



## **Position Paper on Family Homelessness**

### **1. Objective**

The purpose of this paper is to identify the key issues facing families experiencing episodes of homelessness in Boulder County.

### **2. Understanding the family homelessness context**

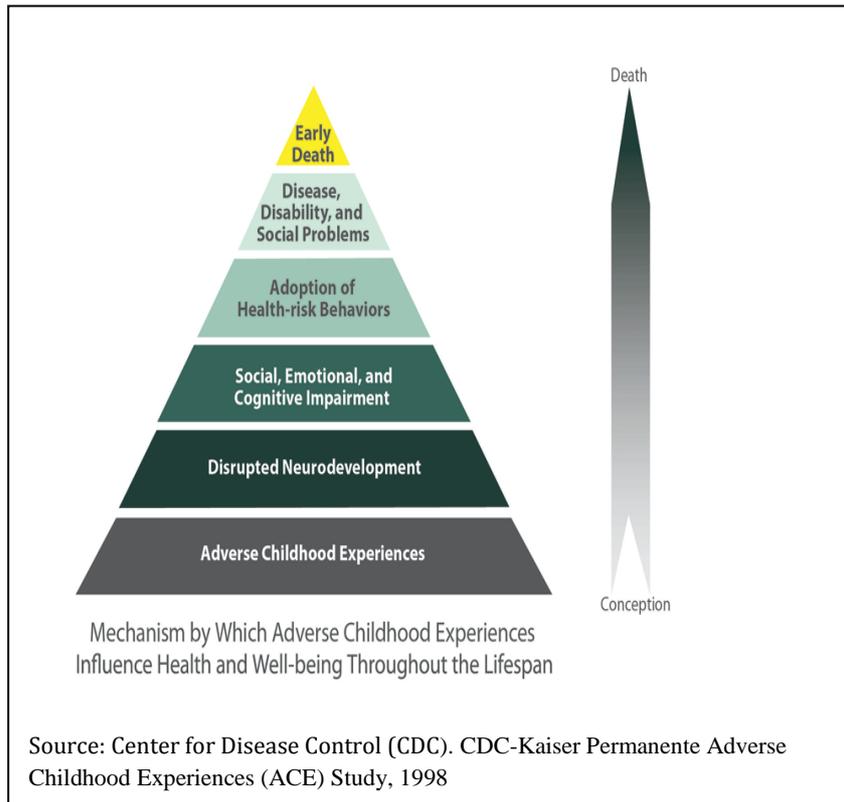
Definitions for key terms used in discussions about family homelessness include:

- **Family homelessness:** When people think of homelessness, they often think of people sleeping in parks or under bridges. This stereotype does not fit the profile of homeless families. Homelessness is defined by the Federal Government as individuals who lack a fixed, regular, and adequate nighttime residence. Homeless families are characterized as households with children 0-18 year of age who are:
  - a) living in emergency or transitional shelters (for example, including EFAA housing);
  - b) sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
  - c) temporarily living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
  - d) living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar public or private places not designed for or ordinarily used as a regular sleeping accommodation for human beings;
  - e) families with children who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
  - f) people who are fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening situations related to violence; have no other residence; and lack the resources or support networks to obtain other permanent housing.
- **McKinney-Vento Homeless Assistance Act:** The McKinney–Vento Homeless Assistance Act of 1987 (Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301 et seq.) is a United States federal law that provides federal resources for various homeless shelter programs. The McKinney-Vento Act supports programs providing a range of services to homeless people, including emergency shelter, transitional housing, job training, primary health care, education, and some permanent housing. In education, school districts must have procedures to identify and remove barriers that prevent homeless students from achieving academic goals. Under the McKinney-Vento Act, each school district is required to have a Homeless Liaison and homeless children are

registered to receive services. Major benefits offered by McKinney-Vento include assistance enrolling children who don't have access to their records, assistance to keep a child in their home school for the duration of the school year, and fee waivers for extracurricular activities.

- **Housing insecurity:** is a less exact term, often referred to alternatively as housing instability, used to describe the capacity of a household to maintain safe, stable, and adequate housing. Housing insecurity is typified when households spend more than 50 percent of their income on housing. Households that spend more than 50 percent of their income on rent are at high risk for experiencing episodes of homelessness.<sup>1</sup>

- **Adverse childhood experiences (ACE):** Research into health outcomes of adults has looked into childhood experiences as explanatory factors. A series of adverse childhood experiences are linked to poor health outcomes. These experiences include abuse (emotional, physical, or sexual); neglect (emotional or physical), and household dysfunction (violence, mental illness, substance abuse, separation/divorce, or incarceration). Most



Most families experiencing homelessness also have a combination of risk factors that potentially adversely impact their children. In addition, the experience of homelessness itself is usually a stressful and traumatic experience on the whole family. The effects on families, particularly the long-term implications for children, are devastating. Homeless children face frequent instability and dislocation, with lost school days and greater health and behavioral problems due to the physical environment and emotional strain. Hunger, poor nutrition and developmental delays are more prevalent. Periods of homelessness have lasting effects on children, affecting school readiness, school performance, and their long-term ability to break the intergenerational poverty cycle. Homeless families also experience a higher risk of out-of-home placement of their children, increasing the trauma and adverse effects to which they are subjected.

<sup>1</sup> For a deeper discussion of housing affordability and instability, please refer to EFAA's position paper on Housing Security.

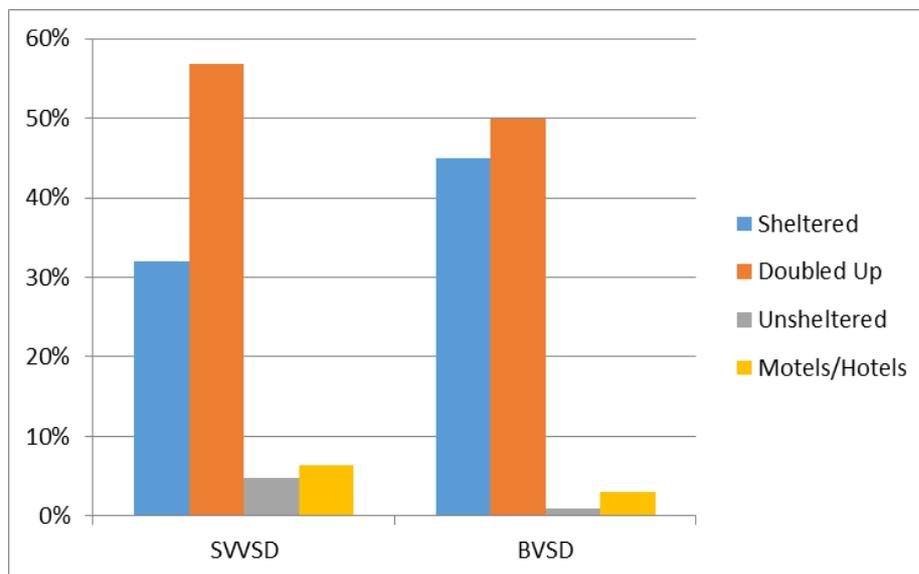
### 3. The current reality and evolving dynamics of our environment relative to family homelessness

#### Extent of family homelessness

Every year 600,000 families with 1.35 million children experience homelessness in the United States, making up about 50 percent of the homeless population over the course of the year. Nationally, this rate is growing faster than for individual homelessness. At a state level, the National Center on Family Homelessness study ranked Colorado 35<sup>th</sup> out of 50 states in terms of the prevalence of family homelessness (1 best to 50 worst). In Colorado about 25,000 school-aged children were homeless in the 2014-2015 school year (most recent year with data), a number which has tripled over the last ten years

Family homelessness is a critical but less visible issue in Boulder County. Half of the homeless individuals in Boulder County belong to families with children. Last year, over 1,200 school-aged children were registered as homeless in Boulder County through the McKinney Vento program, with 500 in Boulder Valley School District (of which almost 300 in the City of Boulder schools) and 736 students in the St Vrain Valley School District. In fact, despite its relatively affluent image, 2.1 percent of school children in the city of Boulder are homeless during the most recent year, only slightly better than the national average of 2.7 percent. As a reminder, this does not include children not yet of school age. Accounting for some degree of under-registration and estimating the share of children 0-5, a realistic estimate of the total number of children in Boulder county experiencing homelessness during a year is closer to 1,800 or about 2.5 percent of the population of those ages 18 or less.

Where are homeless families living? Based on McKinney-Vento data for school-aged children, the most frequent arrangement is doubled up, sharing housing with others in often highly unstable situations, representing about 54 percent of registered homeless children. Thirty-eight percent are in shelters. Five percent are in temporary motel situations. Three percent are technically unsheltered, most typically living in cars. This is slightly more prevalent in SVVSD than in BVSD where there appears to be better relative coverage of shelter services for families. The absolute number of families that are unsheltered, typically living in their cars, is quite small, as is the relative share of families living in motels and hotels, typically as short-term solutions.

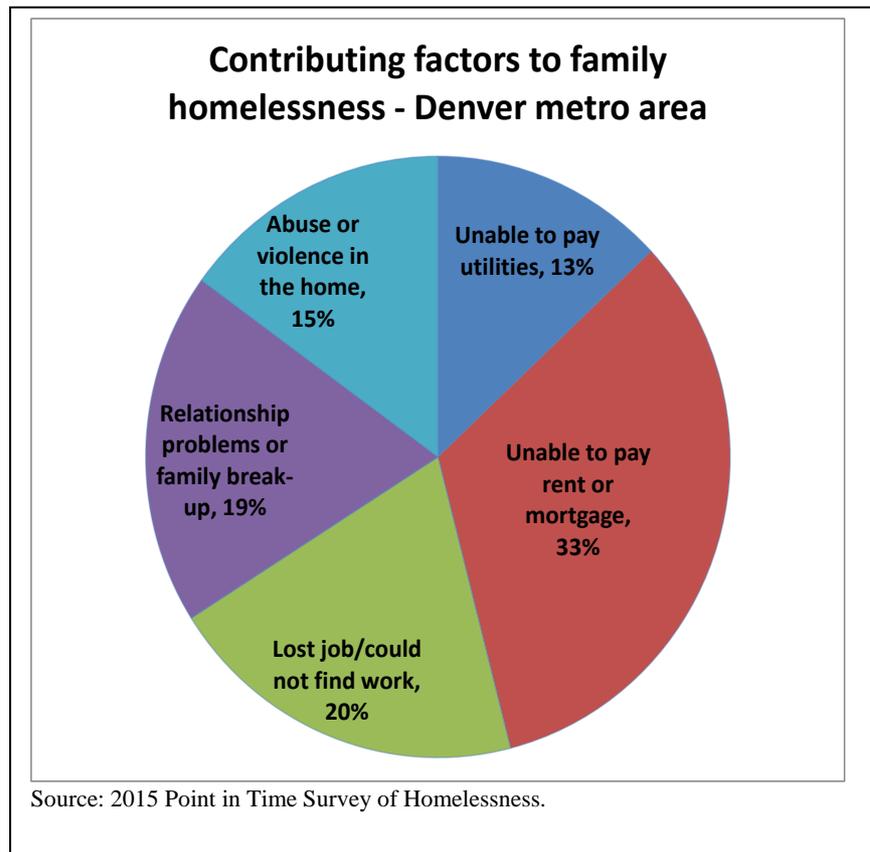


Source: McKinney-Vento data, BVSD, SVVSD, 2015.

## Causes of family homelessness

There are many reasons why families find themselves at risk for homelessness. Inability to pay rent/mortgage is the leading cause of family homelessness in Boulder County. This may be driven by loss of a job, illness, divorce, domestic violence or other shock to the household. But increasingly, rising rents and the lack of affordable housing are leaving families without options. Overall, in our community the primary reasons for family homelessness are divided between two-thirds due to economic factors and one-third relationship/family structure issues (see chart).

Underlying the economic shocks to households is the local housing affordability crisis. This is most acute in the City of Boulder where, as of June 2016, the average apartment rent was \$1,759. This would require an annual income of \$70,360 to meet the standard of 'affordable housing' as spending only one-third of income on rent. In fact almost one-third of renters in Boulder County spend more than 50 percent of their income on rent. The number of affordable units available in Boulder County has contracted significantly over the last 10 years. In 2000, there were 26,817 rental units affordable to incomes at or below 50 percent of AMI. In 2012, this declined to 18,624, a drop of over 30 percent.



As housing costs have risen dramatically, incomes for lower-income families have stagnated. The number of families living below the Federal poverty line is substantial and growing in Boulder County (Fed poverty threshold is about \$20,000 per year for a family of three). In 2000, 7 percent of the County's families with children were living below the poverty line. This increased to 13 percent in 2015. The total number of children living in poverty rose from about 7,700 in 2010 to 8,300 in 2015.

## Effects of family homelessness

The long-term effects of children growing up in highly stressful situations are alarming. The immediate effects are apparent locally. While the homeless students represent about 2 percent of all students in City of Boulder BVSD schools, they represent 25 percent of enrolled students in the City's main alternative schools (Arapahoe High, Boulder Prep and Halcyon). Homeless

students are far more likely to have behavioral issues, learning challenges, truancy and attendance issues.

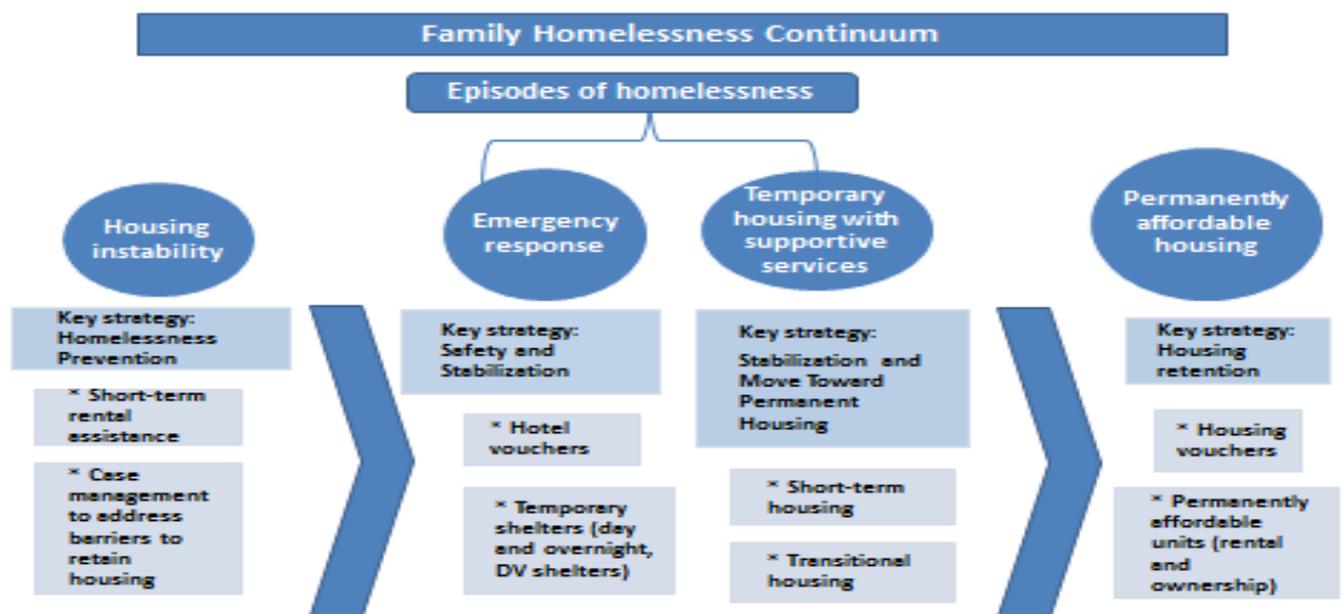
While mental health and substance abuse problems are not a major cause of homelessness among families with children, there is significant evidence that the conditions of poverty and homelessness have adverse effects on mental health. In fact, many homeless parents have themselves experienced physical and sexual abuse, constant crisis, family and community violence, isolation, and the cumulative stress of persistent poverty

Another significant impact is the more difficult time leasing up after episodes of homelessness, especially with an eviction notice on their record. Families entering homelessness have typically depleted savings and assets and strained core relationships of economic solidarity (family and friends), making it more difficult to get back on their feet.

#### 4. Responses to family homelessness – EFAA’s role

The responses to family homelessness exist along a continuum, from a preventive stance through levels of emergency and temporary service through to the securing of permanently affordable housing:

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EFAA plays a central role in the issue of family homelessness. EFAA provides a significant portion of the direct services available for homeless families in Boulder County. EFAA directly supports its families in several ways along this homelessness/housing continuum. This includes both preventing as well as addressing family homelessness. Assistance includes:

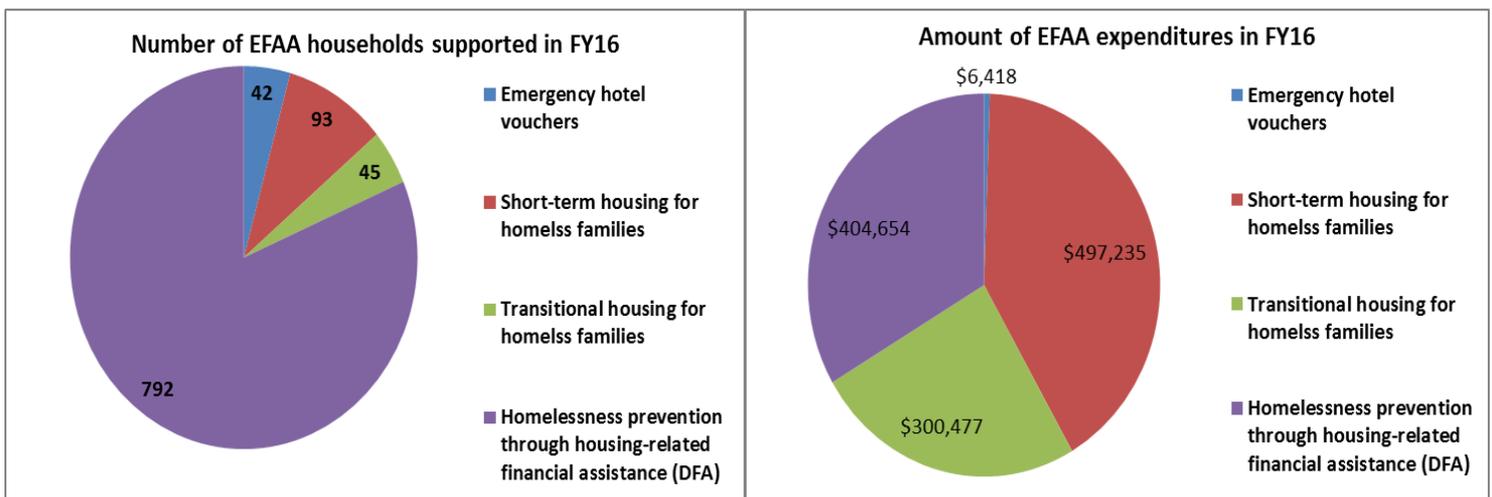
- **Financial assistance to prevent homelessness** – including financial assistance and, in certain instances, case management. Provides financial and case management to help families stay in their homes, encompassing:

- One time financial assistance to keep people in their homes
  - Multi-month rental assistance for most vulnerable families up to 12 months with the Boulder County-funded Housing Stabilization Program
  - Keep Families Housed, a program with City of Boulder to provide 200 families with kids with financial assistance up to three times per year based on making essential investments in child wellbeing.
- **Vouchers** for very short-term, emergency stays in motels.
  - **Short-term housing** – rent-free stays of up to 12 weeks for families with children in EFAA’s 20 short-term apartments.
  - **Transitional housing** – modest rent for stays of up to 2 years for families with children in EFAA’s 30 transitional apartments.

The provision of short-term and transitional housing is meant to stabilize families in crisis, helping them to get back on their feet, save money and, through intensive case management, move towards self-sufficiency. Last year, 75 percent of families in short-term housing and 87 percent of families in transitional housing successfully exited to sustainable housing situations upon completion of the program.

Because of the high risks facing children in families experiencing homelessness, EFAA expanded its programming towards those children last year. EFAA’s children’s program encompasses after school programming and intensive case management linking families to resources, ensuring access to services, and setting and monitoring goals for children’s outcomes.

In terms of number of households supported, the bulk of EFAA’s coverage is in homelessness prevention. Since prevention is less expensive than providing support once homeless, the bulk of EFAA’s financial resources are concentrated in the short-term and transitional housing program.



EFAA has recently expanded its programming in preventing family homelessness through rental support in the City of Boulder. In addition, EFAA has been a member of several of the key collaborative groups addressing homelessness, including the Boulder County 10 Year Plan to End Homelessness Board, the Human Service Advisory Committee, and the City of Boulder Homelessness Planning group, to name a few. Within these groupings, the issue of

homelessness is typically viewed in terms of the adult single population. EFAA provides a voice for families within the broader homelessness discussions and strategies and has played an important role in raising the profile of family homelessness within these broader coalitions.

## **5. Community challenges in family homelessness**

Limited community awareness. Family homelessness is less visible than individual adult homelessness and therefore tends to be less covered as a community issue.

Identification of gaps in family homelessness services. There are no day shelter services for families with children in Boulder County. The current system provides a strong system of prevention and diversion directly into more stable housing options. The focus is on immediate stability through, for example, temporary hotel vouchers and rapid rehousing, getting families into more stable, family-centered surroundings. The focus is also on providing housing solutions to families already residing in Boulder County rather than becoming a pole of attraction for families looking to come to Boulder County but unable to secure housing.

Key to this is the Boulder County Community Housing Resource Panel. The Housing Panel convenes all of the major providers of homelessness prevention and temporary housing resources, including EFAA, to review cases of housing instability and family homelessness and identify the best match with existing resources. This has been successful in keeping families out of extremely inadequate situations, providing a rapid rehousing approach to building greater family stability.

Coordinating service delivery. EFAA and Boulder County are currently piloting a standardized assessment and prioritization of need (a family VI-SPDAT) that would allow for more objective prioritization of access to services. However, addressing family homelessness is not just about housing. To address the negative effects of family homelessness requires comprehensive services to all family members, particularly the children, in order to break to cycle of poverty for the next generation. Mental health, educational support, access to health services, financial literacy and counseling, employment assistance, and other supports help prevent future episodes of homelessness and mitigate the effects on children's longer term outcomes.

Increasing pressures from the housing affordability crisis. Without a stronger response to expanding affordable housing options for families, the number of families experiencing homelessness can be expected to rise. Rapidly rising housing costs are the prime factor in families finding themselves homeless. Housing costs are also making it more difficult to exit from periods of homelessness.