

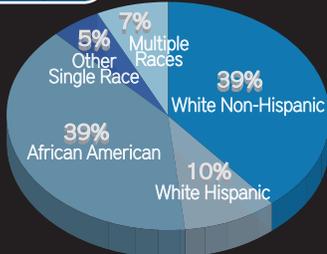


# THE FACTS BEHIND THE FACES

A FACT SHEET FROM THE CHICAGO COALITION FOR THE HOMELESS

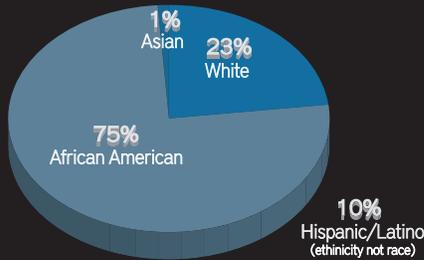
## RACIAL DEMOGRAPHICS OF HOMELESS POPULATION

### Nationally



Source: U.S. Dept. of Housing and Urban Development 2012 Annual Homeless Assessment Report to Congress

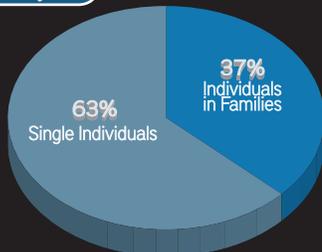
### Chicago



Source: Chicago 2014 Point in Time Count

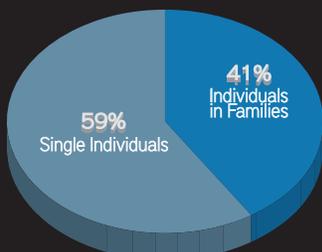
## FAMILY STATUS OF HOMELESS HOUSEHOLDS

### Nationally



Source: U.S. Dept. of Housing and Urban Development 2012 Annual Homeless Assessment Report to Congress

### Chicago



Source: Chicago 2014 Point in Time Count

## LACK OF AFFORDABLE HOUSING

### National

- Today, 1 of every 4 renter households, a total of 10.2 million, is an extremely low-income household (ELI), defined as those earning no more than \$19,706 annually.<sup>1</sup>
- 75% of ELI renters spend over 50% of their income on housing.<sup>2</sup>
- In 2010, there was a need for 6.8 million units that are both affordable and available to ELI households. This figure rose to 7 million in 2012.<sup>3</sup>
- ELI households can afford to spend no more than \$493 a month on rent. This year, the national two-bedroom fair market rent (FMR) edged up to \$984, and the one-bedroom FMR is \$788. This is far above the rent ELI households are able to pay.<sup>4</sup>
- At last count in 2011, over 40 million households were at least moderately cost burdened (paying more than 30% of their incomes for housing), including 20.6 million households that were severely cost burdened (paying more than half of their incomes for housing). The latest increases in the number of severely cost burdened households represent a jump of 347,000 from 2010, 2.6 million from 2007 when the recession began, and 6.7 million from a decade ago.<sup>5</sup>
- Among the bottom 25% of households with consistent total livelihood expenditures per month, severely cost burdened renters spend 33% less on food, 42% less on health care, and 60% less on clothing than renters with affordable housing. Cost burdened households have trouble buying necessities.<sup>6</sup>
- In 2012, 22.1% of working households were severely cost burdened – 25.4% of working renters and 18.6% of working homeowners.<sup>7</sup>
- Overall, 15.6% of all U.S. households (18.1 million households) were severely housing cost burdened in 2012.<sup>8</sup>
- In no state can someone working 40 hours per week at minimum wage afford a two-bedroom unit at fair market rent.<sup>9</sup>

### Illinois

- Illinois has only 28 affordable rental units for every 100 extremely low income renters.<sup>10</sup>
- 26.4% of households in Illinois are severely cost burdened.<sup>11</sup>
- In FY14, fair market rent for a two-bedroom unit in the state of Illinois is \$902. To afford this level of rent without paying more than 30% of income on housing, a household must earn \$3,005 monthly, or \$36,064 a year. The corresponding housing wage should be \$17.34/hr.<sup>12</sup>

### Chicago Area

- Chicago has about 280,301 extremely low-income renter households, 52.3% of all city renters.<sup>13</sup>
- At last count in 2012, 280,301 Chicago households paying rent were cost burdened (paying 30% or more of their income for housing).<sup>14</sup>
- In FY14, the annual income needed to afford fair market rent for a two-bedroom unit in the city of Chicago is \$39,160, a \$520 increase from 2013. The hourly wage needed to afford this is \$18.83. A household will require 2.3 full-time workers earning minimum wage in order to afford this rent.<sup>15</sup>
- In FY14, the median household income in the Chicago area is estimated to be \$72,400. Extremely low-income households earn 30% of the area median income (AMI), or \$21,720, with monthly rent needing to be \$543 to be considered affordable.<sup>16</sup>
- Chicago has less than 47 units that are available and affordable per 100 renter households with extremely low income.<sup>17</sup>
- Evanston, Skokie, Palatine, and Hoffman Estates had the largest affordability gaps in suburban Cook County. In 2011, the existing supply of affordable units met less than half of the demand for affordable rental housing in these areas. The mismatch between supply and demand of affordable housing increased the number of rent-burdened households by nearly 14% between 2007 and 2011 across all income categories in Cook County.<sup>18</sup>

## TAX INEQUALITY IN ILLINOIS

Historically, Illinois has been one of the most regressive, unfair taxing states in the nation, currently ranking as fourth out of the 10 most regressive.<sup>1</sup> Further, when total state and local taxes are evaluated as a share of family income (for non-elderly taxpayers), the lowest 20% of income earners in Illinois pay a share of 13.9%, while the top 1% of income earners pay 4.9%.<sup>2</sup> Illinois has the second-highest tax rate on the poor of any U.S. state.<sup>3</sup>

Our state constitution prohibits lawmakers from setting a progressive income tax by mandating a flat tax rate across all income brackets. Illinois residents with the lowest incomes have a tax burden three times greater than that of residents with the highest incomes.<sup>4</sup> This tax rate structure worsens the growing income inequality between those who are wealthy and those who are not. To put this into perspective, the Center for Tax and Budget Accountability points out that the bottom 60% of income earners in Illinois took home less money in 2010 than they did in 1979 (inflation-adjusted), whereas those in the 90<sup>th</sup> percentile or higher took home 23% of the income growth.<sup>5</sup>

The constitution could be amended to institute an income tax rate that is graduated. Under this system, the percentage of income tax paid would correlate to income brackets, so those in higher brackets would pay a slightly higher percentage than those in lower brackets.<sup>6</sup> California has one of the 10 least regressive state tax structures because of its graduated-rate income tax. The personal income tax share of family income for the lowest 20% of California earners is 1%, rising to 8.4% for the top 1%.<sup>7</sup> Additionally, temporary legislation in 2012 set California's graduated tax rates to range from 1% to 13.3%, with the top 1% of income earners paying the highest rate.<sup>8</sup> Because of this legislation, California tax revenue yielded a \$4.5 billion surplus in 2013.<sup>9</sup> If Illinois were to adopt a tax structure that is graduated and fair, our state would have a more equitable system of taxation while generating more revenue for the state budget. A portion of this increased revenue could be used to pay for homeless services and to eliminate the ongoing structural deficits in the General Fund.<sup>10</sup>

## LACK OF LIVING WAGE JOBS

### Minimum Wage

- According to the Economic Policy Institute, "From 1973 to 2007, the real value of the federal minimum wage eroded, and working families' income stagnated. The average real family income of the bottom 20% of the income distribution was almost flat, growing at an average annual rate of 0.1% per year. Meanwhile, the middle 20% experienced 0.6% average annual income growth, and the top 20% saw 1.4% growth."<sup>19</sup>
- Current Population Survey data shows that of 84.2% of minimum-wage workers are at least 20 years old. More than 28.7% are parents supporting at least one child. About 60.6% have total family incomes below \$45,000.<sup>20</sup>
- According to the Bureau of Labor Statistics (BLS), service-providing sectors are expected to have the most job growth between 2010 and 2020. The health care and social assistance sector is projected to have the largest growth, but health care and social assistance occupations, along with several manufacturing jobs, are among those that are experiencing rapidly declining wages and salaries.<sup>21</sup>
- Minimum-wage workers often find jobs in the following industries: just over half (51%) work in hospitality and leisure, about 16% in retail, and 9% in education and health services.<sup>22</sup>
- If the minimum wage was increased to \$10.65, the state would give more than \$1.1 million of the lowest-paid workers a raise, providing more than \$3.8 billion in increased wages for directly affected workers.<sup>23</sup>
- The Economic Policy Institute finds that increasing the minimum wage in Illinois to \$10.65 across four years would result in a net increase in economic activity of approximately \$2.5 billion and would generate approximately 20,000 new jobs.<sup>24</sup>
- A full-time minimum-wage earner (\$8.25/hr) earns \$17,160 per year and spends 44% of his or her income on housing at the median fair market price in Illinois.<sup>25</sup>

### Poverty and Low Wages

- Nearly 1.9 million Illinoisans (33% of the state population) are either living in poverty or near it.<sup>26</sup>
- In 2013, 7% of Illinoisans lived in extreme poverty, with household incomes lower than half the poverty line.<sup>27</sup>
- The child poverty rate was 22% in Illinois for 2013.<sup>28</sup>
- Among those living in poverty in Illinois, 54% are white, 29% are black, 4% are Asian, and 13% are another race. Of those, 25% are Latino.<sup>29</sup>
- In Chicago, 298,403 persons live in extreme poverty while 629,454 persons live in poverty, respectively representing 11.2% and 23.7% of the city's population in 2011.<sup>30</sup>
- Cash assistance bene-

## FORMERLY INCARCERATED HOMELESS PEOPLE:

69% of males on the street  
60% of males in shelters  
58% of females on the street  
27% of females in shelters

Source: Chicago Department of Family and Support Services 2014 Homeless Point in Time Count and Survey Report, University of Illinois at Chicago, Nathalie P. Voorhees Center for Neighborhood and Community Improvement.

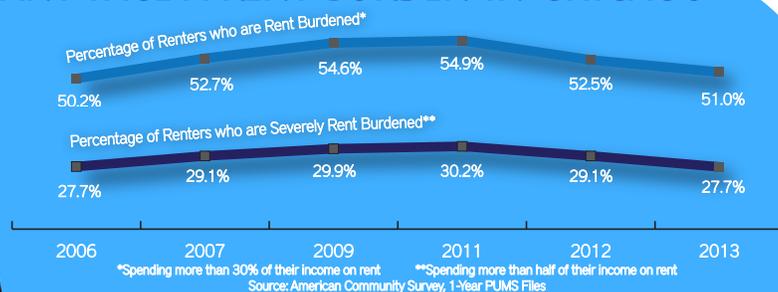
fits for the nation's poorest families with children fell in 2011 and are now at least 20% below their 1996 levels in 34 states, after adjusting for inflation. While most states froze benefit levels in 2011, six states and Washington, DC cut them, reducing assistance for more than 700,000 low-income families that represent over one-third of all low-income families receiving such assistance nationwide.<sup>31</sup>

### Unemployment/Underemployment/Job Losses

- In November of 2014, unemployment in Chicago for whites was 7%, for African Americans it was 25%, and for Latinos, 12%.<sup>32</sup>
- The definition of unemployment leads to an undercount because people who have become discouraged from job seeking and are not actively looking are not counted.<sup>33</sup>
- The manufacturing sector lost 7,200 jobs in the Chicago area in May 2014, a 1.8% decrease from a year earlier, and employment in financial activities fell by 3,600, or 1.2%.<sup>34</sup>
- Latino households lost 86% of their net worth from 2007 to 2010, black households 50%, and white households 36%.<sup>35</sup>

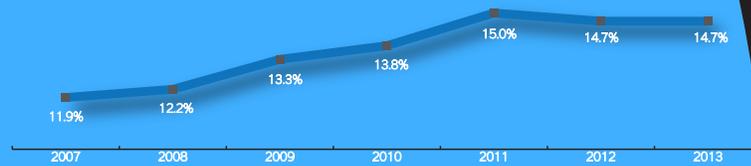
- "Education remains a critical factor in finding and keeping a good

## MANY FACE A RENT BURDEN IN CHICAGO



job. According to the U.S. Bureau of Labor Statistics, 62.3% of the nation's workforce is projected to have attained at least some college education by the year 2020. However, the BLS also estimates that, under a high growth scenario, the gap between the number of jobs requiring college degrees and the number of workers possessing them will amount to 1.5 million by 2020.<sup>36</sup>

## ILLINOIS POVERTY RATE OVER TIME



Source: Social IMPACT Research Center, Illinois: Poverty, Income, and Health Insurance Coverage, Sept. 2014

## CCH ESTIMATE OF CHICAGO'S HOMELESS POPULATION

A point-in-time count is a partial census of a city's single-night homeless population conducted by the municipality, using the standards of the U.S. Department of Housing and Urban Development. This is a literal count of people being served in homeless shelters as well as homeless people who can be identified on the streets or other locations outside of shelters on one specific winter night.

In 2014, an estimated 6,294 Chicagoans were counted homeless on one January night. Of those, 5,329 people were sheltered and 965 were unsheltered. Families made up 41% of those sampled, a total of 2,595 people. The majority were adults over age 24 (64%), followed by children under 17 (26%), and youth 18 to 24 years old (10%).<sup>1</sup>

Point-in-time counts have limitations. It is difficult to locate every person living outside, particularly on a cold winter night. Furthermore, the count does not recognize households that are "doubled-up," living temporarily in the homes of others because they cannot afford housing. While HUD does not recognize those who are doubled-up as homeless, the U.S. Department of Education and public schools identify doubled-up students as part of the homeless population.

To overcome the limitations faced by HUD's point-in-time count, the Chicago Coalition for the Homeless (CCH) collaborated with the University of Illinois at Chicago Survey Research Laboratory to develop a methodology for counting homeless people who do and do not access shelters. This estimate includes "doubled-up" individuals, using data from four sources. Efforts were made to make this a conservative estimate that avoided duplication.

Using this methodology, CCH estimates that 138,574 Chicagoans were homeless over the course of the 2013-14 school year. Families made up 50% of Chicago's homeless population, a total of 70,027 people, including 48,743 children (35%) and 21,285 adults (15%). Unaccompanied youth without parents or guardians (through age 21) made up 9%, or 12,186 youths, and single adults made up 46%, or 64,047 people, according to this annual estimate.

64-year-olds in Illinois dropped from 15% to 8%.<sup>44</sup>

- In 2012, 48 million people (15.4% of the population) in the United States were uninsured, with the highest percentage of uninsured adults in the 19 to 34 age range.<sup>45</sup>
- As of June 2014, due to the Affordable Care Act, the U.S. uninsured rate fell to 13.9%, with 8 million additional people accessing coverage.<sup>46</sup>
- Through the Affordable Care Act 2014 Medicaid expansion, 17 million previously uninsured non-elderly adults became eligible for Medicaid.<sup>47</sup>
- A June 2012 United States Supreme Court ruling made Medicaid expansion optional instead of mandatory for states.<sup>48</sup> As of December 2014, 22 states have chosen not to expand.<sup>49</sup>
- As of June 2014, 369,396 Illinoisans had enrolled in the expanded Medicaid program under ACA.<sup>50</sup>
- 45% of all private-sector employees in Illinois don't have access to paid sick leave, which poses particular challenges for women with care-giving responsibilities.<sup>51</sup>
- In Chicago, the reporting of mental illness among clients in shelters in 2014 was 25%, and reporting among unsheltered clients was 19%.<sup>54</sup>
- With the 2014 Medicaid expansion, 12.1% (82,467) of uninsured adults living with mental illness in the state of Illinois became eligible for mental health services through Medicaid.<sup>55</sup>

## SUBSTANCE USE DISORDERS

### National

- One in five people who experienced homelessness on a given night in 2012 struggled with a substance use disorder – 131,000 people altogether.<sup>56</sup>

### Illinois

- According to a 2011 report by the National Alliance to End Homelessness, approximately 48% of homeless individuals on a given night, both sheltered and unsheltered, experience substance dependency.<sup>57</sup>

### Chicago

- In the City of Chicago, reported substance addiction among sheltered homeless individuals decreased from 2013 to 2014 (34% in 2013 and 23% in 2014). Among the unsheltered population, estimated substance dependency declined from 45% in 2013 to 28% in 2014.<sup>58</sup>

## MENTAL HEALTH

- Individuals with untreated mental illnesses constitute one-third of the homeless population.<sup>52</sup>
- Nationally, approximately 26% of homeless adults staying in shelters live with serious mental illness. An estimated 46% live with substance use disorders and/or severe mental illness.<sup>53</sup>

## POINT IN TIME COUNT 2014 (SEE SIDE BAR FOR CCH'S HOMELESS ESTIMATE)

- 6,294 homeless people were on the street or in shelters in the City of Chicago during the January 2014 point-in-time count.<sup>37</sup>
- 5,329 people were staying in homeless shelters, an increase of 5% from 2013.<sup>38</sup>
- An estimated 951 homeless individuals were living outside of shelters in 2014, a 21% decrease from 2013.<sup>39</sup>
- The number of homeless families with children up to age 21 staying in shelters increased from 730 in 2013 to 782 in 2014 (7% increase). The number of individual people in families that were homeless increased by 11%, from 2,331 to 2,581.<sup>40</sup>
- In 2013 there were 2 unsheltered families with children, which is a decrease from 5 families in 2013.<sup>41</sup>

## HEALTH INSURANCE

- In Illinois, 1,639,724 non-seniors (14.8%) were uninsured in 2011. In Chicago, 539,641 people (22.3%) were uninsured.<sup>42</sup>
- Medical debt has been the leading cause of bankruptcy in the United States.<sup>43</sup>
- From July 2013 to June 2014, due to Medicaid expansion, the uninsured rate among 19-

# MCKINNEY-VENTO HOMELESS ASSISTANCE ACT

The federal McKinney-Vento Homeless Assistance Act – first passed in 1987 – requires state and local educational agencies to provide an array of services and opportunities to students experiencing homelessness. Specifically, the act entitles homeless children and youth to gain access and immediate enrollment to public school despite the lack of a permanent address, to remain stably in the same school with transportation assistance despite shifting living arrangements, and to obtain academic and social supports to overcome barriers to enrollment, attendance and success in school.<sup>1</sup>

Federal data shows that between 2007 and the 2011-2012 school year, the num-

ber of homeless students across the nation increased by 72%.<sup>2</sup> Homeless enrollment has dramatically increased, but funding has not kept pace. Sequestration has further reduced funding by \$4 million for the McKinney-Vento Education for Homeless Children and Youth Program and the federal Runaway and Homeless Youth Act Program.<sup>3</sup>

CCH ran a statewide survey in December 2013 that asked public school districts and Regional Offices of Education to describe what services they could provide under the current level of funding. Key findings included:

- 52% responded that more than half of their homeless students do not receive needed tutoring or access to preschool.
- 56% said that less than half

of homeless students received counseling.

- 44% said their capacity to identify and enroll homeless students is limited or very limited.<sup>4</sup>

The instability of homelessness can cause students to drop out of high school. In fact, two-thirds of homeless adults do not have a high school diploma or GED.<sup>5</sup> Research indicates that school services remove barriers to enrollment and educational success.<sup>6</sup> In FY 2007, districts receiving McKinney-Vento sub-grants demonstrated a 5% increase in student proficiency in math and reading among homeless third-grade students.<sup>7</sup>

In 1994, Illinois passed its own law to assist homeless students, the Education for Homeless Children Act. Recognizing that federal funding

was inadequate to meet the needs of homeless students, in FY 2009 Illinois appropriated \$3 million in additional state grant funding.

Notably, when this \$3 million was distributed, relatively small grants made an enormous difference in serving homeless youth. Township High School District 211 in northwest suburban Cook County used part of its \$34,000 grant to fund a homeless point person in each school building and to reach out to students and families. The number of identified students more than doubled in the year after the grant was received.<sup>8</sup> Similarly, Chicago Public Schools (CPS) used its state funds to increase staff, with youth workers reaching out to homeless high school students who were in danger of dropping out. That year CPS was able to increase the graduation rate of homeless students from 72% to 84%.<sup>9</sup>

## SHELTER SYSTEM

- The U.S. Conference of Mayors' 2013 Hunger and Homelessness Survey found that across 25 cities, including Chicago,

22% of homeless persons needing assistance did not receive it, an increase from 17% in 2012.<sup>59</sup>

- According to a December 2013 report by the U.S. Conference of Mayors, the number

of homeless individuals and families is expected to increase moderately over the next year, while the resources to provide emergency shelter over the next year is expected to decrease moderately.<sup>60</sup>

- In 2013, 55,811 individuals were turned away from the Emergency and Transitional Housing Program in Illinois due to the program's insufficient resources.<sup>61</sup>

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