

NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

Indicators of Increasing Homelessness Due to the Foreclosure and Economic Crises

April 2010

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. 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."¹ Local and state homeless groups report a 61 percent rise in homelessness since the foreclosure crisis began in 2007.² In some communities, including Reno, Portland and Seattle, tent cities are going up as shelters overflow.³

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 National Law Center on Homelessness & Poverty is tracking news stories and 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 evictions, (2) increasing numbers of homeless students, (3) increasing use of shelter, and (4) increasing use of food stamps, food pantries, and soup kitchens.

Increasing Foreclosures and Evictions

- The National Low Income Housing Coalition estimates that 40 percent of families facing eviction due to foreclosure are renters and 7 million households living on very low incomes (31 - 50 percent of Area Median Income) are at risk of foreclosure.⁴
- Between June 2008 and June 2009, 1,900 of the approximately 5,000 properties that started the foreclosure process were occupied by renters, according to the Baltimore Homeownership Preservation Coalition.⁵
- Between 2007 and 2008 there was a 3.8 percent increase in the share of families that moved from living in a rental situation to living in a homeless shelter. The large increase may reflect the effect of the foreclosure crisis on renters.⁶
- A report released in 2009 by Tenants Together, a California statewide organization for tenant's rights, estimated that at least one-third of the units in foreclosure in California were rental units and that of the 14 million renters in the state, at least 225,000 lived in properties that went through foreclosure.⁷
- According the Housing Department of Los Angeles, in the first three quarters of 2009 the city has seen 78 buildings with five or more units go into foreclosure, totaling 1,344 units. Over the same period in 2008 the city had 49 buildings, totaling 432 units, go into foreclosure.⁸

- A study released by DePaul University revealed that in Chicago's Cook County “328 multifamily rental buildings were in foreclosure by the second quarter of this year [2009], compared with 185 last year [2008].”⁹
- Housing analysts in New York “estimate that the number of apartment units in buildings at risk of default because of upside-down loans -- in which the property is worth less than is owed on the loan -- could range from 50,000 to 100,000.”¹⁰

Increasing Number of Homeless Students

National Data

- A report released by First Focus in early 2010 found that “[s]ince the beginning of the Great Recession, 26 states collectively report an increase of over 221,000 homeless students, or 50 percent.”¹¹

State and Local Data

Arizona

- East Valley Schools in Mesa, Arizona have seen the number of homeless students increase from 759 in December 2008 to 831 in December 2009. Jennifer Davy, homeless family liaison for the school district, said, “Referrals started to grow in Spring 2008.”¹²

California

- The number of homeless students in Contra Costa County, California has grown from “178,000 to 288,000 between 2006 and 2009, an increase of more than 25 percent annually over the past two years.”¹³
- Barbara Duffield, policy director of the National Association for the Education of Homeless Children and Youth, has said, “I think the recession and the housing crisis have sort of had a double impact for states like California.”¹⁴

Florida

- “In Florida, the number of homeless students attending school jumped to 41,286 in the 2008-2009 school year, up from 30,878 in the 2006-2007 school year.”¹⁵
- The Pinellas County School System has experienced a 60 percent increase in the number of homeless students from 2009 to 2010. “Pinellas County Schools Homeless Education Assistance Team identified 1,315 homeless students as of February 2009. By last month [February 2010] that figure rose to 1,916.”¹⁶
- The Orange County School system has seen the number of homeless students rise from 1,463 in early 2008 to 1,863 by the end of the year and then rise again to 2,200 by December of 2009.¹⁷

Maryland

- “In September 2009, Anne Arundel County Public Schools (AACPS) reported a 94% increase in the number of homeless students from the same month in 2008.”¹⁸

Massachusetts

- There were 1,186 homeless students enrolled in Springfield schools in September, 2009. By March 1, 2010 that number had risen to 1,300.¹⁹

Nevada

- In Clark County Schools, during the 2007-08 school year, “there were just under 4,000 homeless students enrolled” In the 2008-09 school year, the number increased to over 5,000 and “continues to rise this year.”²⁰

New York

- “At Public School 332 in Bushwick, Brooklyn, there were 95 homeless children enrolled last year [2009] - close to one in five students. That's up from just 23 the year before [2008].”²¹
- “The number of homeless students at the Paul Robeson High School in Crown Heights, Brooklyn, grew to 156 last year [2009] - about 13% of the student body. That's up from 16 students the previous year [2008].”²²

South Carolina

- Greenville County Schools reported 850 homeless students in 2010, up from just over 500 in 2009.²³
- There are over 9,000 homeless students in the entire South Carolina School System in 2010, up from 6,000 in 2007.²⁴

Wisconsin

- The Wisconsin Department of Education “reported a 74% increase in the number of homeless students in the five-year period from 2003 to 2008.”²⁵

Increasing Homelessness and Shelter Use

National Data

- The United States Department of Housing and Urban Development (HUD) reported that “1.6 million Americans were homeless and stayed in a shelter at least once in 2008, the last year that statistics are available.” HUD also reported a “56 percent increase in rural and suburban family homelessness.”²⁶
- Shaun Donovan, HUD Secretary, said, “What we're finding more and more is that the traditional image many people may have about homelessness — of a single person suffering with long-term substance abuse or even mental illness — is really not the model we're seeing emerging over the last few years in the economic crisis. More and more it's families.”²⁷

Alaska

- From 2008 to 2009 the United Way in Anchorage experienced a 198 percent increase in shelter requests and a 282 percent increase in utility assistance.²⁸

California

- A survey released by the city of Redding, CA and the Shasta County Homeless Continuum of Care Council, showed that in 2009 2,450 individuals, representing 1,734 households, were homeless at some point. The number is up from 2,088 people in 1,582 households in 2008.²⁹

Massachusetts

- In Springfield, there were 139 families in shelters on January 27, 2010, the night of the annual “point-in-time” count of the homeless, totaling 449 adults and children, up from 107 families (294 adults and children) in 2009 and 67 families in 2008.³⁰

North Carolina

- Winston Salem's 2010 annual homeless count showed 547 people living on the streets, including 105 children. This is up from the 2009 count of 485 people including 61 children.³¹
- In Rowan County the 2010 annual homelessness count showed 146 homeless people, a 57 percent increase from the previous year's count of 93 homeless.³²

New York

- New York City reported 3,111 people living in the streets or in the subway system in the 2010 homelessness count, up from 2,328 in 2009.³³
- New York City also reported almost 38,000 people living in shelters in early 2010, which is near the city's high.³⁴
- By December of 2009 the number of people seeking shelter services in Long Island, Nassau County has risen “40 percent compared with this time last year.”³⁵

Oregon

- Jackson County, Oregon reported a 15 percent increase in the number of homeless people from 2009 to 2010. 29 percent of the homeless families surveyed in 2010 were two-parent families with children, up from 3 percent in 2009. 26 percent of the homeless families surveyed were single-parents with children, up from 9 percent in 2009.³⁶

Washington

- The 2010 Thurston County Homeless Census found a 110 percent increase in the number of unsheltered homeless people over the 2009 count.³⁷

Increasing Food Stamp and Pantry Use

National Data

- The Hunger in America 2010 report, released by Feeding America, estimates that the Feeding American system has fed “37.0 million different people annually, an increase of 46% since 2005. This includes 33.9 million pantry users, 1.8 million kitchen users, and 1.3 million shelter users.”³⁸
- The Hunger in America 2010 report also estimates that “[a]bout 5.7 million different people, or 1 in 50 Americans, receive emergency food assistance from the [Feeding America] system in any given week, an increase of 27% since 2005.”³⁹

California

- According to the USDA, the whole of California has seen a 30 percent increase in food stamp use since 2007.⁴⁰

- Since 2007 “the Coachella Valley has seen a 138 percent increase in the number of people using food stamps, according to Riverside County Department of Public Social Services data.”⁴¹
- A report issued in early 2010 by the Los Angeles Regional Food Bank found that “the number of residents seeking food assistance grew from 674,100 in 2005 to a record 983,400 last year.” The report also found that the number of children receiving assistance “more than doubled from 185,000 to 393,000 in that time.” “This means one in 10 people in Los Angeles County are seeking food assistance,” Foodbank President Michael Flood said. “The number of children has increased markedly, which is very concerning to us.”⁴²

Florida

- The Second Harvest Food Bank of Central Florida's recent Hunger Study “revealed that the percentage of children who received food assistance from the organization rose from 25 percent in 2006 to 47 percent in 2009.”⁴³

Maryland

- “About 530,000 Marylanders receive food stamps, a 32 percent increase since 2008.”⁴⁴
- In 2009, two Maryland food banks, HOPE and Church of the Ascension Food Pantry, assisted 2,281 families, up from 1,832 in 2007. Administrators of area food banks have commented “that the notable characteristic of the increased numbers is that so many are seeking aid for the first time.”⁴⁵

New Jersey

- A study recently released by the New Jersey Federation of Food Banks indicated that in 2009, New Jersey food banks gave assistance to 850,000 families, a 45 percent increase since 2005. Kathleen DiChiara, the executive director of the Community Food Bank of New Jersey in Hillside, said, “A 45 percent increase in four years — that is shocking.”⁴⁶

Oregon

- In January 2010, Oregon had “683,661 people enrolled in food stamp programs ... or about 17.8 percent of Oregon's 3.8 million residents,” an increase of about 150,000 people over the previous year.⁴⁷

Rhode Island

- In 2009, there was a 40 percent increase in food-stamp use and a 15 percent increase in food pantry use. Food-stamp and food pantries together provide food for about 150,000 Rhode Island residents in 2009. Rhode Island Community Food Bank CEO Andrew Schiff said, “That’s close to 15 percent of all Rhode Islanders. These are Depression-era numbers.”⁴⁸

South Carolina

- In January 2010, there were “nearly 800,000 people in South Carolina - more than 1 in 6 - benefit[ing] from [food stamp] assistance.” That constitutes a 50 percent increase since 2008.⁴⁹

Texas

- “[T]he number of families depending on the food bank has increased during the past year from 32,000 to 44,000 per month,” according to Bo Soderberhg, Executive Director of the Tarrant Area Food Bank.⁵⁰

Utah

- In Utah in 2009, state-wide food pantry use by about increased 30%. Many regions have experienced much greater leaps in food stamp use. “In Salt Lake County, the number of households [utilizing food stamps] has nearly doubled from 22,548 in 2007 to 42,103 in 2009” and “[t]he number has more than tripled in Summit County, from 147 in 2007 to 468 in 2009.”⁵¹

¹ The United States Conference of Mayors, *Hunger and Homelessness Survey*, Dec. 2008, available at http://www.usmayors.org/pressreleases/documents/hungerhomelessnessreport_121208.pdf.

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

³ *Id.*

⁴ The National Low Income Housing Coalition, *Foreclosure to Homelessness 2009: The Forgotten Victims of the Subprime Crisis*, June 26, 2009, available at <http://www.nationalhomeless.org/advocacy/ForeclosuretoHomelessness0609.pdf>.

⁵ Jamie Smith Hopkins, *More Maryland Renters Caught Amid Foreclosure*, The Baltimore Sun, Dec. 30, 2009, available at <http://www.baltimoresun.com/business/real-estate/bal-bz.rentersdec30,0,5055866.story>.

⁶ Office of Cmty. Planning and Dev., U.S. Dept. of Hous. and Urban Dev., *The 2008 Annual Homelessness Assessment Report to Congress 49-50 (2009)* available at <http://www.huduser.org/publications/pdf/4thHomelessAssessmentReport.pdf>.

⁷ TENANTS TOGETHER, *HIDDEN IMPACT: CALIFORNIA RENTERS IN THE FORECLOSURE CRISIS 6 (2009)* available at <http://www.tenantstogether.org/downloads/ForeclosureReport.pdf>.

⁸ Robin Shulman, *Renters Becoming Latest Victims as Foreclosure Crisis Widens*, The Washington Post, Nov. 23, 2009 available at <http://www.washingtonpost.com/wp-dyn/content/article/2009/11/22/AR2009112200927.html>.

⁹ *Id.*

¹⁰ *Id.*

¹¹ First Focus, *Creating Jobs and Supporting Homeless Students*, Jan. 2010 available at <http://www.firstfocus.net/Download/CreatingJobs.pdf>.

¹² Associated Press, *Why? Number of Homeless Students Rising in East Valley*, KNXV-TV ABC15, Jan. 25, 2010 available at <http://www.abc15.com/content/news/southeastvalley/mesa/story/Why-Number-of-homeless-students-rising-in-East/NBOOwsHvl0m6PTUn9XKowA.csp?rss=704>.

¹³ Theresa Harrington, *More Students Homeless in Contra Costa County, Bay Area, State*, Contra Costa Times, Jan. 1, 2010 available at http://www.contracostatimes.com/ci_14106989?nclick_check=1.

¹⁴ *Id.*

¹⁵ *Study: Number of Homeless Students on the Rise*, South Florida Business Journal, Jan. 29, 2010 available at <http://www.bizjournals.com/southflorida/stories/2010/01/25/daily62.html>.

¹⁶ Thomas Michalski, *Numbers Up for Homeless Students*, Pinellas Park Beacon, Mar. 4, 2010 available at http://www.tbnweekly.com/pubs/pinellas_park_beacon/content_articles/030410_par-01.txt.

-
- ¹⁷ Megan Stokes, *Grumbling Little Tummys*, The Seminole Voice, Mar. 18, 2010 available at http://seminolevoice.com/Seminole_Voice/article.asp?ID=3321.
- ¹⁸ Bess Langbein, *Giving for Good: Our Homeless Neighbors*, The Capital, Mar. 7, 2010 available at <http://www.hometownannapolis.com/news/col/2010/03/07-48/Giving-For-Good-Our-homeless-neighbors.html>.
- ¹⁹ Jack Flynn, *Homeless Student Population Growing*, The Republican, Mar. 21, 2009 available at <http://www.masslive.com/metrowest/republican/index.ssf?/base/news-25/1269155842165160.xml&coll=1>.
- ²⁰ Las Vegas Helping Homeless Student Population, KLAS Channel 8, Mar. 9, 2010, available at <http://www.lasvegastoday.com/Global/story.asp?S=12113218>.
- ²¹ Rachel Monahan & Meredith Klodoner, *Number of Homeless Students Jumps 100% in 19 of 20 Schools on Shutdown List*, New York Daily News, Jan. 18, 2010 available at http://www.nydailynews.com/ny_local/education/2010/01/18/2010-01-18_when_kids_home_is_school_most_on_shutdown_list_saw_big_spike_in_homeless_student.html.
- ²² *Id.*
- ²³ Beth Brotherton, *Homelessness Rising in Greenville County Schools*, WYFF 4 Mar. 9, 2010, available at <http://www.wyff4.com/news/22789148/detail.html>.
- ²⁴ *Id.*
- ²⁵ Associated Press, *Homeless Student Numbers Grow 74%*, Journal Sentinel Online, Oct. 25, 2009 available at <http://www.jsonline.com/news/wisconsin/65942877.html>.
- ²⁶ National Public Radio, *HUD Study Examines the Rise in First-Time Homelessness*, Mar. 31, 2010 available at <http://www.npr.org/templates/story/story.php?storyId=125392870>.
- ²⁷ *Id.*
- ²⁸ Megan Baldino, *The New Face of Homelessness: Anchorage's Changing Landscape*, KTTU Channel 2, Feb. 25, 2010 available at <http://www.ktuu.com/Global/story.asp?S=12048676>.
- ²⁹ Janet O'Neill, *Survey Finds More Homeless in North State*, The Record Searchlight, Feb. 19, 2010, available at <http://www.redding.com/news/2010/feb/19/survey-finds-more-homeless-in-north-state>.
- ³⁰ Peter Goonan, *Homeless Families Increase*, The Republican, Feb. 16, 2010, available at <http://www.masslive.com/chicopeeholyoke/republican/index.ssf?/base/news-25/1266308404238050.xml&coll=1>.
- ³¹ Mary Giunca, *Homelessness Growing: Survey Shows Jump in Number of Children on List*, The Winston-Salem Journal, Mar. 8, 2010 available at <http://www2.journalnow.com/content/2010/mar/08/homelessness-growing/news/>.
- ³² Shavonne Potts, *Homelessness Population Up*, Salisbury Post, Mar. 9, 2010 available at <http://www.salisburypost.com/News/030910-Point-in-Time-count-homeless-population>.
- ³³ Julie Bosman, *Number of People Living on New York Streets Soars*, The New York Times, Mar. 19, 2010 available at <http://www.nytimes.com/2010/03/20/nyregion/20homeless.html>.
- ³⁴ *Id.*
- ³⁵ Diane Cardwell, *The Homeless Are Wherever Jobs Vanish*, New York Times, Dec. 11, 2009 available at <http://www.nytimes.com/2009/12/13/nyregion/13home.html>.
- ³⁶ Sanne Specht, *Jackson County Sees an Increase in Number of Homeless*, Ashland Daily Tidings, Feb. 27, 2010 available at <http://www.dailytidings.com/apps/pbcs.dll/article?AID=/20100227/NEWS02/2270312/-1/NEWSMAP>.

-
- ³⁷ Matt Batchelder, *Olympia Homeless on Notice to Clear Out*, The Seattle Times, Mar. 21, 2010 available at http://seattletimes.nwsources.com/html/localnews/2011406775_homeless22.html.
- ³⁸ FEEDING AMERICA, HUNGER IN AMERICA 2010 25 (2010) available at http://feedingamerica.issuelab.org/sd_clicks/download2/hunger_in_america_2010_national_report.
- ³⁹ *Id.*
- ⁴⁰ Matt Ehlers, *Food Stamps Filling More Pantries*, The Sun News, Mar. 21, 2010 available at <http://www.thesunnews.com/2010/03/21/1379483/food-stamps-filling-more-pantries.html>.
- ⁴¹ Nicole C. Brambila, *'Staggering Spike' in Food Stamp Use*, The Desert Sun, Mar. 16, 2010 available at <http://www.mydesert.com/article/20100316/NEWS01/3160311/1006/news01/Staggering-spike-in-food-stamp-use>.
- ⁴² Troy Anderson, *Demand for Food 'Staggering'*, Los Angeles Daily News, Feb. 2, 2010 available at http://www.dailynews.com/news/ci_14320250.
- ⁴³ Stokes, *Supra* note 17.
- ⁴⁴ Brent Jones, *State Further Behind Handling Food Stamps, Medical Benefits*, The Baltimore Sun, Mar. 15, 2010 available at <http://www.baltimoresun.com/news/maryland/bal-md.foodstamps15mar15.0.3855428.story>.
- ⁴⁵ Susan Craton, *Fighting the Fight*, Southern Maryland Newspapers Online, Mar. 5, 2010 available at http://www.somdnews.com/stories/03052010/entecov153559_32178.shtml.
- ⁴⁶ Susan K. Livio, *New Jersey Food Banks Say They're Serving More People*, NorthJersey.com, Feb. 3, 2010 available at http://www.northjersey.com/news/020310_NJ_food_banks_say_theyre_serving_more_people.html.
- ⁴⁷ Bill Kettler, *Use of Food Stamps Mushrooms*, Mail Tribune, Feb. 17, 2010 available at <http://www.mailtribune.com/apps/pbcs.dll/article?AID=/20100217/NEWS/2170318>.
- ⁴⁸ Paul Davis, *More in Rhode Island in Need of Food Assistance*, Feb. 3, 2010 available at http://www.projo.com/economy/FOOD_STAMPS_RECORD_NUMBER_02-03-10_10H3OKC_v41.3c1eddb.html.
- ⁴⁹ Matt Ehlers, *Food Stamps Filling More Pantries*, The Sun News, Mar. 21, 2010 available at <http://www.thesunnews.com/2010/03/21/1379483/food-stamps-filling-more-pantries.html>.
- ⁵⁰ Betty Dillard, *Study on Hunger Shows Increase in Local Food Aid*, Fort Worth Business Press, Feb. 8, 2010 available at <http://www.fwbusinesspress.com/display.php?id=11921>.
- ⁵¹ Julia Lyon, *Food Stamp Use at New High in Utah*, The Salt Lake Tribune, Jan. 8, 2010 available at http://www.sltrib.com/news/ci_14151793.