
NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

Indicators of Increasing Homelessness Due to the Foreclosure and Economic Crises

The foreclosure and economic crises are significantly increasing homelessness and the number of families at risk of homelessness in cities and counties across the country. According to the United States Interagency Council on Homelessness, preliminary data from cities and organizations show increases of as much as 20 percent.¹ The U.S. Conference of Mayors' reported that between October 2007 and September 2008, 12 cities experienced "an increase in homelessness because of the foreclosure crisis."² Local and state homeless groups report a 61 percent rise in homelessness since the foreclosure crisis began in 2007.³ In some communities, including Reno, Portland and Seattle, tent cities are going up as shelters overflow.⁴

Both the foreclosure crisis and the economic downturn contribute to increased homelessness. Foreclosures are leading to homelessness for both low-income homeowners and renters of foreclosed properties. Job loss and prolonged unemployment are leading to inability to afford mortgage or rent payments, and the absence of an adequate safety net are also driving increased homelessness. As the recession deepens, these trends are likely to worsen. The Center on Budget and Policy Priorities estimated that "the number of people in "deep poverty" – with incomes below half of the poverty line – will rise by an estimated 4.5 – 6.3 million if unemployment reaches 9 percent."⁵ Many of these will become homeless.

The National Law Center on Homelessness & Poverty is tracking reports from around the U.S. on its new Wiki site, <http://wiki.nlchp.org/display/Forum/Foreclosure+News>. The following statistics, taken from these stories and reports, are indicators of increasing homelessness in the U.S.: (1) increasing foreclosures and related evictions, (2) increasing homelessness and shelter use, (3) increasing numbers of homeless students, and (4) increasing use of food stamps, food pantries, and soup kitchens.

Increasing Foreclosures; Renters at Risk

- The National Low Income Housing Coalition (NLIHC) reported in December 2008 that "more than 20 % of the properties facing foreclosure nationwide are rentals" and "because rental properties often are home to multiple families," renters make up nearly half of the families facing eviction.⁶
- During the month of February 2008, RealtyTrac estimated that 38 percent of foreclosures involved rental properties, affecting at least 168,000 households.⁷
- By some estimates, more than 311,000 tenants nationwide were evicted from homes in 2008, after lenders took over the properties.⁸
- The sheriff's department in Rensselaer County, New York reported that foreclosure evictions "made up about 35 percent of the evictions carried out by deputies in 2008, up from about 30 percent in 2007."⁹

Increasing Homelessness & Shelter Use

State & Local Data

California

- Data from CalWORKS Program Division revealed a “12 percent increase between September 2007 and September 2008 in the number of families receiving welfare assistance who are known to be homeless.”¹⁰
- The demand on shelter services in December 2008 in San Francisco was “50 percent more than [it was in 2007].” San Francisco’s Human Services Agency found 62 percent “of those on the [shelter services] waiting list [were] new to the system.”¹¹
- A shelter in South San Francisco saw a 300 percent increase in 2008, compared to 2007, in requests for emergency rental assistance from people who have been laid off or have had trouble getting enough work hours to pay the rent.¹²
- Contra Costa County, California, Supervisor Federal Glover has said that, “We’re finding our homeless population [in Contra Costa County] is changing because of what is happening in foreclosures....”¹³
- In Los Angeles, at least one shelter reports that half its clients are formerly middle-class people.¹⁴

Colorado

- In Denver, nearly 30 percent of the homeless are newly homeless. Services provided by the Denver Rescue Mission went up about 10 percent in 2008 as the faces of the homeless population in Denver change.¹⁵
- In December 2008, the Colorado Coalition for the Homeless reported that it has seen a “20 % rise in homeless families seeking assistance due to foreclosure on their property or their rental property, evictions due to job loss, medical problems, legal fees and the rise in the cost of living.”¹⁶

Connecticut

- Data from the Connecticut Department of Social Services Homeless Shelter Reports reveal that “family homeless shelters turned away 30 percent more families due to lack of bed space in September 2008 than in September 2007.”¹⁷

Florida

- Tampa Bay, Florida's fastest-growing homeless population is parents and children. Area shelter directors, homeless advocates, government officials and child welfare agencies say the rising unemployment rate, the sluggish housing market and the spiraling economy have forced an unprecedented number of families out of their homes.¹⁸
- In Panama City, Florida, 40 percent of the rescue mission’s clients are homeless for the first time, due to foreclosure, job loss or both.¹⁹

Massachusetts

- The Massachusetts Department of Transitional Assistance reported “a 32 percent increase between November 2007 and November 2008 in the number of homeless families residing in state-supported emergency shelters.”²⁰
- Between November 2007 and November 2008, the number of homeless families living in motels and hotels in Massachusetts has soared from 69 to 638.²¹ The number of families living in shelters in Massachusetts rose by 33 percent in the same time period.²²
- Boston’s December 2008 Homeless Census found an “overall total of 7,681 homeless people [one night] – which included individuals and family members – up from 6,930 last year, an 11 percent jump.” The number of homeless children in Boston “soared 24 percent in 2008, from 1,850 to 2,288.”²³
- Eviction filings in Massachusetts rose by 15 % in between April and June 2008.²⁴

Minnesota

- The Minnesota Housing Finance Agency reported a “20 percent increase between the first 10 months of 2008 and the comparable period in 2007 in the number of homeless families in emergency shelters.”²⁵
- In St. Paul, Minnesota, Dorothy Day Center sheltered 458 families in the first nine months of 2008 (almost as many as in all of 2006), with a record 88 families in September alone.²⁶
- In Hennepin County, including Minneapolis, 880 families were in shelters from January through August 2008, up from 698 in that period in 2007. At least 10 percent that year came from foreclosed properties where most had been renters, says Cathy ten Broeke, county coordinator to end homelessness.²⁷

Ohio

- Montgomery County, Ohio has had “nearly 3,000 people [access] the homeless shelter system . . . [in 2008] for the first time.”²⁸

New Hampshire

- In Concord, New Hampshire, applications for assistance from the human services department have jumped by 15 percent over 2008, with about 90 percent of the department’s assistance going to rent.²⁹

New Jersey

- A January 2009 “point in time” survey in New Jersey showed that “2,004 adults said they were forced to vacate their rental properties and are now homeless, compared with 1,182 who claimed the same status last year, a 70 percent jump.”³⁰

New York

- The New York City Department of Homeless Service reported that the “number of families entering New York City homeless shelters jumped by 40 percent” in July through November 2008, compared to the same period in 2007.³¹

- In New York City, 2,747 families applied for shelter in September 2008, up from 2,087 in September 2007.³²

Increasing Number of Homeless Students

National Data

- A report released by the National Center on Family Homelessness in early March 2009 found “more than 1.5 million children are homeless annually in the United States -- one in every 50 American children.”³³
- The National Association for the Education of Homeless Children and Youth found that 459 of 1,716 school districts nationwide have had “an increase of at least 25 percent in the number of homeless students identified between the 2006-2007 and 2007-2008 school years.”³⁴

State and Local Data

Arizona

- An early 2009 survey of Maricopa, Arizona “counted 2,918 homeless people throughout the county, [which represents] a 20 percent increase from the 2,426 counted in 2008.” In addition, the Homeless Street Count found 230 families living on the streets, up 370 percent from last year's count of 49 families. The number of homeless youths “rose to 139, more than triple [2008's] count.”³⁵

California

- In the end of 2008, the number of homeless students in Oakland, California “[had] doubled to 1,200 since [2007].”³⁶

Colorado

- Jefferson County Schools in Colorado have seen “over a 100% increase in families in crises served through the district's homeless education program, from 126 families in 2007 to 260 in 2008. Across the first three months of [the 2008-2009] school year, the district has served 527 families in crises compared to 367 last year.”³⁷
- There were twice as many homeless students in 2008 than in 2007 in Grand Junction, Colorado according to the coordinator of the Grand Junction District's homeless children program.³⁸

Florida

- Broward County Public Schools have “already helped more than 1,300 homeless children [by February 2009] and expect the end-of-year total to be higher than last year.” The County's homeless student population is “about six times what it was six years ago.”³⁹

Illinois

- Chicago Public Schools have experienced a “28 percent increase [in the homeless student population] between November 2007 and November 2008.” According to the Illinois State Board of Education, “the number of homeless students rose from 2,628 to 4,399 in eight suburban counties between fiscal year 2006 and 2008.”⁴⁰

Iowa

- The Iowa City school district is reporting a sharp increase in the number of homeless students living in the district. There were 354 homeless students in the 2007-2008 school year, up from 279 in 2006-2007, and from 234 the year before that.⁴¹

Missouri

- The Francis Howell School District in St. Charles County, Missouri “has four times as many homeless students [in 2008-2009] than two years ago.” The Parkway and Rockwood schools in St. Louis County, Missouri, also reported an increase in homeless students: “so far [for 2009, the district places the homeless population] at 135 and 190 students, respectively, up from 112 and 137” during the 2007-2008 school year.”⁴²
- The number of homeless students in the Springfield Public Schools district rose by more than 25 percent just over the month of November 2008. Meaning this year, Springfield schools could be dealing with the highest number of homeless students it’s ever seen.⁴³

Nevada

- In 2008, Clark County, Nevada, which has “one of the worst foreclosure rates in the nation,” reported “4,033 homeless students, double the number [from 2007].”⁴⁴

Ohio

- In November 2008, the Cincinnati school system reported it has almost 1,200 homeless students, a 28 % increase from last year; most are from families evicted from foreclosed properties.⁴⁵

Utah

- In early 2009, the Utah State Office of Education found that “one in every 50 students in Utah is homeless.” The Nebo School District, in particular, has seen an increase of nearly 700 homeless students since 2008.⁴⁶
- A record number of Utah students have been displaced by the economic downturn. Social service liaisons at many Utah public school districts say they have already noticed an increase in the number of displaced students in 2008 compared to 2007. Some school districts have almost as many displaced students by December 2008 as all of the last school year.⁴⁷

Virginia

- During the 2008-2009 school year, in Fairfax County, Virginia, there are around 1,200 homeless students in the public school system, a 25% increase from 2007-2008’s 900, which is attributed to foreclosures.⁴⁸

Increasing Food Stamp and Pantry Use

- The Center for Budget and Policy Priorities reported that food stamp caseloads have increased dramatically, rising by 2.6 million people or 9.6 percent between August 2007 and August 2008.⁴⁹
- The Denver Rescue Mission “served an additional 5,000 meals October 2008 compared with October 2007 and provided 1,000 additional shelter nights. Similarly, Jefferson

County has seen a “100 percent increase in the number of families seeking emergency food and shelter.”⁵⁰

- Skid Row's Union Mission in Los Angeles “admitted a half-dozen two-parent families, many of who have lost their homes to foreclosure” in December 2008 alone.⁵¹
- In Concord, New Hampshire, the food pantry at First Congregational Church serves about 4,000 meals to over 800 people each month of 2008, around double the rate from 2007.⁵²
- The San Mateo County Department of Health and Human Services says the number of people receiving federal food stamps jumped by 21 percent between September 2008 and September 2007.⁵³
- Second Harvest Food Bank, which supplies several food pantries in San Mateo County, saw a 55 percent increase in the fall of 2008 in the number of direct food requests on its emergency hotline over entire year.⁵⁴

¹ Adam Jadhav, *St. Louis and National Homeless Numbers Likely to Rise*, White House Official Says, St. Louis Post-Dispatch, Dec. 4, 2008, available at <http://www.stltoday.com/stltoday/news/stories.nsf/stlouiscitycounty/story/B664504C02B38E578625751500138F2E?OpenDocument>.

² The United States Conference of Mayors, *Hunger and Homelessness Survey*, Dec. 2008, available at http://www.usmayors.org/pressreleases/documents/hungerhomelessnessreport_121208.pdf

³ Ross Colvin, *Family Homelessness Raising in the United States*, Reuters, Nov. 12, 2008, available at <http://www.reuters.com/article/newsOne/idUSTRE4AB18I20081112?pageNumber=2>.

⁴ *Id.*

⁵ Barbara Sard, *Number of Homeless Families Climbing Due to Recession*, Center on Budget and Policy Priorities, Jan. 8, 2009, available at <http://www.cbpp.org/cms/index.cfm?fa=view&id=2228>

⁶ The National Low Income Housing Coalition, *Renters in Foreclosure: Defining the Problem, Identifying Solutions*, Dec. 2008, available at <https://www2398.sslldomain.com/nlihc/doc/renters-in-foreclosure.pdf>

⁷ NATIONAL COALITION FOR THE HOMELESS, *NCH Public Policy Recommendations: Foreclosure and Homelessness Prevention*, available at www.nationalhomeless.org/publications/facts/2008Policy/Foreclosure.pdf.

⁸ Kate Spinner, *You're Paying; Is Your Landlord?*, Herald Tribune, Dec. 1, 2008, available at http://www.heraldtribune.com/article/20081201/ARTICLE/812010376/2055/NEWS?Title=You_re_paying_Is_the_landlord.

⁹ Jordan Carleo-Evangelist, *That Dreaded Knock on the Door*, Times Union, Mar. 22, 2009, available at <http://timesunion.com/AspStories/story.asp?storyID=782510&TextPage=1>.

¹⁰ *Id.*

¹¹ C.W. Nevius, *More People On S.F. Streets Newly Homeless*, San Francisco Chronicle, Dec. 16, 2008, available at <http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/12/16/BA5N14OGCD.DTL>.

¹² Julia Scott, *Newly Homeless Putting Pressure on Shelters*, San Mateo County Times, Nov. 22, 2008, available at http://www.insidebayarea.com/sanmateocountytimes/localnews/ci_11044756.

¹³ Karen Rarey, *Hundreds Attend Antioch Event in Effort to Stem Home Foreclosures*, Mercury News, Oct. 28, 2008, available at http://www.mercurynews.com/breakingnews/ci_10838530.

¹⁴ *'Middle Class' Joining the Homeless on Skid Row*, Los Angeles Sentinel, Oct. 30, 2008, available at <http://www.lasentinel.net/Middle-Class-Joining-the-Homeless-on-Skid-Row.html>.

¹⁵ Nelson Garcia, *Economy goes down, service to homeless goes up*, KUSA-TV CHANNEL 9 NEWS, Nov. 15, 2008, available at <http://www.9news.com/news/article.aspx?storyid=103973>.

¹⁶ Colorado Coalition for the Homeless, *Homelessness In Colorado: A State of Emergency*, Dec. 2008, available at http://www.coloradocoalition.org/userfiles/Media/Fact%20Sheets/Backgrounder_12-17-09.pdf

¹⁷ *Id.*

¹⁸ Cristina Silva, *New Homeless: Families in Bind*, St. Petersburg Times, Dec. 2, 2008, available at <http://www.tampabay.com/news/humaninterest/article922647.ece>.

¹⁹ *Panama City Rescue Mission Seeking Assistant*, WTVY CHANNEL 4, Nov. 24, 2008, available at <http://www.wtvynews4.com/news/headlines/35012524.html>.

²⁰ *Id.*

-
- ²¹ Marie Szaniszlo, *Homeless families test schools*, BOSTON HERALD, Nov. 24, 2008, available at http://news.bostonherald.com/news/regional/view/2008_11_24_Homeless_families_test_schools/srvc=home&position=also.
- ²² Laura Crimaldi, *Evictions Spike Leaving More Bay States Out in the Cold*, Boston Herald, Nov. 23, 2008, available at <http://news.bostonherald.com/news/regional/view.bg?articleid=1134253>.
- ²³ Milton J. Valencia, *Homeless Families Rise 22% in a Year*, Boston Globe, Jan. 6, 2009, available at http://www.boston.com/news/local/massachusetts/articles/2009/01/06/homeless_families_rise_22_in_a_year/
- ²⁴ Laura Crimaldi, *Evictions Spike Leaving More Bay States Out in the Cold*, Boston Herald, Nov. 23, 2008, available at <http://news.bostonherald.com/news/regional/view.bg?articleid=1134253>.
- ²⁵ *Id.*
- ²⁶ Steve Brandt & Warren Wolf, *Wave of Foreclosures Hits Renters*, STAR TRIBUNE, Oct. 29, 2008, available at <http://www.startribune.com/business/11245186.html>.
- ²⁷ *Id.*
- ²⁸ Margo Rutledge Kissell, *Homeless Numbers Up in Montgomery County*, Dayton Daily News, Mar. 29, 2009, available at <http://www.daytondailynews.com/search/content/oh/story/news/local/2009/03/26/ddn032609homelessweb.html>.
- ²⁹ Shira Shoenberg, *Homeless Rolls Grow, Worry Local Agencies: Needs May be Greater than Resources*, THE CONCORD MONITOR, Oct. 19, 2008, available at <http://www.concordmonitor.com/apps/pbcs.dll/article?Date=20081019&Category=FRONTPAGE&ArtNo=810190337&SectionCat=s&Template=printart>.
- ³⁰ Alexi Friedman, *New Jersey Homelessness Rises Dramatically From Evictions, Report Shows*, The Star-Ledger, Mar. 13, 2009, available at http://www.nj.com/news/index.ssf/2009/03/nj_homelessness_rising_drastic.html
- ³¹ Barbara Sard, *Number of Homeless Families Climbing Due to Recession*, Center on Budget and Policy Priorities, Jan. 8, 2009, available at <http://www.cbpp.org/cms/index.cfm?fa=view&id=2228>.
- ³² Wendy Koch, *Homeless numbers 'alarming'*, USA TODAY, 22 Oct. 2008, available at http://www.usatoday.com/news/nation/2008-10-21-homeless_N.htm.
- ³³ National Center on Family Homelessness, *One in 50 U.S. Children is Homeless*, Mar. 13, 2009, available at http://www.homelesschildrenamerica.org/pdf/newsroom/press_releases/rc_release_2009_03_10.pdf.
- ³⁴ National Association for the Education of Homeless Children and Youth, *The Economic Crisis Hits Home: The Unfolding Increase in Child & Youth Homelessness*, December 2008, available at <http://www.naehcy.org/dl/TheEconomicCrisisHitsHome.pdf>.
- ³⁵ Yvonne Wingett, *Homeless Count Up 20% from 2008*, The Arizona Republic, Mar. 21, 2009, available at <http://www.azcentral.com/news/articles/2009/03/21/20090321homeless0321.html>.
- ³⁶ Evelyn Nieves, *In Tough Times, Ranks of Homeless Students Rising*, The Associated Press, Dec. 19, 2008, available at <http://www.abcnews.go.com/US/wireStory?id=6497841>.
- ³⁷ Colorado Coalition for the Homeless, *Homelessness In Colorado: A State of Emergency*, Dec. 2008, available at http://www.coloradocoalition.org/userfiles/Media/Fact%20Sheets/Backgrounder_12-17-09.pdf.
- ³⁸ Cassie Hewlings, *Number of Homeless Students on the Rise*, Daily Sentinel, Dec. 3, 2008, available at http://www.gjsentinel.com/hp/content/news/stories/2008/12/03/120408_3A_homeless_students.html.
- ³⁹ Nirvi Shah, *Schools Deal with Growing Number of Homeless Students*, The Miami Herald, Feb. 6, 2009, available at <http://www.miamiherald.com/news/top-stories/story/890499.html>.

-
- ⁴⁰ Lisa Black, *Homeless Student Numbers on the Rise*, The Chicago Tribune, Feb. 13, 2009, available at <http://www.chicagotribune.com/news/local/chi-homeless-studentsfeb13,0,2748284.story>.
- ⁴¹ *Number of Homeless Students in Iowa City Increases*, Chicago Tribune, Nov. 8, 2008, available at <http://archives.chicagotribune.com/2008/nov/08/business/chi-ap-ia-homelessstudents>.
- ⁴² Jessica Block, *St. Louis Area School Districts Seeing More Homeless Students*, *St. Louis Post-Dispatch*, March 10, 2009, available at <http://www.stltoday.com/stltoday/news/stories.nsf/stcharles/story/BB2A695EE4A12F568625758000062775?OpenDocument>.
- ⁴³ Chris Grogran, *Homeless Springfield Student Population Spikes 25 Percent*, OzarksFirst.com, Dec. 3, 2008, available at <http://ozarksfirst.com/content/fulltext/?cid=90901>.
- ⁴⁴ Evelyn Nieves, *In Tough Times, Ranks of Homeless Students Rising*, The Associated Press, Dec. 19, 2008, available at <http://www.abcnews.go.com/US/wireStory?id=6497841>.
- ⁴⁵ *Foreclosure Forcing Tenants Out*, WKRC-TV CHANNEL 12, Nov. 17, 2008, available at http://www.local12.com/news/local/story.aspx?content_id=7822f2cd-38b2-43ef-9c15-7f9018fa7c9c.
- ⁴⁶ Janice Peterson, *Report: 1 in 50 Utah Students is Homeless*, Daily Herald, Mar. 24, 2009, available at <http://www.heraldextra.com/content/view/303828/3/>.
- ⁴⁷ Ben Fulton, *More Utah Students Displaced*, Salt Lake Tribune, Dec. 1, 2008, available at http://www.sltrib.com/news/ci_11108620.
- ⁴⁸ *Homeless Students in Fairfax Schools Up 25 Percent*, FAIRFAX COUNTY TIMES, Nov. 19, 2008, available at <http://fairfaxtimes.com/news/2008/nov/19/homeless-students-fairfax-schools-25-percent/>.
- ⁴⁹ Sharon Parrott, *Recession Could Cause Large Increases in Poverty and Push Millions Into Deep Poverty: Stimulus Package Should Include Policies To Ameliorate Harsh Effects Of Downturn*, Center for Budget and Policy Priorities: Washington, DC (Nov. 2008), available at <http://www.cbpp.org/11-24-08pov.pdf>.
- ⁵⁰ Mike McPhee, *Homeless in Denver*, The Denver Post, Dec. 18, 2008, available at http://www.endlongtermhomelessness.org/press_center/homeless_in_denver.aspx.
- ⁵¹ Gloria Hillard, *Family Goes From Foreclosure to Skid Row*, NPR, Dec. 5, 2008, available at <http://www.npr.org/templates/story/story.php?storyId=97877917>.
- ⁵² Shira Shoenberg, *Homeless Rolls Grow, Worry Local Agencies: Needs May be Greater than Resources*, THE CONCORD MONITOR, Oct. 19, 2008, available at <http://www.concordmonitor.com/apps/pbcs.dll/article?Date=20081019&Category=FRONTPAGE&ArtNo=810190337&SectionCat=s&Template=printart>.
- ⁵³ Julia Scott, *Newly Homeless Putting Pressure on Shelters*, San Mateo County Times, Nov. 22, 2008, available at http://www.insidebayarea.com/sanmateocountytimes/localnews/ci_11044756.
- ⁵⁴ *Id.*