96%
California	27,164	26,144	3.90%
Colorado	10,570	7,867	34.36%
Connecticut	1,385	1,832	-24.40%
Delaware	372	354	5.08%
District of Columbia	2,688	2,294	17.18%
Florida	19,103	21,167	-9.75%
Georgia	5,000	5,995	-16.60%
Hawaii	2,993	2,841	5.35%
Idaho	889	822	8.15%
Illinois	5,836	6,580	-11.31%
Indiana	2,407	2,833	-15.04%
Iowa	1,506	1,725	-12.70%
Kansas	1,086	654	66.06%
Kentucky	2,192	2,697	-18.72%
Louisiana	1,350	2,406	-43.89%
Maine	1,263	1,320	-4.32%
Maryland	3,855	5,057	-23.77%
Massachusetts	10,320	8,425	22.49%
Michigan	5,551	6,148	-9.71%
Minnesota	4,085	4,325	-5.55%
Mississippi	481	954	-49.58%
Missouri	4,332	3,136	38.14%
Montana	674	444	51.80%
Nebraska	1,338	1,646	-18.71%
Nevada	1,183	1,709	-30.78%
New Hampshire	649	754	-13.93%
New Jersey	7,296	7,207	1.23%
New Mexico	1,355	1,132	19.70%
New York	36,107	36,510	-1.10%
North Carolina	4,593	3,759	22.19%
North Dakota	207	225	-8.00%
Ohio	5,218	4,926	5.93%
Oklahoma	1,389	1,611	-13.78%
Oregon	7,809	6,866	13.73%
Pennsylvania	7,229	7,712	-6.26%
Rhode Island	418	468	-10.68%
South Carolina	1,588	1,279	24.16%
South Dakota	366	286	27.97%
Tennessee	2,638	2,484	6.20%
Texas	13,334	14,197	-6.08%
Utah	1,288	1,553	-17.06%
Vermont	507	521	-2.69%
Virginia	3,585	3,786	-5.31%
Washington	9,571	10,696	-10.52%
West Virginia	549	566	-3.00%
Wisconsin	2,947	3,364	-12.40%
Wyoming	718	175	310.29%
United States	236,181	238,110	-0.81%

Table 1.4 Unsheltered Homelessness

State	Unsheltered Population, 2011	Unsheltered Population, 2009	Population Change, 2009 to 2011
Alabama	1,809	2,167	-16.52%
Alaska	368	327	12.54%
Arizona	3,202	6,355	-49.61%
Arkansas	1,622	1,122	44.56%
California	85,237	82,352	3.50%
Colorado	8,970	6,237	43.82%
Connecticut	695	502	38.45%
Delaware	22	47	-53.19%
District of Columbia	305	321	-4.98%
Florida	35,863	33,732	6.32%
Georgia	12,252	10,941	11.98%
Hawaii	2,556	2,514	1.67%
Idaho	614	462	32.90%
Illinois	2,920	2,204	32.49%
Indiana	646	1,778	-63.67%
Iowa	121	159	-23.90%
Kansas	289	196	47.45%
Kentucky	851	700	21.57%
Louisiana	5,886	8,386	-29.81%
Maine	29	38	-23.68%
Maryland	3,712	4,252	-12.70%
Massachusetts	703	1,006	-30.12%
Michigan	2,321	2,707	-14.26%
Minnesota	928	946	-1.90%
Mississippi	1,250	1,576	-20.69%
Missouri	2,271	1,490	52.42%
Montana	552	363	52.07%
Nebraska	507	639	-20.66%
Nevada	6,034	6,686	-9.75%
New Hampshire	310	239	29.71%
New Jersey	1,307	1,298	0.69%
New Mexico	848	1,367	-37.97%
New York	3,667	3,613	1.49%
North Carolina	3,651	4,445	-17.86%
North Dakota	43	8	437.50%
Ohio	1,806	1,771	1.98%
Oklahoma	1,637	1,531	6.92%
Oregon	10,242	9,867	3.80%
Pennsylvania	1,060	1,277	-16.99%
Rhode Island	31	51	-39.22%
South Carolina	2,139	1,437	48.85%
South Dakota	64	64	0.00%
Tennessee	3,198	3,399	-5.91%
Texas	17,939	15,103	18.78%
Utah	443	255	73.73%
Vermont	123	157	-21.66%
Virginia	1,430	1,568	-8.80%
Washington	5,364	6,545	-18.04%
West Virginia	806	389	107.20%
Wisconsin	430	1,060	-59.43%
Wyoming	843	64	1217.19%
United States	243,701	239,759	1.64%

Table 1.5 Homelessness among Veterans

State	Overall Homeless Veteran Population, 2011	Overall Homeless Veteran Population, 2009	Population Change 2009, to 2011	2011 Rate of Veteran' Homelessness (Homeless Veterans per 10,000 in General Population)
Alabama	659	1,063	-38.01%	16
Alaska	288	259	11.20%	40
Arizona	1,528	2,343	-34.78%	29
Arkansas	411	249	65.06%	17
California	18,633	19,532	-4.60%	96
Colorado	2,074	1,471	40.99%	53
Connecticut	443	462	-4.11%	20
Delaware	55	100	-45.00%	8
District of Columbia	515	642	-19.78%	169
Florida	5,644	7,135	-20.90%	35
Georgia	2,243	2,760	-18.73%	32
Hawaii	505	499	1.20%	43
Idaho	250	270	-7.41%	20
Illinois	1,081	1,028	5.16%	14
Indiana	714	740	-3.51%	15
Iowa	267	270	-1.11%	11
Kansas	384	638	-39.81%	18
Kentucky	636	675	-5.78%	20
Louisiana	950	1,985	-52.14%	30
Maine	127	123	3.25%	10
Maryland	696	932	-25.32%	16
Massachusetts	1,268	1,890	-32.91%	32
Michigan	959	1,054	-9.01%	14
Minnesota	449	525	-14.48%	12
Mississippi	205	358	-42.74%	10
Missouri	852	699	21.89%	17
Montana	251	206	21.84%	26
Nebraska	310	298	4.03%	21
Nevada	1,430	2,619	-45.40%	62
New Hampshire	126	167	-24.55%	11
New Jersey	811	618	31.23%	18
New Mexico	364	408	-10.78%	20
New York	5,765	5,879	-1.94%	61
North Carolina	1,248	1,118	11.63%	17
North Dakota	124	168	-26.19%	24
Ohio	1,279	1,390	-7.99%	14
Oklahoma	356	475	-25.05%	11
Oregon	1,474	1,277	15.43%	44
Pennsylvania	1,392	1,440	-3.33%	14
Rhode Island	123	120	2.50%	17
South Carolina	612	629	-2.70%	15
South Dakota	109	160	-31.88%	16
Tennessee	965	1,142	-15.50%	20
Texas	4,891	5,491	-10.93%	30
Utah	345	166	107.83%	23
Vermont	81	61	32.79%	17
Virginia	931	960	-3.02%	13
Washington	1,478	1,963	-24.71%	25
West Virginia	302	271	11.44%	18
Wisconsin	607	608	-0.16%	14
Wyoming	83	117	-29.06%	16
United States	67,495	75,609	-10.73%	31

CHAPTER TWO:
THE ECONOMICS OF HOMELESSNESS

Although homelessness is often ascribed to characteristics of individual homeless people, the root cause of homelessness can largely be explained by economics: people who become homeless have insufficient financial resources to obtain or maintain housing. This is especially the case for 83 percent of the homeless population who experience episodic, transitional, or temporary periods of homelessness.

An exemplification of the economic challenges that people in poverty face in obtaining housing is the level of housing cost burden. Housing is considered affordable when it accounts for 30 percent or less of monthly household income. There are nearly 40 million U.S. renter households and nearly 1 in 4 are severely housing cost burdened, meaning they spend 50 percent or more of their monthly income for housing.[1] Households below the poverty line face the most acute cost burden and spend a considerably larger fraction of their incomes on rent.

Analysis of data from the U.S. Census Bureau's 2010 American Community Survey (ACS) shows that 75 percent of households at or below the poverty line are severely housing cost burdened. When housing accounts for 50 percent or more of a household's resources, any unexpected financial crisis could jeopardize housing stability and lead to an increased risk of homelessness.

While housing affordability is an issue across the nation, data show that problems of severe housing cost burden vary by state. Table 2.1, which shows states with the highest and lowest levels of housing cost burden among poor renter households, reveals that Hawaii and Nevada 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 housing cost burden, Maine, nearly 60 percent of households below the poverty line are paying 50 percent or more of their incomes for housing.

[1] Joint Center for Housing Studies of Harvard University (2011) *America's Rental Housing: Meeting Challenges, Building on Opportunities*, Joint Center for Housing Studies of Harvard University, Cambridge, MA.

Table 2.1 States with Highest and Lowest Rates of Severe Housing Cost Burdens among Poor Renter Households, 2010					
Highest Rates, Severe Housing Cost Burden		Rate of Homelessness	Lowest Rates, Severe Housing Cost Burden		Rate of Homelessness
Hawaii	82.17	45	Maine	59.67	18
Nevada	80.97	39	South Dakota	63.34	10
New Jersey	79.67	16	West Virginia	64.67	12
Florida	79.31	30	Nebraska	66.46	19
California	78.19	36	Montana	66.48	18

Consistent with 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 commonly self-reported reason is the lack or loss of a job.[2] Data from the U.S. Department of Labor's Bureau of Labor Statistics (BLS) show that the annual rate of unemployment in 2010 was 9.6 percent, the highest annual rate since 1983.[3] Table 2.2 shows states with the highest and lowest unemployment rates in 2010. As indicated in the table, rates vary widely between the states. Nevada's unemployment rate – the highest in the country – was almost four times higher than the lowest rate in North Dakota.

Table 2.2 States with Highest and Lowest Unemployment Rates, 2010			
Highest Unemployment Rates		Lowest Unemployment Rates	
Nevada	14.9	North Dakota	3.9
Michigan	12.5	Nebraska	4.7
California	12.4	South Dakota	4.8
Rhode Island	11.6	Iowa	6.1
Florida	11.5	New Hampshire	6.1

In addition to lack or loss of employment, low earnings among those who work also affect the ability to afford housing. Analysis of the 2010 ACS shows that workers in poor households who work at least 27 weeks out of the year earn only 20 percent of the national average for all workers. At $9,413 per year, a household supported by a single worker earning the average poor worker

[2] See National Alliance to End Homelessness and others (2009) "Foreclosure to Homelessness" webpage at http://www.endhomelessness.org/section/data/interactivemaps/foreclosure. See especially survey results from Dallas, Indianapolis, and San Francisco.

[3] See U.S. Department of Labor's Bureau of Labor Statistics, "annual average unemployment rate" webpage at http://www.bls.gov/cps/prev_yrs.htm.

income would need to find housing at less than $235 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.[4]

It is also important to note the effect that foreclosure has had on current housing trends in the country. People who lose housing due to a foreclosure are generally not at high risk of experiencing immediate homelessness. Still, anecdotal evidence suggests that some people who lose their housing due to foreclosure turn to the homeless shelter system.[5] Most who do so are renters who lived in foreclosed rental properties, but some are identified as owners. Table 2.3 shows the states with the highest and lowest foreclosure rates and the disproportionate number of foreclosures in Nevada, Arizona, and Florida.

Table 2.3 States with Highest and Lowest Rates of Foreclosure, 2010

States with Highest Rates of Foreclosure (1/x Housing Units)		States with Lowest Rates of Foreclosure (1/x Housing Units)	
Nevada	1 in 11	Vermont	1 in 795
Arizona	1 in 17	West Virginia	1 in 667
Florida	1 in 18	North Dakota	1 in 642
California	1 in 25	Wyoming	1 in 302
Utah	1 in 29	South Dakota	1 in 291

[4] Fair Market Rent (FMR) is defined as the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. For an FMR county data file, see U.S. Department of Housing and Urban Development, "County Level Data File" on the "2010 Fair Market Rents" webpage at http://www.huduser.org/portal/datasets/fmr/fmr2010f/index.html#2fmr.

[5] See National Alliance to End Homelessness and others (2009) "Foreclosure to Homelessness: the Forgotten Victims of the Subprime Crisis" webpage at http://www.endhomelessness.org/content/article/detail/2409.

Changes in the Economics of Homelessness in the United States, 2009 to 2010

Chapter One documented the changes in overall homelessness and in homelessness among several subpopulations from 2009 to 2011, a period that encompasses a portion of the most recent recession and some of its aftermath. Homelessness, however, is considered a lagging indicator and changes in related economic factors (e.g. poverty and unemployment) can lead to future increases in homelessness.[6] A review of the changes in the economic risk factors described in the first section of this chapter—severely cost burdened poor renter households, unemployed people, average income of working poor people, and housing units in foreclosure—provides insight into the impact of the recent recession on homelessness.

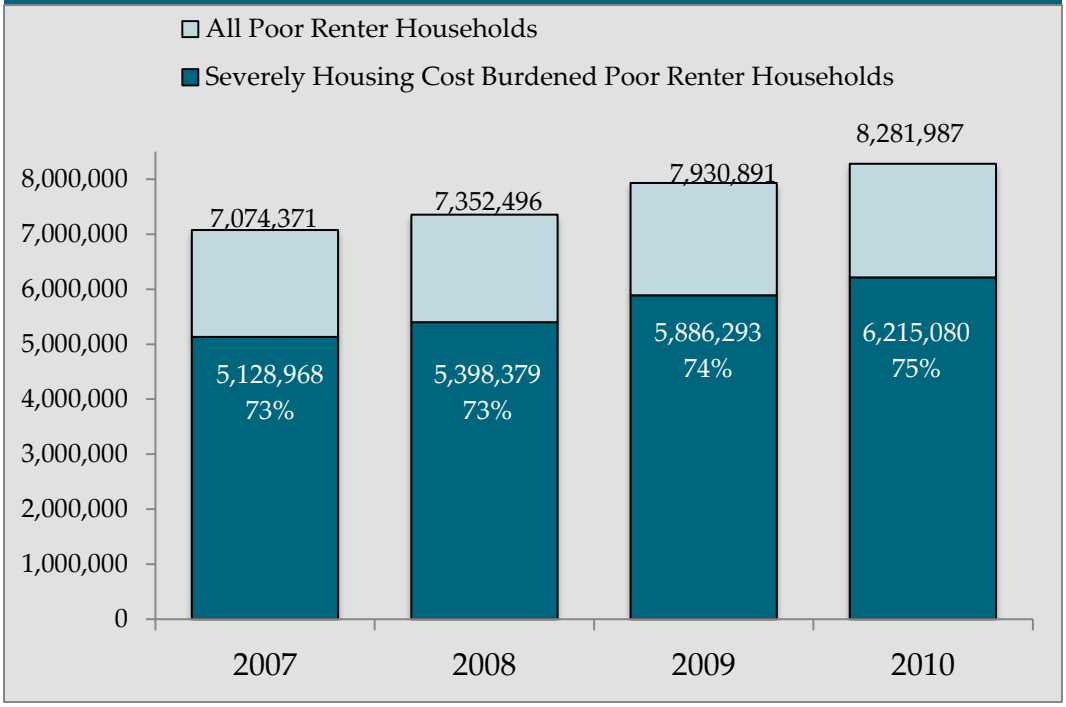
Table 2.4 shows the changes in each of the economic factors related to homelessness. Although the average income of a working poor person increased by 1 percent from 2009 to 2010, the percentage of severely housing cost burdened poor renter households, unemployed people, and residential units in foreclosure worsened during the same time period. These indicators are a reflection of the continued impact of the recession on vulnerable people and families. Most specifically, the 6 percent increase in the nation's population of severely housing cost burdened poor renter households directly reflects the root cause of homelessness: the inability to afford housing. Figure 2.1, located on the next page, reveals the historical changes in severely housing cost burdened poor renter households, which increased 22 percent from 2007 to 2010.

Table 2.4 National Changes in Economic Factors, 2009 to 2010

Factor	2009	2010	Percent Change 2009 to 2010
Severely Housing Cost Burdened Poor Renter Households	5,886,293	6,215,080	6 %
Unemployed People	14,265,000	14,825,000	4%
Average Income of Working Poor People	$9,301	$9,413	1%
Residential Units in Foreclosure	2,824,674	2,871,891	2%

[6] Homelessness Research Institute (2011) *Increases in Homelessness on the Horizon*, National Alliance to End Homelessness, Washington, DC.

Figure 2.1 Severely Housing Cost Burdened Poor Renter Households, 2007 to 2010



State-Level Changes in the Economics of Homelessness, 2009 to 2010

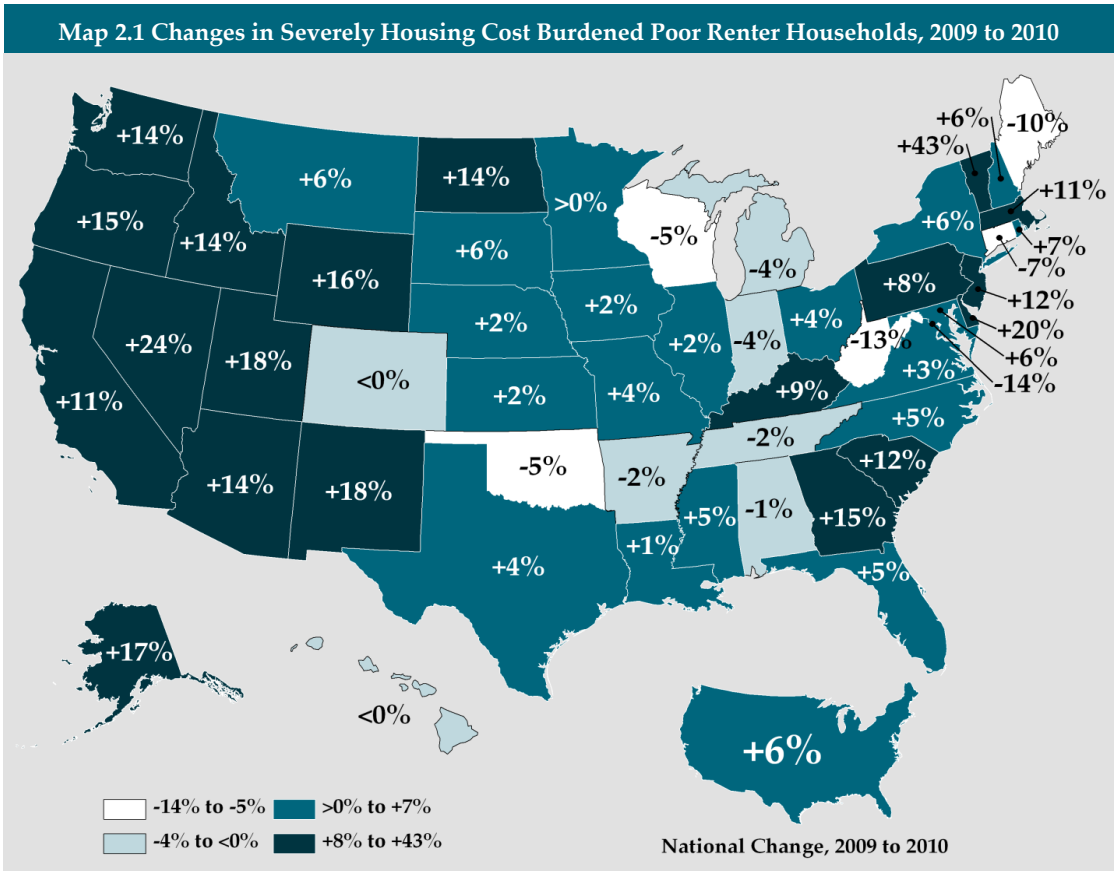
As with the counts of the homeless population, the national changes in economic factors do not tell the complete story, as there are considerable differences across the states. For example, a majority of states had increases in the number of severely housing cost burdened poor renter households, unemployed people, and housing units in foreclosure, but the level of change in each state, and among each factor, varied. The following sections describe in further detail the state-by-state differences.

Severe Housing Cost Burden by State

As described earlier in this chapter, homelessness is often caused by the inability of a household to afford the cost of housing. To measure changes in the size of the poor population with housing affordability concerns, data from the U.S. Census Bureau's 2009 and 2010 American Community Survey (ACS), which includes data on annual household income, monthly rent, and household composition, was used to estimate the number of households whose size and income qualifies them as below the federal poverty line and paying monthly rent that is more than 50 percent of their estimated monthly income.

Map 2.1 and Table 2.5 show the change in the number of severely cost burdened poor renter households from 2009 to 2010 for each of the 50 states, plus the District of Columbia. The number of poor, severely cost burdened households in the nation increased by 6 percent (328,787 people), going from 5,886,293 in 2009 to 6,215,080 in 2010. The data show that 38 of 51 states had increases and the median state change was an increase of 6 percent. State changes range from a 14 percent decrease in the District of Columbia to a 43 percent increase in Vermont.

Map 2.1 Changes in Severely Housing Cost Burdened Poor Renter Households, 2009 to 2010

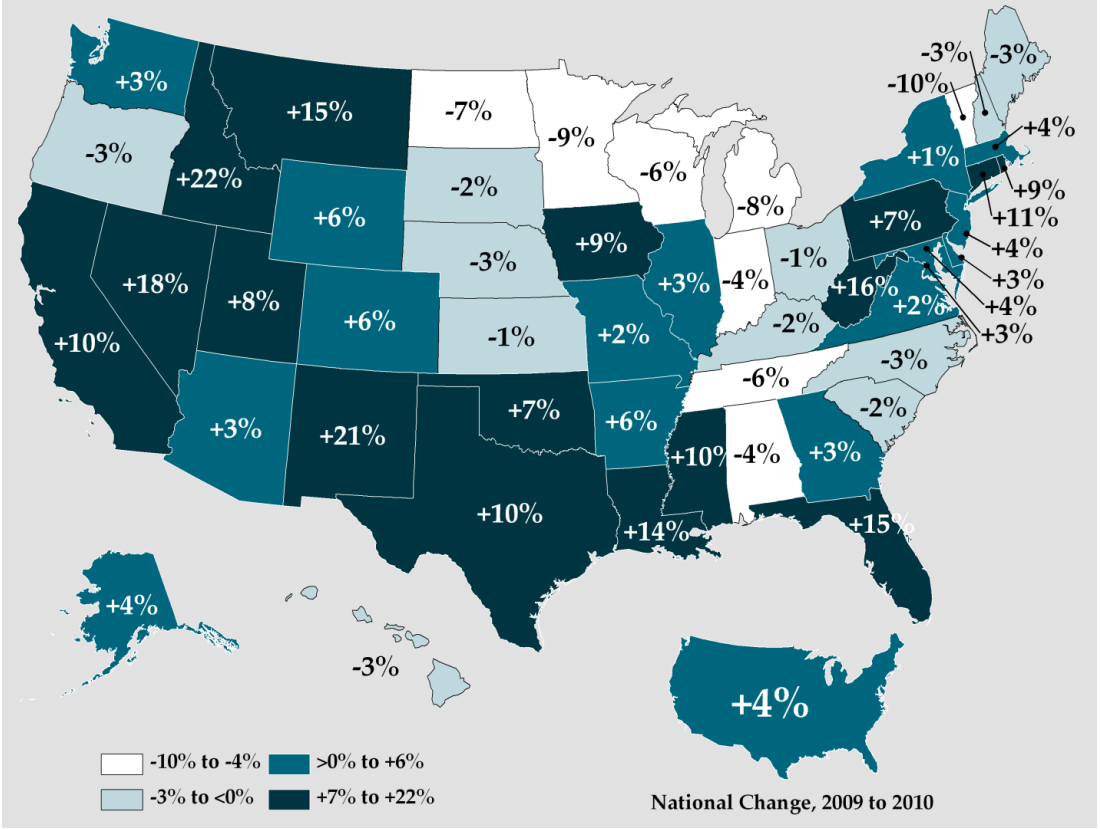


Unemployed People by State

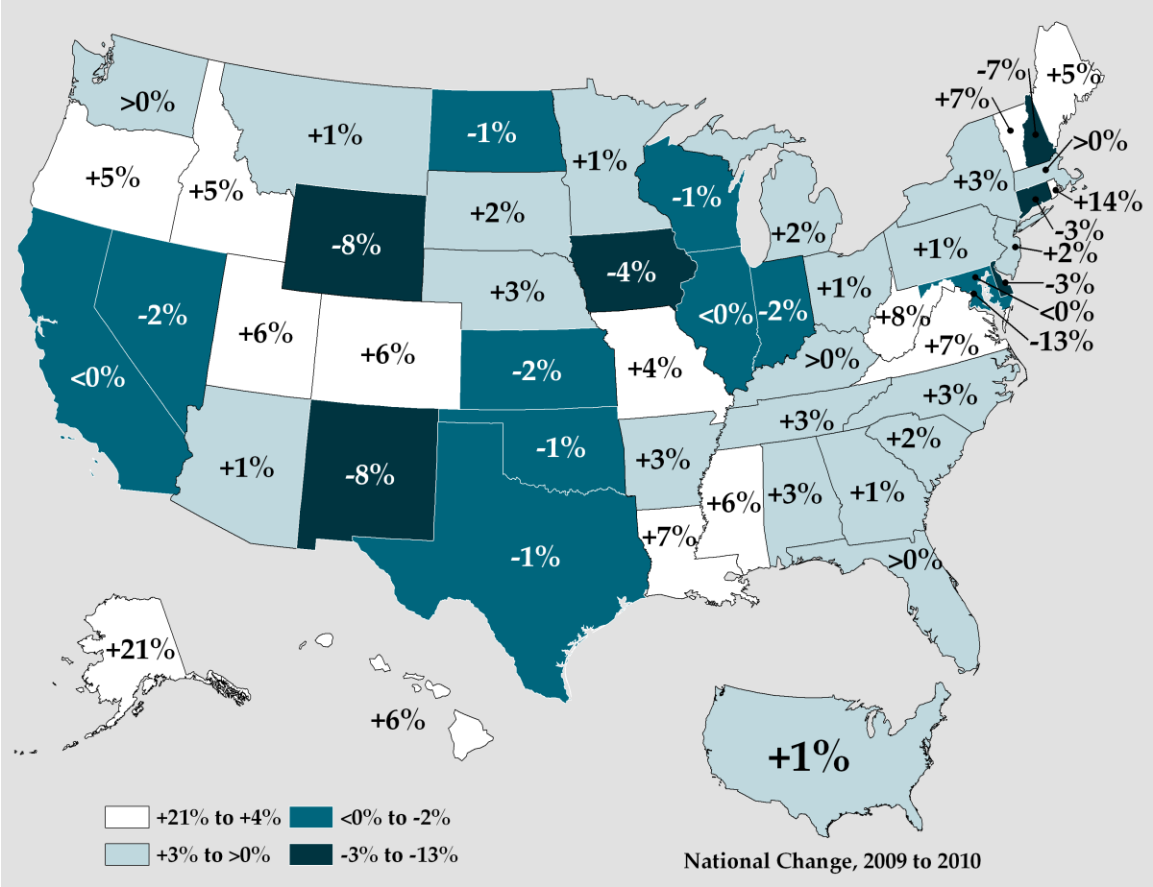
The loss of a job or prolonged inability to find employment typifies the kind of economic conditions that can cause a housing crisis. The measure used to quantify job loss and unemployment is the number of workers in the labor force who are unemployed. This economic factor uses the BLS's unemployment definition, which classifies people as unemployed when they do not have a job and are actively looking for employment. While unemployment data are available (and often reported) on a monthly basis, BLS also provides annual data on the number of unemployed people and rates for each state. This economic factor uses the estimates from the BLS's *Regional and State Unemployment – 2010 Annual Averages* and *Regional and State Unemployment – 2009 Annual Averages*.

Map 2.2 and Table 2.6 show the change in the number of unemployed people from 2009 to 2010 for each of the 51 states. The nation's unemployed population increased by 4 percent (560,000 people), from 14,265,000 in 2009 to 14,825,000 in 2010. The data show that 32 of 51 states had increases and the median state change was an increase of 3 percent. State changes range from a 10 percent decrease in Vermont to a 22 percent increase in Idaho.

Map 2.2 Changes in Unemployed People, 2009 to 2010



Map 2.3 Changes in Average Income of Working Poor People, 2009 to 2010



Average Real Income of Working Poor People by State

Wage income is the most important resource for maintaining housing for a majority of working people in the U.S. The measure used to quantify financial resources available to working poor people for housing and other needs is an estimate of the average income earned by people in poor households. This economic factor uses data from the Census Bureau's 2009 and 2010 ACS, which includes data on individual income, number of hours worked, and household poverty status. The BLS's definition of working poor people was used,[7] so this factor only includes people who have worked at least 27 weeks in the past year. Incomes of all workers (who worked over 27 weeks) were also calculated to compare income change among poor workers and all workers. The 2009 incomes were adjusted to 2010 dollars, so comparisons are of real income.

[7] Bureau of Labor Statistics (2011) *A Profile of the Working Poor, 2009*, U.S. Department of Labor, Washington, DC.

Map 2.3 and Table 2.7 show the change in average real income of working poor people from 2009 to 2010 for each of the 51 States. The average real income of working poor people increased 1 percent ($112), going from $9,301 in 2009 to $9,413 in 2010. The data show that 17 of 51 states had decreases and the median state change was a decrease of 1 percent. State changes range from a 21 percent increase in Alaska to a 13 percent decrease in the District of Columbia. The average real income of all working people decreased less than 1 percent ($261), going from $48,395 in 2009 to $48,134 in 2010. These changes suggest that while the income of all working people decreased slightly, the change was not disproportionately borne by poor workers.

Residential Housing Units in Foreclosure by State

Recent foreclosure activity has been described as a national "foreclosure crisis" by some researchers, and evidence suggests that people will continue to be affected by foreclosure filings on housing units in the coming years.[8] While substantial evidence is not available to suggest that a foreclosure puts the people in the housing unit at imminent risk of homelessness, foreclosure activity has had an effect on many individuals and on the housing market. To measure changes in the housing stock that has been affected by foreclosure, change in the number of residential housing units in foreclosure was estimated. This economic factor uses data from RealtyTrac (a real estate research firm), which includes data on residential housing units with a foreclosure filing as well as foreclosure rates.

Map 2.4 and Table 2.8 show the change in the number of residential housing units in foreclosure from 2009 to 2010 for each of the 51 states. The national number of residential housing units in foreclosure increased by 2 percent (47,217 units), going from 2,824,674 in 2009 to 2,871,891 in 2010. The data show that 38 of 51 states had increases and the median state change was an increase of 13 percent. State changes range from a 33 percent decrease in the District of Columbia to a 175 percent increase in Vermont.

[8] D. Gruenstein Bocian, W. Li, C. Reid, and R. Quercia (2011) *Lost Ground, 2011: Disparities in Mortgage Lending and Foreclosures*, Center for Responsible Lending, Washington, DC.

Map 2.4 Changes in Housing Units in Foreclosure, 2009 to 2010

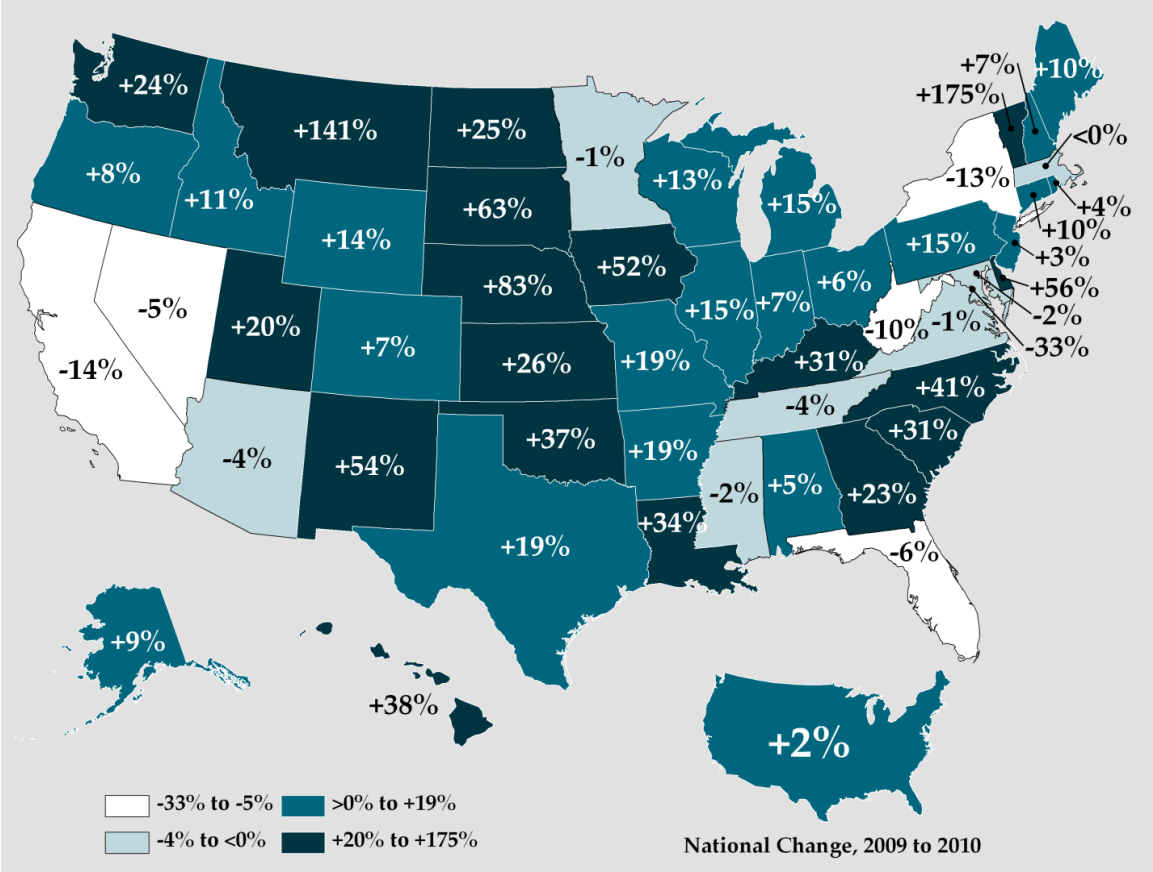


Table 2.5 Severely Housing Cost Burdened Poor Renter Households

State	Severely Housing Cost Burdened Poor Renter Households, 2010	Severely Housing Cost Burdened Poor Renter Households, 2009	Household Population Change, 2009 to 2010	2010 Percentage of All Severely Housing Cost Burdened Poor Renter Households
Alabama	102,259	102,895	-0.62%	70.04%
Alaska	5,950	5,076	17.22%	75.07%
Arizona	127,586	111,753	14.17%	76.33%
Arkansas	65,907	67,239	-1.98%	68.34%
California	791,752	711,231	11.32%	78.19%
Colorado	94,240	94,424	-0.19%	75.21%
Connecticut	59,744	63,957	-6.59%	78.09%
Delaware	13,200	11,015	19.84%	77.34%
District of Columbia	17,079	19,948	-14.38%	76.80%
Florida	372,843	353,431	5.49%	79.31%
Georgia	206,011	179,232	14.94%	73.81%
Hawaii	19,047	19,126	-0.41%	82.17%
Idaho	30,239	26,617	13.61%	68.30%
Illinois	251,855	246,399	2.21%	75.12%
Indiana	128,602	133,942	-3.99%	71.97%
Iowa	50,653	49,602	2.12%	68.95%
Kansas	51,833	50,723	2.19%	72.02%
Kentucky	99,139	90,925	9.03%	66.75%
Louisiana	91,455	90,874	0.64%	70.20%
Maine	18,144	20,133	-9.88%	59.67%
Maryland	78,371	73,773	6.23%	75.26%
Massachusetts	122,362	109,940	11.30%	71.19%
Michigan	210,932	219,375	-3.85%	74.85%
Minnesota	79,569	79,390	0.23%	69.61%
Mississippi	66,609	63,338	5.16%	68.33%
Missouri	127,006	121,929	4.16%	69.65%
Montana	15,648	14,741	6.15%	66.48%
Nebraska	33,226	32,470	2.33%	66.46%
Nevada	57,365	46,313	23.86%	80.97%
New Hampshire	14,548	13,724	6.00%	74.41%
New Jersey	141,550	125,841	12.48%	79.67%
New Mexico	39,047	33,159	17.76%	67.64%
New York	498,282	470,199	5.97%	76.17%
North Carolina	213,861	203,493	5.10%	72.61%
North Dakota	13,843	12,154	13.90%	69.48%
Ohio	278,537	267,842	3.99%	71.76%
Oklahoma	73,658	77,317	-4.73%	68.78%
Oregon	93,864	81,811	14.73%	77.73%
Pennsylvania	237,618	219,835	8.09%	73.58%
Rhode Island	22,326	20,804	7.32%	68.42%
South Carolina	100,185	89,376	12.09%	73.37%
South Dakota	14,219	13,465	5.60%	63.34%
Tennessee	133,044	135,947	-2.14%	68.77%
Texas	495,792	475,961	4.17%	71.64%
Utah	41,294	35,037	17.86%	71.69%
Vermont	12,470	8,707	43.22%	75.17%
Virginia	117,137	113,198	3.48%	75.58%
Washington	131,605	115,479	13.96%	74.51%
West Virginia	32,547	37,281	-12.70%	64.67%
Wisconsin	113,176	119,082	-4.96%	72.61%
Wyoming	7,851	6,770	15.97%	74.65%
United States	6,215,080	5,886,293	5.59%	75.04%

Table 2.6 Unemployed People

State	Unemployed People, 2010	Unemployed People, 2009	Population Change, 2009 to 2010	Unemployment Rate, 2010
Alabama	202,147	211,038	-4.21%	9.5
Alaska	28,928	27,932	3.57%	8.0
Arizona	316,188	305,500	3.50%	10.0
Arkansas	106,546	100,236	6.30%	7.9
California	2,259,942	2,062,675	9.56%	12.4
Colorado	239,684	225,791	6.15%	8.9
Connecticut	173,409	156,747	10.63%	9.1
Delaware	36,102	34,921	3.38%	8.5
District of Columbia	32,963	31,962	3.13%	9.9
Florida	1,064,687	929,744	14.51%	11.5
Georgia	479,992	463,817	3.49%	10.2
Hawaii	41,623	43,118	-3.47%	6.6
Idaho	70,618	57,658	22.48%	9.3
Illinois	681,303	659,890	3.24%	10.3
Indiana	319,572	332,221	-3.81%	10.2
Iowa	102,609	93,712	9.49%	6.1
Kansas	105,755	106,813	-0.99%	7.0
Kentucky	217,997	221,646	-1.65%	10.5
Louisiana	155,183	136,146	13.98%	7.5
Maine	55,273	57,212	-3.39%	7.9
Maryland	222,553	214,509	3.75%	7.5
Massachusetts	297,061	286,197	3.80%	8.5
Michigan	596,833	648,389	-7.95%	12.5
Minnesota	216,910	238,404	-9.02%	7.3
Mississippi	137,101	124,964	9.71%	10.4
Missouri	288,783	282,979	2.05%	9.6
Montana	36,058	31,279	15.28%	7.2
Nebraska	45,444	46,857	-3.02%	4.7
Nevada	200,772	169,695	18.31%	14.9
New Hampshire	45,096	46,657	-3.35%	6.1
New Jersey	425,736	410,120	3.81%	9.5
New Mexico	80,202	66,055	21.42%	8.4
New York	824,076	813,287	1.33%	8.6
North Carolina	476,427	490,011	-2.77%	10.6
North Dakota	14,609	15,688	-6.88%	3.9
Ohio	594,540	601,013	-1.08%	10.1
Oklahoma	123,765	115,855	6.83%	7.1
Oregon	214,950	220,602	-2.56%	10.8
Pennsylvania	548,973	513,521	6.90%	8.7
Rhode Island	66,955	61,419	9.01%	11.6
South Carolina	241,797	246,794	-2.02%	11.2
South Dakota	21,499	22,015	-2.34%	4.8
Tennessee	297,458	317,291	-6.25%	9.7
Texas	994,481	900,370	10.45%	8.2
Utah	105,965	98,068	8.05%	7.7
Vermont	22,470	24,914	-9.81%	6.2
Virginia	289,154	284,362	1.69%	6.9
Washington	339,509	328,748	3.27%	9.6
West Virginia	71,272	61,546	15.80%	9.1
Wisconsin	255,335	271,155	-5.83%	8.3
Wyoming	20,456	19,211	6.48%	7.0
United States	14,825,000	14,265,000	3.93%	9.6

Table 2.7 Average Real Income of Working People

State	Average Real Income of Working Poor People, 2010	Average Real Income of Working Poor People, 2009	Income Change, 2009 to 2010	Average Real Income of All Working People, 2010	Average Real Income of All Working, 2009 People	Income Change 2009 to 2010
Alabama	$9,219	$8,974	2.73%	$43,121	$42,410	1.68%
Alaska	$8,452	$6,958	21.48%	$52,513	$49,726	5.60%
Arizona	$9,963	$9,868	0.96%	$45,777	$45,101	1.50%
Arkansas	$9,716	$9,429	3.04%	$39,084	$39,335	-0.64%
California	$9,834	$9,856	-0.23%	$52,944	$53,096	-0.29%
Colorado	$9,263	$8,732	6.08%	$50,003	$50,274	-0.54%
Connecticut	$8,472	$8,776	-3.47%	$60,718	$61,981	-2.04%
Delaware	$9,851	$10,107	-2.53%	$48,551	$48,442	0.22%
District of Columbia	$6,937	$7,991	-13.20%	$73,164	$73,370	-0.28%
Florida	$9,593	$9,561	0.34%	$43,439	$43,580	-0.32%
Georgia	$9,947	$9,829	1.20%	$46,359	$46,801	-0.94%
Hawaii	$9,227	$8,727	5.72%	$44,939	$45,509	-1.25%
Idaho	$9,406	$8,946	5.15%	$39,457	$38,990	1.20%
Illinois	$9,469	$9,491	-0.23%	$50,146	$51,376	-2.40%
Indiana	$9,208	$9,349	-1.50%	$42,373	$42,197	0.42%
Iowa	$8,310	$8,630	-3.72%	$40,694	$41,799	-2.64%
Kansas	$8,524	$8,699	-2.02%	$43,408	$44,191	-1.77%
Kentucky	$8,928	$8,907	0.23%	$41,565	$40,406	2.87%
Louisiana	$9,740	$9,134	6.63%	$44,050	$44,421	-0.84%
Maine	$8,308	$7,943	4.59%	$40,785	$40,552	0.57%
Maryland	$8,896	$8,921	-0.28%	$58,024	$58,381	-0.61%
Massachusetts	$8,424	$8,391	0.39%	$57,328	$57,464	-0.24%
Michigan	$8,773	$8,643	1.50%	$44,841	$44,642	0.45%
Minnesota	$8,351	$8,271	0.97%	$48,600	$48,411	0.39%
Mississippi	$9,822	$9,293	5.70%	$39,442	$39,567	-0.32%
Missouri	$8,855	$8,550	3.56%	$42,632	$42,971	-0.79%
Montana	$8,437	$8,389	0.57%	$39,840	$37,686	5.72%
Nebraska	$8,960	$8,715	2.80%	$40,232	$41,200	-2.35%
Nevada	$9,885	$10,070	-1.83%	$45,592	$46,185	-1.28%
New Hampshire	$7,662	$8,207	-6.64%	$50,064	$49,748	0.64%
New Jersey	$10,300	$10,050	2.49%	$60,354	$61,630	-2.07%
New Mexico	$9,358	$10,118	-7.51%	$41,687	$41,776	-0.21%
New York	$9,816	$9,561	2.67%	$55,656	$56,985	-2.33%
North Carolina	$9,389	$9,091	3.27%	$43,438	$44,027	-1.34%
North Dakota	$7,894	$7,975	-1.02%	$40,274	$43,183	-6.74%
Ohio	$9,050	$8,973	0.87%	$43,737	$43,485	0.58%
Oklahoma	$9,307	$9,376	-0.74%	$40,632	$41,116	-1.18%
Oregon	$8,965	$8,568	4.64%	$44,227	$44,672	-0.99%
Pennsylvania	$8,888	$8,781	1.22%	$46,869	$47,381	-1.08%
Rhode Island	$8,989	$7,881	14.06%	$48,982	$48,329	1.35%
South Carolina	$9,273	$9,062	2.33%	$41,486	$41,356	0.31%
South Dakota	$8,406	$8,230	2.14%	$40,402	$37,864	6.70%
Tennessee	$9,330	$9,050	3.10%	$42,064	$42,417	-0.83%
Texas	$10,201	$10,317	-1.13%	$47,069	$47,144	-0.16%
Utah	$9,298	$8,732	6.48%	$43,104	$42,819	0.67%
Vermont	$7,486	$6,999	6.96%	$42,642	$43,193	-1.28%
Virginia	$9,133	$8,573	6.53%	$54,516	$54,141	0.69%
Washington	$8,813	$8,776	0.42%	$50,592	$50,698	-0.21%
West Virginia	$9,263	$8,602	7.68%	$40,242	$40,287	-0.11%
Wisconsin	$8,229	$8,280	-0.62%	$43,369	$43,372	-0.01%
Wyoming	$8,595	$9,388	-8.45%	$44,764	$42,894	4.36%
United States	$9,413	$9,301	1.20%	$48,134	$48,395	-0.54%

Table 2.8 Residential Housing Units in Foreclosure

State	Foreclosed Housing Units, 2010	Foreclosed Housing Units, 2009	Change in Foreclosure 2009 to 2010	2010 Rate of Foreclosure (1/x Housing Units)
Alabama	20,869	19,896	4.89%	103
Alaska	2,654	2,442	8.68%	104
Arizona	155,878	163,210	-4.49%	17
Arkansas	19,757	16,547	19.40%	66
California	546,669	632,573	-13.58%	25
Colorado	54,041	50,514	6.98%	40
Connecticut	21,705	19,679	10.30%	66
Delaware	4,727	3,034	55.80%	83
District of Columbia	2,153	3,235	-33.45%	133
Florida	485,286	516,711	-6.08%	18
Georgia	130,966	106,110	23.42%	31
Hawaii	12,425	9,002	38.02%	41
Idaho	19,088	17,161	11.23%	34
Illinois	151,304	131,132	15.38%	35
Indiana	44,172	41,405	6.68%	63
Iowa	8,663	5,681	52.49%	153
Kansas	11,415	9,056	26.05%	107
Kentucky	12,656	9,682	30.72%	152
Louisiana	15,753	11,750	34.07%	120
Maine	3,502	3,178	10.20%	200
Maryland	42,446	43,248	-1.85%	55
Massachusetts	36,092	36,119	-0.07%	76
Michigan	135,874	118,302	14.85%	33
Minnesota	31,315	31,697	-1.21%	74
Mississippi	5,280	5,402	-2.26%	240
Missouri	33,944	28,519	19.02%	78
Montana	3,307	1,373	140.86%	133
Nebraska	3,377	1,845	83.04%	233
Nevada	106,160	112,097	-5.30%	11
New Hampshire	7,703	7,210	6.84%	78
New Jersey	64,808	63,208	2.53%	54
New Mexico	11,133	7,212	54.37%	78
New York	43,913	50,369	-12.82%	182
North Carolina	40,151	28,384	41.46%	105
North Dakota	488	390	25.13%	642
Ohio	108,160	101,614	6.44%	47
Oklahoma	17,718	12,937	36.96%	92
Oregon	36,958	34,121	8.31%	44
Pennsylvania	51,278	44,732	14.63%	107
Rhode Island	5,246	5,065	3.57%	86
South Carolina	33,063	25,163	31.40%	62
South Dakota	1,244	765	62.61%	291
Tennessee	39,206	40,733	-3.75%	70
Texas	118,923	100,045	18.87%	81
Utah	32,520	27,140	19.82%	29
Vermont	393	143	174.83%	795
Virginia	51,588	52,127	-1.03%	64
Washington	43,856	35,268	24.35%	64
West Virginia	1,329	1,479	-10.14%	667
Wisconsin	39,920	35,252	13.24%	64
Wyoming	815	717	13.67%	302
United States	2,871,891	2,824,674	1.67%	45

CHAPTER THREE: THE DEMOGRAPHICS OF HOMELESSNESS

Over the course of a year, the estimated odds of experiencing homelessness are approximately 1 in 194 for the general population, though the odds vary by circumstance. The odds for people with incomes at or below the federal poverty line increase to an estimated 1 in 29. According to *The 2009 Annual Homeless Assessment Report to Congress* (2009 AHAR), the group at greatest risk is poor veterans, who have 1 in 10 risk of experiencing homelessness over the course of a year. This chapter focuses on additional demographic groups that have elevated risk of experiencing homelessness.

People who live with friends or family due to economic need are considered "doubled-up." [1] Doubled-up people have an elevated risk of experiencing homelessness. In fact, prior to their entrance into the homeless shelter system, the most common living situation for adults in families is living with friends or family. As reported in *The 2010 Annual Homeless Assessment Report to Congress* (2010 AHAR),[2] 30 percent of all homeless shelter users and 44 percent of adults in families who use homeless shelters were doubled up prior to entering the shelter system. Using that data and census reports on living situations, risk of homelessness was calculated for people living doubled up. Over the course of a year, the odds of experiencing homelessness for a person living doubled up are estimated to be 1 in 12.

People discharged from prisons or jails are another group with an elevated risk of homelessness. Over 5 percent of the individuals who use the homeless shelter system identified prison, jail, or juvenile detention as their living situation prior to entering the shelter system. Combining data on previous living situations with annual data on release from prison and jail from the Department of Justice's Bureau of Justice Statistics (BJS), risk of homelessness was calculated for people discharged from prison or jail. Over the course of a year, the odds of experiencing homelessness for a person discharged from prison or jail are estimated to be 1 in 13.

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[1] This report uses "doubled up" to refer to a low-income individual or member of a family who is living with friends, extended family, or other non-relatives due to economic hardship. Low-income here is defined as 125 percent of the federal poverty line. See Homelessness Research Institute (2010) *Economy Bytes: Doubled Up in the United States*, National Alliance to End Homelessness, Washington, DC.

[2] See Exhibit 3-8 in: Office of Community Planning and Development (2011) *The 2010 Annual Homeless Assessment to Congress*, U.S. Department of Housing and Urban Development, Washington, DC.

A third group at elevated risk is youth who age out of foster care. Combining data on previous living situations with emancipations from foster care data from the Department of Health and Human Services (HHS), risk of homelessness was calculated for youth who age out of foster care. Over the course of a year, the odds of experiencing homelessness for a youth emancipated from foster care are estimated to be 1 in 11.

Based upon these risk factors, it follows that when the number of people in any of these demographic categories increases, there is a risk that homelessness will increase (all other things being equal).

Table 3.1 shows changes in each of the demographic categories. The largest demographic change described in this report is the increase in the number of people living doubled up, the most common previous living situation of people who entered the shelter system. The population of people living doubled up increased from 6 million in 2009 to 6.8 million in 2010, a 13 percent increase (see Figure 3.1 on the next page for a historical graph of changes in the doubled up population from 2005 to 2010). The other two groups mentioned above, however, both of which have smaller total populations, decreased from 2009 to 2010. The number of people discharged from prison or jail decreased from 727,467 in 2009 to 705,169 in 2010, a 3 percent decrease, and the number of youth aged out of foster care decreased from 30,458 in 2009 to 27,854 in 2010, a 9 percent decrease.

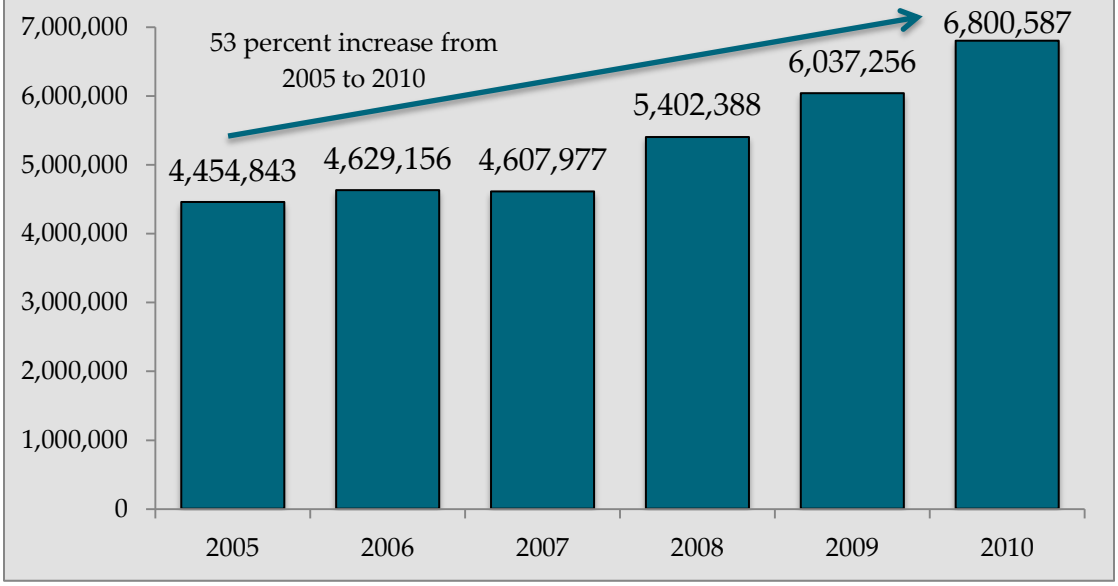
Table 3.1 National Changes in Demographic Homelessness Factors, 2009 to 2010

Factor	2009	2010	Percent Change 2009 to 2010
People Living Doubled Up	6,037,256	6,800,587	+13%
People Discharged from Prison	726,467	705,169	-3%
Youth Aged Out of Foster Care	30,458	27,854	-9%
Uninsured People	47,151,404	48,793,562	+4%

The final demographic factor described in this report is health insurance. Medical facilities (i.e. hospitals, psychiatric facilities, or substance abuse treatment centers) are the most common institutional living situation for people prior to their entrance into the homeless shelter system. This fact, paired with the fact that approximately 40 percent of adults in the homeless population are estimated

to have a disability, relate to the importance of having health insurance to protect against increased risk of homelessness.[3] The number of people who lack health insurance increased from approximately 47 million in 2009 to nearly 49 million people in 2010, a 4 percent increase. The 2010 data show the uninsured rate is 16 percent. In 2010, Congress passed the Affordable Care Act, a law that is expected to affect health insurance coverage for people across the country. A brief narrative on how this law will affect homelessness is on page 45, Box 3.1 The Affordable Care Act of 2010 and Homelessness.

Map 3.1 People Living Doubled Up, 2005 to 2010



State-Level Changes in the Demographics of Homelessness, 2009 to 2010

As with the counts of homeless people and the economic factors described in earlier chapters of this report, the national changes among demographic categories and factors do not tell the complete story; there are considerable differences among states. For example, a majority of states had increases in the number of people living doubled up, but over 20 percent of the states had decreases. Further, the size of changes in the number of people living doubled up ranged from a 36 percent decrease to a 74 percent increase. The other demographic factors examined in this report had similar state-by-state variation. The following sections describe in further detail changes at the state level for each demographic factor.

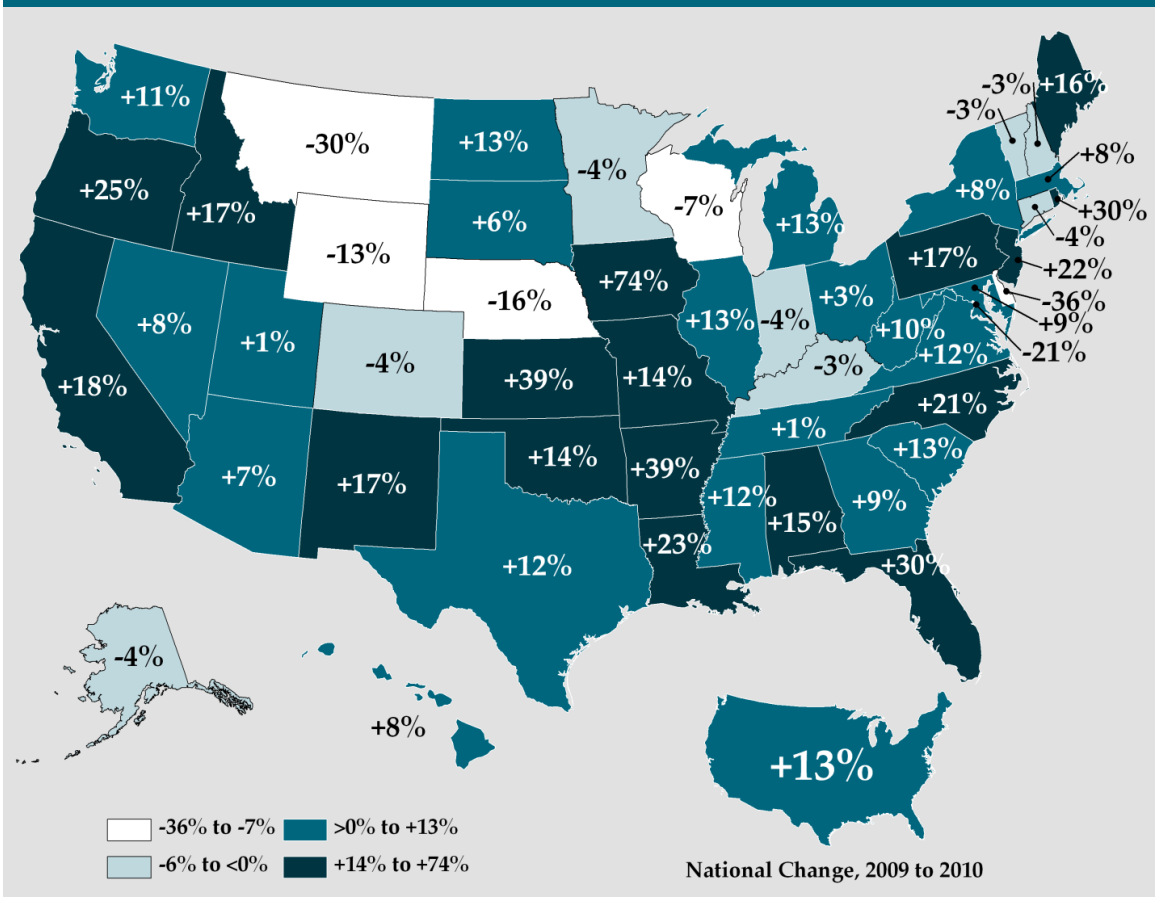
[3] Office of Community Planning and Development (2010) *The 2009 Annual Homeless Assessment to Congress*, U.S. Department of Housing and Urban Development, Washington, DC.

People Living Doubled Up by State

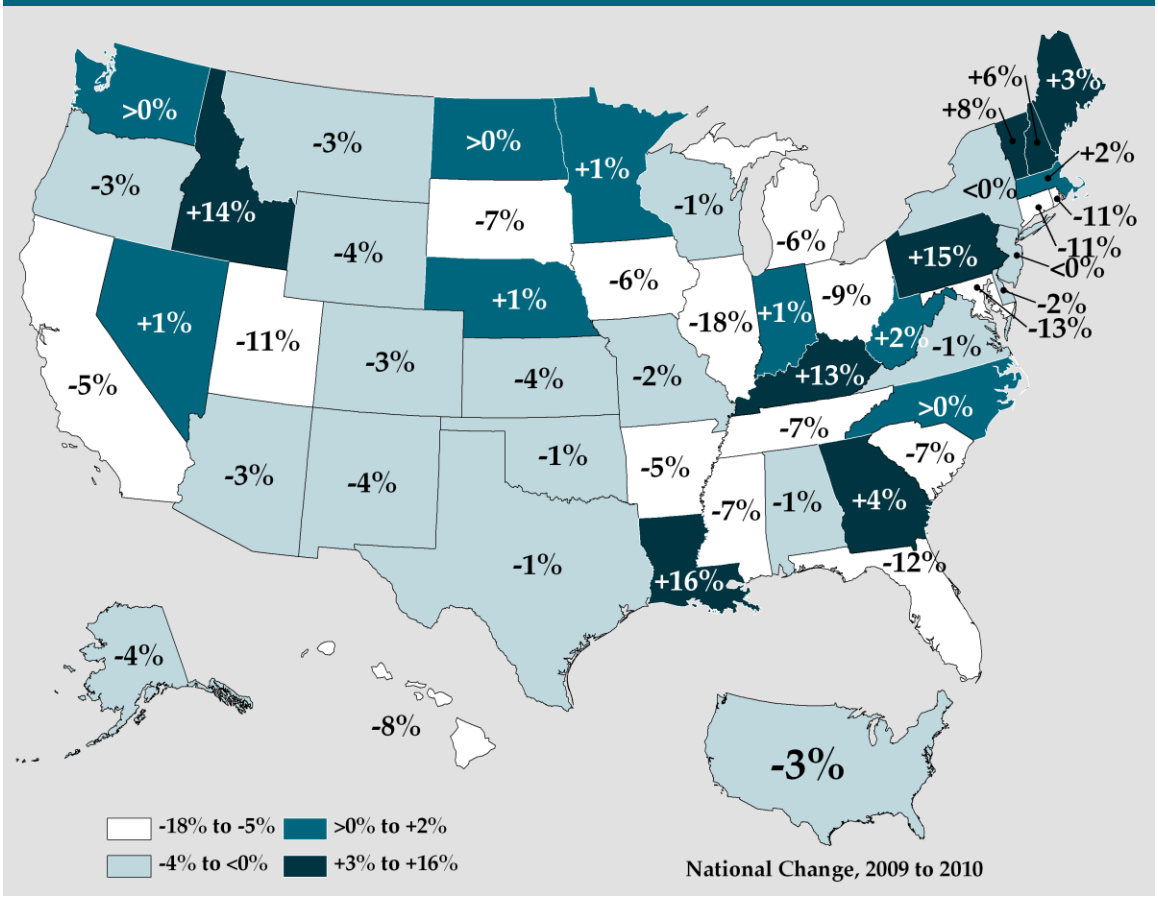
Living with friends or family due to economic need, or "doubling up," was the most common previous living situation of people who entered the shelter system, according to the most recently available data. State-by-state change in the number of people living doubled up was estimated using data from the U.S. Census Bureau's 2010 and 2009 American Community Survey (ACS), which includes data on household relationships and income.

Map 3.1 and Table 3.2 show the change in the number of people living doubled up from 2009 to 2010 for each of the 50 states, plus the District of Columbia. The nation's doubled up population increased by 13 percent (763,331 people), going from 6,037,256 in 2009 to 6,800,587 in 2010. The data show that 37 of 51 states had increases and the median state change was an increase of 10 percent. State changes range from a 36 percent decrease in Delaware to a 74 percent increase in Iowa.

Map 3.1 Changes in People Living Doubled Up, 2009 to 2010



Map 3.2 Changes in People Discharged From Prison or Jail, 2009 to 2010



People Discharged from Prison or Jail by State

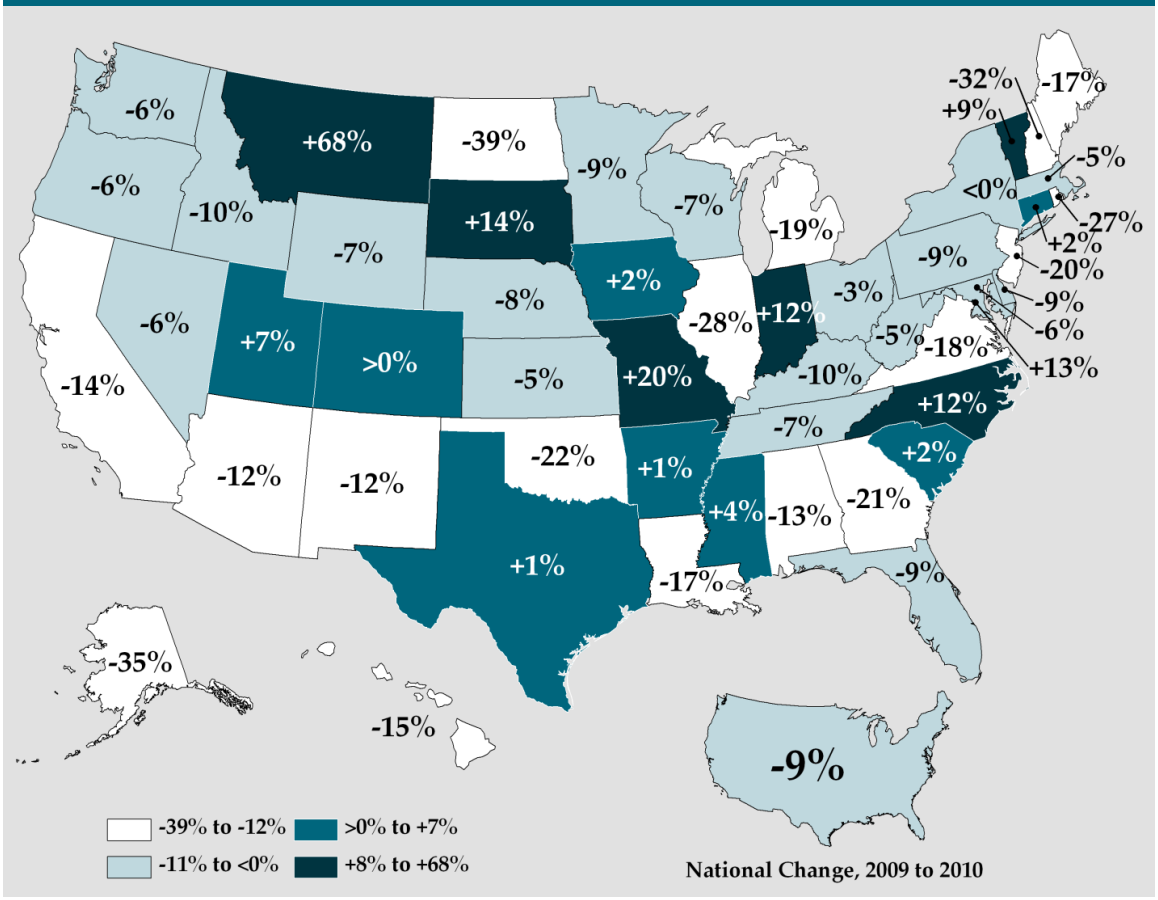
Many homeless people come to the streets or shelter directly from a government-funded institution. Living in prison or jail is the second most common institutional living situation (the first is a medical facility) that precedes homelessness. The 2010 AHAR shows that more than 5 percent of the individuals who use the homeless shelter system identified prison, jail, or juvenile detention as their living situation prior to entering the shelter system (for adults in families, the figure is less than 0.5 percent). To measure changes in the size of the population at risk of homelessness due to being released from prison or jail, change in the number of people released from federal and state prison or jail was estimated. This demographic factor uses data from the BJS' Prisoners Series reports, *Prisoners in 2010* and *Prisoners in 2009,* which includes data on the prison and jail population and release data from federal and state correctional facilities.

Map 3.2 and Table 3.3 show the change in the number of people discharged from prison or jail from 2009 to 2010 for each of the 51 states. The nation's population of people released from prison or jail decreased by 3 percent (21,298 people), going from 726,467 in 2009 to 705,169 in 2010. The data show that 17 of 51 states had increases and the median state change was a decrease of 2 percent. State changes range from an 18 percent decrease in Illinois to a 16 percent increase in Louisiana.

Youth Aged Out of Foster Care by State

Compared to groups experiencing the other demographic factors examined in this report, the population of youth who age out of foster care is small in number. With 1 in 11 odds of experiencing homelessness in a year, however, an individual who has aged out of foster care is at the greatest risk. To measure changes in the size of the population at risk of homelessness due to emancipation from foster care (aging out), change in the number of youth aged out of foster care was estimated, using data on foster care exits from the HHS' Administration for Children and Families.

Map 3.3 Changes in Youth Aged Out of Foster Care, 2009 to 2010

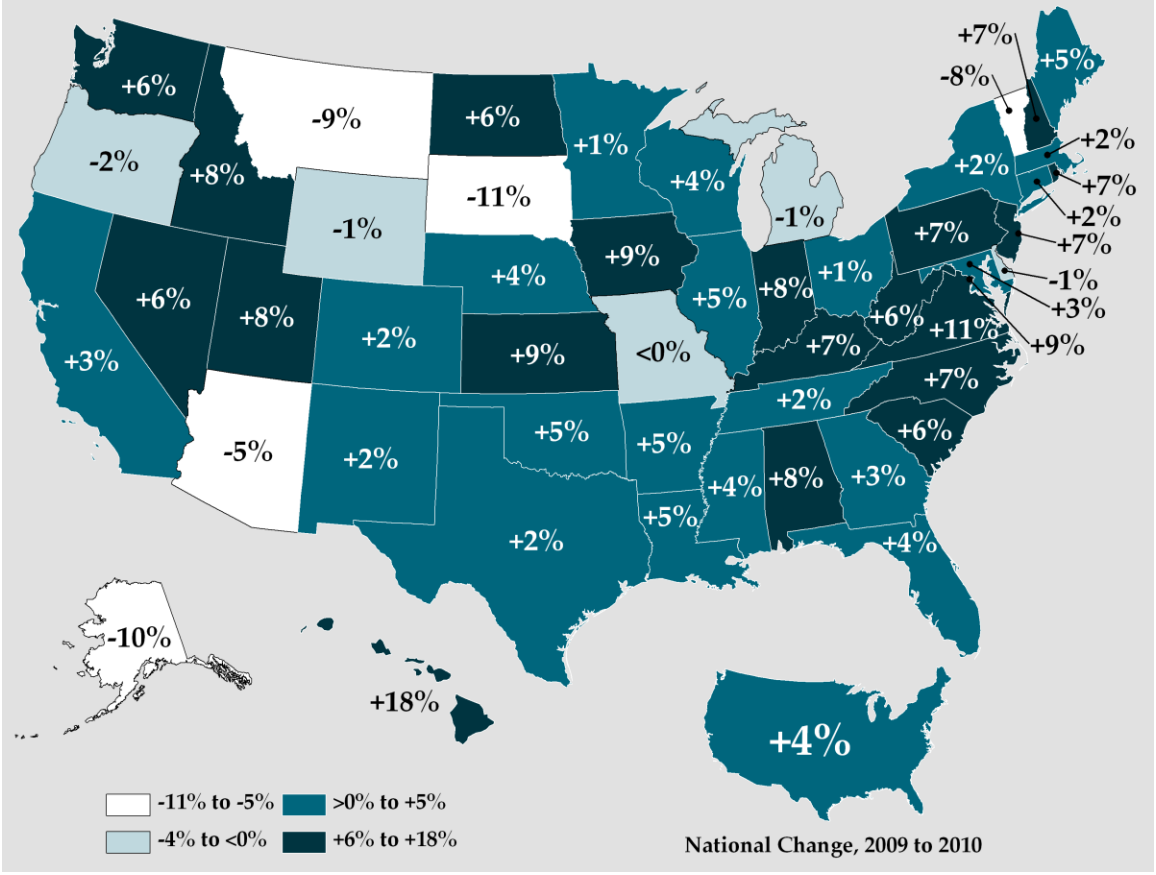


Map 3.3 and Table 3.4 show the change in the number of youth aged out of foster care from 2009 to 2010 for each of the 51 states. The nation's population of youth aged out of foster care decreased by 9 percent (2,604 people), going from 30,458 in 2009 to 27,854 in 2010. The data show that 15 of 51 states had increases and the median state change was a decrease of 7 percent. State changes range from a 39 percent decrease in North Dakota to a 68 percent increase in Montana.

Uninsured People by State

Living in a medical facility is the most common institutional living situation for people prior to their entrance into the homeless shelter system. The 2010 AHAR shows that 6.5 percent of all homeless shelter users and nearly 8 percent of individuals who use homeless shelters arrived at the shelter system directly from a hospital, psychiatric facility, or substance abuse treatment center. To measure changes in the size of the population at risk of homelessness due to medical reasons, change in the number of uninsured people was estimated. This demographic factor uses data from the Census Bureau's 2010 and 2009 ACS, which includes data on the existence and type of health insurance coverage.

Map 3.4 Changes in Uninsured People, 2009 to 2010



Map 3.4 and Table 3.5 show the change in the number of uninsured people from 2009 to 2010 for each of the 51 states. The nation's uninsured population increased by 4 percent (1,642,158 people), going from 47,151,404 in 2009 to 48,793,562 in 2010. The data show that 41 of 51 states had increases and the median state change was an increase of 4 percent. State changes range from an 11 percent decrease in South Dakota to an 18 percent increase in Hawaii.

Box 3.1 The Affordable Care Act and Homelessness

The Affordable Care Act of 2010 (ACA), when fully implemented in 2014, will make virtually all homeless and at-risk citizens eligible for Medicaid, the state-administered health care program for low-income people. The Medicaid expansion will cover as many as 16 million people who now lack health insurance; under new eligibility rules, nearly all chronically homeless adults will finally have the opportunity to enroll in Medicaid.

The number of people lacking health insurance rose 4 percent nationally between 2009 and 2010. This increase generally reflects elevated rates of unemployment overall, as private insurance is often tied to job status. On average, 16 percent of the U.S. population lacked coverage in 2010.

The Affordable Care Act, if fully implemented, will eventually result in near-universal health insurance coverage among U.S. citizens. Specifically, the ACA will require uninsured individuals to obtain coverage. The Act also directs states to manage the cost of mandated coverage through subsidies and private market regulation, as well as expansion of Medicaid.

Table 3.2 People Living Doubled Up

State	People Living Doubled Up, 2010	People Living Doubled Up, 2009	Population Change, 2009 to 2010
Alabama	153,036	133,281	14.82%
Alaska	11,333	11,781	-3.80%
Arizona	206,909	193,546	6.90%
Arkansas	85,300	61,491	38.72%
California	993,752	841,467	18.10%
Colorado	72,391	75,380	-3.97%
Connecticut	38,427	39,933	-3.77%
Delaware	11,898	18,494	-35.67%
District of Columbia	15,686	19,950	-21.37%
Florida	525,634	405,566	29.61%
Georgia	296,094	272,305	8.74%
Hawaii	24,440	22,582	8.23%
Idaho	27,524	23,503	17.11%
Illinois	271,293	241,093	12.53%
Indiana	106,476	110,924	-4.01%
Iowa	31,299	17,998	73.90%
Kansas	51,577	37,193	38.67%
Kentucky	101,834	104,803	-2.83%
Louisiana	158,833	128,682	23.43%
Maine	16,695	14,336	16.46%
Maryland	98,521	90,748	8.57%
Massachusetts	78,067	72,567	7.58%
Michigan	209,420	185,035	13.18%
Minnesota	48,006	50,251	-4.47%
Mississippi	131,211	117,040	12.11%
Missouri	108,197	94,870	14.05%
Montana	17,278	24,672	-29.97%
Nebraska	16,388	19,425	-15.63%
Nevada	57,846	53,570	7.98%
New Hampshire	11,288	11,687	-3.41%
New Jersey	125,582	103,083	21.83%
New Mexico	62,321	53,330	16.86%
New York	370,879	343,727	7.90%
North Carolina	228,776	189,465	20.75%
North Dakota	5,935	5,258	12.88%
Ohio	198,682	192,978	2.96%
Oklahoma	85,338	75,034	13.73%
Oregon	69,776	56,041	24.51%
Pennsylvania	201,421	172,671	16.65%
Rhode Island	16,258	12,509	29.97%
South Carolina	133,031	117,589	13.13%
South Dakota	16,878	15,895	6.18%
Tennessee	162,886	161,924	0.59%
Texas	763,641	681,895	11.99%
Utah	39,007	38,686	0.83%
Vermont	6,776	6,977	-2.88%
Virginia	122,029	109,260	11.69%
Washington	101,470	91,817	10.51%
West Virginia	43,867	39,971	9.75%
Wisconsin	63,574	68,282	-6.89%
Wyoming	5,807	6,691	-13.21%
United States	6,800,587	6,037,256	12.64%

Table 3.3 People Discharged from Prison

State	People Discharged From Prison 2010	People Discharged From Prison 2009	Change 2009 to 2010
Alabama	11,978	12,107	-1.07%
Alaska	3,066	3,194	-4.01%
Arizona	13,419	13,776	-2.59%
Arkansas	6,606	6,943	-4.85%
California	121,669	128,637	-5.42%
Colorado	10,503	10,799	-2.74%
Connecticut	6,075	6,827	-11.02%
Delaware	1,661	1,688	-1.60%
District of Columbia	n/a	n/a	n/a
Florida	32,403	36,885	-12.15%
Georgia	16,646	16,066	3.61%
Hawaii	1,754	1,900	-7.68%
Idaho	4,249	3,729	13.94%
Illinois	30,961	37,959	-18.44%
Indiana	19,842	19,607	1.20%
Iowa	4,353	4,634	-6.06%
Kansas	4,530	4,701	-3.64%
Kentucky	15,898	14,073	12.97%
Louisiana	17,146	14,808	15.79%
Maine	1,176	1,141	3.07%
Maryland	9,346	10,750	-13.06%
Massachusetts	2,873	2,825	1.70%
Michigan	16,940	18,049	-6.14%
Minnesota	7,867	7,764	1.33%
Mississippi	8,629	9,231	-6.52%
Missouri	17,709	18,012	-1.68%
Montana	2,150	2,209	-2.67%
Nebraska	2,111	2,094	0.81%
Nevada	5,994	5,928	1.11%
New Hampshire	1,535	1,454	5.57%
New Jersey	12,763	12,796	-0.26%
New Mexico	3,474	3,634	-4.40%
New York	25,242	25,339	-0.38%
North Carolina	11,461	11,414	0.41%
North Dakota	1,005	1,003	0.20%
Ohio	24,363	26,824	-9.17%
Oklahoma	7,840	7,921	-1.02%
Oregon	5,251	5,388	-2.54%
Pennsylvania	16,638	14,465	15.02%
Rhode Island	1,109	1,242	-10.71%
South Carolina	8,645	9,268	-6.72%
South Dakota	2,849	3,075	-7.35%
Tennessee	14,672	15,702	-6.56%
Texas	71,143	71,905	-1.06%
Utah	3,094	3,481	-11.12%
Vermont	2,124	1,972	7.71%
Virginia	12,887	13,074	-1.43%
Washington	17,020	16,985	0.21%
West Virginia	2,989	2,923	2.26%
Wisconsin	8,615	8,730	-1.32%
Wyoming	785	816	-3.80%
United States	705,169	726,467	-2.93%

Table 3.4 Youth Aged Out of Foster Care

State	Aged Out of Foster Care, 2010	Aged Out of Foster Care, 2009	Population Change 2009 to
Alabama	289	332	-12.95%
Alaska	31	48	-35.42%
Arizona	654	739	-11.50%
Arkansas	294	292	0.68%
California	4,698	5,470	-14.11%
Colorado	601	600	0.17%
Connecticut	465	456	1.97%
Delaware	94	103	-8.74%
District of Columbia	189	167	13.17%
Florida	1,348	1,476	-8.67%
Georgia	573	728	-21.29%
Hawaii	117	138	-15.22%
Idaho	97	108	-10.19%
Illinois	885	1,232	-28.17%
Indiana	596	532	12.03%
Iowa	502	490	2.45%
Kansas	454	476	-4.62%
Kentucky	779	864	-9.84%
Louisiana	244	293	-16.72%
Maine	131	158	-17.09%
Maryland	769	818	-5.99%
Massachusetts	1,018	1,076	-5.39%
Michigan	909	1,118	-18.69%
Minnesota	611	670	-8.81%
Mississippi	88	85	3.53%
Missouri	438	365	20.00%
Montana	96	57	68.42%
Nebraska	307	332	-7.53%
Nevada	252	268	-5.97%
New Hampshire	49	72	-31.94%
New Jersey	305	379	-19.53%
New Mexico	94	107	-12.15%
New York	1,494	1,495	-0.07%
North Carolina	552	492	12.20%
North Dakota	59	97	-39.18%
Ohio	1,415	1,453	-2.62%
Oklahoma	382	487	-21.56%
Oregon	240	255	-5.88%
Pennsylvania	881	970	-9.18%
Rhode Island	120	164	-26.83%
South Carolina	367	359	2.23%
South Dakota	82	72	13.89%
Tennessee	547	587	-6.81%
Texas	1,532	1,522	0.66%
Utah	206	193	6.74%
Vermont	96	88	9.09%
Virginia	829	1,015	-18.33%
Washington	503	533	-5.63%
West Virginia	70	74	-5.41%
Wisconsin	457	490	-6.73%
Wyoming	38	41	-7.32%
United States	27,847	30,436	-8.51%

Table 3.5 Uninsured People

State	2010 Uninsured People	2009 Uninsured People	Change 2009 to 2010	2010 Percent Uninsured
Alabama	721,455	666,752	8.20%	15.08%
Alaska	127,814	141,236	-9.50%	17.90%
Arizona	1,125,811	1,179,067	-4.52%	17.55%
Arkansas	520,614	493,474	5.50%	17.82%
California	6,974,212	6,757,500	3.21%	18.67%
Colorado	798,834	786,013	1.63%	15.82%
Connecticut	325,067	318,109	2.19%	9.09%
Delaware	93,668	94,375	-0.75%	10.41%
District of Columbia	46,062	42,221	9.10%	7.62%
Florida	4,094,982	3,935,470	4.05%	21.73%
Georgia	1,968,937	1,919,622	2.57%	20.27%
Hawaii	103,996	87,833	18.40%	7.63%
Idaho	285,254	264,231	7.96%	18.15%
Illinois	1,815,433	1,732,332	4.80%	14.14%
Indiana	991,767	914,246	8.48%	15.28%
Iowa	288,970	265,037	9.03%	9.47%
Kansas	398,936	364,836	9.35%	13.95%
Kentucky	681,256	638,810	6.64%	15.67%
Louisiana	839,062	800,242	4.85%	18.46%
Maine	141,036	134,040	5.22%	10.62%
Maryland	671,956	649,326	3.49%	11.61%
Massachusetts	290,214	285,298	1.72%	4.43%
Michigan	1,249,398	1,256,423	-0.56%	12.65%
Minnesota	479,821	477,236	0.54%	9.04%
Mississippi	553,851	532,993	3.91%	18.65%
Missouri	811,646	813,234	-0.20%	13.54%
Montana	167,451	184,254	-9.12%	16.90%
Nebraska	214,366	206,942	3.59%	11.71%
Nevada	613,458	580,676	5.65%	22.68%
New Hampshire	147,790	138,198	6.94%	11.22%
New Jersey	1,183,057	1,105,169	7.05%	13.44%
New Mexico	417,997	411,483	1.58%	20.23%
New York	2,339,558	2,283,143	2.47%	12.06%
North Carolina	1,612,217	1,501,991	7.34%	16.86%
North Dakota	67,984	64,174	5.94%	10.08%
Ohio	1,439,514	1,431,220	0.58%	12.48%
Oklahoma	732,106	700,533	4.51%	19.46%
Oregon	665,248	675,506	-1.52%	17.33%
Pennsylvania	1,338,220	1,250,583	7.01%	10.53%
Rhode Island	127,729	119,132	7.22%	12.13%
South Carolina	819,944	772,499	6.14%	17.69%
South Dakota	97,891	109,692	-10.76%	11.99%
Tennessee	936,699	914,470	2.43%	14.74%
Texas	6,089,999	5,989,388	1.68%	24.11%
Utah	435,089	403,771	7.76%	15.67%
Vermont	49,233	53,422	-7.84%	7.87%
Virginia	1,021,003	920,454	10.92%	12.72%
Washington	958,152	904,686	5.91%	14.21%
West Virginia	276,276	260,375	6.11%	14.90%
Wisconsin	560,263	536,854	4.36%	9.84%
Wyoming	82,266	82,833	-0.68%	14.57%
United States	48,793,562	47,151,404	3.48%	15.77%

APPENDIX ONE: HOMELESSNESS IN LARGE METRO AREAS

Most homelessness people live in metropolitan areas. Table A.1 show the rate of homelessness in the 100 largest Metropolitan Statistical Areas.

- The two most populated metro areas, New York and Los Angeles, also have the highest homeless populations. However, they are not in the top five metro areas in terms of the *rate* of homelessness.
- Two states, California and Florida, account for 13 of the 24 total metro areas where the rates of homelessness are higher than the national rate.
- The four metro areas with the highest rates of homelessness (at 50 or more per 10,000 in the general population) are (from first to fourth): Tampa FL, New Orleans LA, Fresno CA, and Las Vegas NV.
- Homelessness is more prevalent in the 100 largest metropolitan areas. Sixty-nine percent of homeless people are located in these areas, while only 65 percent of the general population is. The rate of homelessness is slightly higher in the most populated metro areas (22 per 10,000 people) than it is nationally (21 per 10,000 people).
- Homeless populations and rates are highest in three of the four U.S. Census geographic regions — Northeast, South, and West regions. The Midwest region has only one metro area (Chicago) among the top 20 metro area homeless populations and zero metro areas among the 20 highest *rates* of homelessness.

These metropolitan areas are consistent with the definition for a Metropolitan Statistical Areas (MSAs) as defined by the Office of Budget and Management (OMB) in *Update of Statistical Area Definitions and Guidance on Their Uses*, OMB Bulletin No. 10-02, issued December 1, 2009 (available at http://www.whitehouse.gov/sites/default/files/omb/assets/bulletins/b10-02.pdf). Each of the one hundred most populated metro areas included in this report contains one or more counties including a core urban area and any adjacent counties that have a high degree of social and economic integration (measured by commuting to work patterns) with the core urban area. Homeless data used in this report are collected at the geographic level of a Continuum of Care (CoC), the local or regional bodies that coordinate services and funding for homeless people and families. CoC and MSA boundaries may align, but this is usually not the case as MSA boundaries are often larger than CoC boundaries. Geographic information system (GIS) software was used to arrive at a homeless population estimate in each MSA. GIS shapefiles for each MSA, urban area (which depict urban population density patterns), and CoC boundary were layered to observe spatial relationships. CoC boundaries contained wholly or partially (if the urban areas of a particular CoC were within the MSA boundary in question) within a specific MSA were matched to the MSA boundary and the homeless populations of the matched CoCs were aggregated for MSA homeless population estimates. Each MSA contained at least one CoC. Approximately half of the MSA's were matched with a single CoC and nearly 75 percent were matched with two or fewer CoCs. In four instances an MSA was matched with 10 or more CoCs (13 CoCs in Boston-Cambridge-Quincy, MA-NH MSA, 17 CoCs in New York-Northern New Jersey-Long Island, NY-NJ-PA MSA, 11 CoCs in Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, and 10 CoCs in Washington-Arlington-Alexandria, and DC-VA-MD-WV MSA). In two instances there were MSA's that only matched with Balance of State CoCs, where boundaries encompassed a much larger population area, and, therefore, homeless populations were not calculated (McAllen-Edinburg-Mission, TX MSA and Ogden-Clearfield, UT MSA).

The MSA and urban areas GIS shapefiles used for the analysis come from ESRI ArcGIS Data and Maps (2006). The CoC shapefiles used for this analysis were obtained from HUD (available at http://www.hudhre.info/index.cfm?do=viewCocMaps).

Table A.1 Homelessness in 100 Highest Populated Metro Areas, 2011

Metropolitan Areas (MSAs)	Overall Population Estimates	MSA Population Rank	Homeless Population Estimates	Homeless Rate (x Homeless People/10,000 in Gen. Pop.)	Homeless Population Rank	Rate of Homelessness Rank
Akron, OH	699,935	72	857	12	81	65
Albany-Schenectady-Troy, NY	857,592	58	1,586	18	53	33
Albuquerque, NM	857,903	57	1,639	19	49	28
Allentown-Bethlehem-Easton, PA-NJ	816,012	62	1,231	15	64	53
Atlanta-Sandy Springs-Marietta, GA	5,475,213	9	7,175	13	15	61
Augusta-Richmond County, GA-SC	539,154	95	497	9	94	85
Austin-Round Rock, TX	1,705,075	35	2,362	14	37	57
Bakersfield, CA	807,407	63	1,439	18	56	36
Baltimore-Towson, MD	2,690,886	20	5,968	22	20	23
Baton Rouge, LA	786,947	66	501	6	93	95
Birmingham-Hoover, AL	1,131,070	47	1,950	17	43	40
Boise City-Nampa, ID	606,376	85	838	14	84	58
Boston-Cambridge-Quincy, MA-NH	4,588,680	10	11,248	25	8	20
Bradenton-Sarasota-Venice, FL	688,126	75	1,152	17	66	42
Bridgeport-Stamford-Norwalk, CT	901,208	56	1,005	11	73	72
Buffalo-Niagara Falls, NY	1,123,804	50	1,114	10	68	80
Cape Coral-Fort Myers, FL	586,908	86	969	17	77	43
Charleston-North Charleston-Summerville, SC	659,191	80	527	8	92	91
Charlotte-Gastonia-Concord, NC-SC	1,745,524	33	3,225	18	32	34
Chattanooga, TN-GA	524,303	98	561	11	91	74
Chicago-Naperville-Joliet, IL-IN-WI	9,580,567	3	10,171	11	9	75
Cincinnati-Middletown, OH-KY-IN	2,171,896	24	1,275	6	63	96
Cleveland-Elyria-Mentor, OH	2,091,286	26	2,262	11	38	73
Colorado Springs, CO	626,227	83	1,024	16	71	45
Columbia, SC	744,730	69	1,621	22	51	26
Columbus, OH	1,801,848	32	1,418	8	58	92
Dallas-Fort Worth-Arlington, TX	6,447,615	4	5,865	9	21	87
Dayton, OH	835,063	61	986	12	75	70
Denver-Aurora-Broomfield, CO /1	2,552,195	21	4,809	19	26	30
Des Moines-West Des Moines, IA	562,906	90	986	18	76	39
Detroit-Warren-Livonia, MI	4,403,437	11	5,124	12	25	71
El Paso, TX	751,296	68	1,331	18	60	37
Fresno, CA	915,267	54	5,135	56	24	3
Grand Rapids-Wyoming, MI	778,009	67	627	8	89	90
Greensboro-High Point, NC	714,765	71	1,024	14	72	55
Greenville-Mauldin-Easley, SC	639,617	82	1,401	22	59	24
Harrisburg-Carlisle, PA	536,919	96	394	7	96	94
Hartford-West Hartford-East Hartford, CT	1,195,998	45	881	7	79	93
Honolulu, HI	907,574	55	4,234	47	28	5
Houston-Sugar Land-Baytown, TX	5,867,489	6	9,217	16	13	50
Indianapolis-Carmel, IN	1,743,658	34	1,587	9	52	86
Jackson, MS	540,866	94	826	15	85	52
Jacksonville, FL	1,328,144	40	4,416	33	27	14
Kansas City, MO-KS	2,067,585	29	3,307	16	31	49
Knoxville, TN	699,247	73	998	14	74	56
Lakeland-Winter Haven, FL	583,403	87	1,100	19	69	29
Las Vegas-Paradise, NV	1,902,834	30	9,432	50	12	4
Little Rock-North Little Rock-Conway, AR	685,488	76	1,276	19	62	31
Los Angeles-Long Beach-Santa Ana, CA	12,874,797	2	57,153	44	2	6
Louisville/Jefferson County, KY-IN	1,258,577	42	1,628	13	50	63

Table A.1 (continued) Homelessness in 100 Highest Populated Metro Areas, 2011

Metropolitan Areas (MSAs)	Overall Population Estimates	MSA Population Rank	Homeless Population Estimates	Homeless Rate (x Homeless People/10,000 in Gen. Pop.)	Homeless Population Rank	Rate of Homelessness Rank
Madison, WI	570,025	88	676	12	87	69
McAllen-Edinburg-Mission, TX	741,152	70	n/a	n/a	n/a	n/a
Memphis, TN-MS-AR	1,304,926	41	1,942	15	44	54
Miami-Fort Lauderdale-Pompano Beach, FL	5,547,051	7	9,766	18	10	38
Milwaukee-Waukesha-West Allis, WI	1,559,667	39	1,466	9	55	83
Minneapolis-St. Paul-Bloomington, MN-WI	3,269,814	16	5,235	16	23	48
Modesto, CA	510,385	100	1,434	28	57	18
Nashville-Davidson--Murfreesboro--Franklin, TN	1,582,264	38	2,163	14	40	59
New Haven-Milford, CT	848,006	60	844	10	83	79
New Orleans-Metairie-Kenner, LA	1,189,981	46	6,687	56	18	2
New York-Northern New Jersey-Long Island, NY-NJ-PA	19,069,796	1	66,269	35	1	13
Ogden-Clearfield, UT	541,569	93	n/a	n/a	n/a	n/a
Oklahoma City, OK	1,227,278	44	1,967	16	42	47
Omaha-Council Bluffs, NE-IA	849,517	59	1,580	19	54	32
Orlando-Kissimmee, FL	2,082,421	27	6,230	30	19	17
Oxnard-Thousand Oaks-Ventura, CA	802,983	65	1,810	23	47	22
Palm Bay-Melbourne-Titusville, FL	536,357	97	1,907	36	46	11
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,968,252	5	11,757	20	7	27
Phoenix-Mesa-Scottsdale, AZ	4,364,094	12	5,831	13	22	60
Pittsburgh, PA	2,354,957	22	2,225	9	39	82
Portland-South Portland-Biddeford, ME	516,826	99	615	12	90	68
Portland-Vancouver-Beaverton, OR-WA	2,241,841	23	7,104	32	16	15
Poughkeepsie-Newburgh-Middletown, NY	677,094	77	883	13	78	62
Providence-New Bedford-Fall River, RI-MA	1,600,642	37	1,933	12	45	67
Provo-Orem, UT	555,551	91	199	4	98	98
Raleigh-Cary, NC	1,125,827	49	1,150	10	67	78
Richmond, VA	1,238,187	43	1,153	9	65	84
Riverside-San Bernardino-Ontario, CA	4,143,113	14	9,028	22	14	25
Rochester, NY	1,035,566	51	847	8	82	89
Sacramento--Arden-Arcade--Roseville, CA	2,127,355	25	3,665	17	29	41
Salt Lake City, UT	1,130,293	48	2,033	18	41	35
San Antonio, TX	2,072,128	28	3,222	16	33	51
San Diego-Carlsbad-San Marcos, CA	3,053,793	17	9,436	31	11	16
San Francisco-Oakland-Fremont, CA	4,317,853	13	15,050	35	4	12
San Jose-Sunnyvale-Santa Clara, CA	1,839,700	31	7,067	38	17	7
Scranton--Wilkes-Barre, PA	549,454	92	456	8	95	88
Seattle-Tacoma-Bellevue, WA	3,407,848	15	12,921	38	6	8
Springfield, MA	698,903	74	2,566	37	35	10
St. Louis, MO-IL	2,828,990	18	3,630	13	30	64
Stockton, CA	674,860	78	2,540	38	36	9
Syracuse, NY	646,084	81	786	12	86	66
Tampa-St. Petersburg-Clearwater, FL	2,747,272	19	15,728	57	3	1
Toledo, OH	672,220	79	1,096	16	70	46
Tucson, AZ	1,020,200	52	2,626	26	34	19
Tulsa, OK	929,015	53	879	9	80	81
Virginia Beach-Norfolk-Newport News, VA-NC	1,674,498	36	1,772	11	48	76
Washington-Arlington-Alexandria, DC-VA-MD-WV	5,476,241	8	13,205	24	5	21
Wichita, KS	612,683	84	634	10	88	77
Worcester, MA	803,701	64	1,315	16	61	44
Youngstown-Warren-Boardman, OH-PA	562,963	89	223	4	97	97

APPENDIX TWO:
Homeless Data Sources and Methodology

In 2011, 433 Continuum of Care (CoC) communities, the local or regional bodies that coordinate services and funding for homeless people and families, 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 2009, 450 CoCs submitted NOFA Exhibit 1 applications. Homeless data were obtained in electronic format from HUD's website for each of these years at the following addresses:

- All homeless data except homelessness among veterans in 2009 available in Sheets 1 and 3 at http://www.hudhre.info/documents/2007_2011PITCountsbyCoC.xlsx.
- Homelessness among veterans in 2009 data available on pages D-1 and D-2 at http://www.hudhre.info/documents/2009AHARVeteransReport.pdf.

For this report, data were first examined at the CoC-level for data reporting errors or inconsistencies as well as for validity. CoC data were aggregated by state to arrive at the state-level counts presented in this report. Since HUD only requires CoCs to submit data in odd numbered years, the 2009 point-in-time counts data were used as a basis for comparison rather than 2010 counts. In fact, of the 444 CoCs that existed in 2010, 293 CoCs submitted sheltered and unsheltered counts, 53 CoCs submitted sheltered but not unsheltered counts, and 98 did not submit sheltered or unsheltered counts.

Homeless Odds Methodology

Chapter Three describes the odds of becoming homeless for several populations, including the general United States population, people at or below the poverty line, doubled up people, released prisoners, and young adults aged out of foster care. In *The 2009 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 factor populations, we use a similar methodology to calculate odds of homelessness based on data from the 2010 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 Bureau's 2010 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).

Economic and Demographic Factors Sources

Severely Housing Cost Burdened Poor Renter Households

- U.S. Census Bureau's 2010, 2009, 2008, and 2007 American Community Survey Public Use Microdata Sample (PUMS) files. Available: http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/.
- U.S. Census Bureau's 2010, 2009, 2008, and 2007 poverty thresholds charts. Available: http://www.census.gov/hhes/www/poverty/data/threshld/index.html.

Unemployed People

- Bureau of Labor Statistics (BLS) Local Area Unemployment Program's report, *Regional and State Unemployment – 2010 Annual Averages* and *Regional and State Unemployment – 2009 Annual Averages.* Available: http://www.bls.gov/lau/.

Average Income of Working Poor People

- U.S. Census Bureau's 2010 and 2009 American Community Survey Public Use Microdata Sample (PUMS) files. Available: http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/.

Residential Housing Units in Foreclosure

- RealtyTrac provided 2010 proprietary data and RealtyTrac's *Year-End 2009 Foreclosure Market Report*. Available: http://www.realtytrac.com/landing/2009-year-end-foreclosure-report.html?a=b&accnt=233496.

People Living Doubled Up

- U.S. Census Bureau's 2010, 2009, 2008, 2007, 2006, and 2005 American Community Survey Public Use Microdata Sample (PUMS) files. Available: http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/.

People Discharged from Prison

- Bureau of Justice Statistics' Prisoners Series report's *Prisoners in 2010* and *Prisoners in 2009*. Available: http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=2230 and http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=2232.

Youth Aged Out of Foster Care

- Department of Health and Human Service's Administration for Children and Families Bureau's Adoption and Foster Care Analysis and Reporting System (AFCARS) data. 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 People

- U.S. Census Bureau's 2010 and 2009 American Community Survey Public Use Microdata Sample (PUMS) files. Available: http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/.

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