

REPORT BRIEF

POLK COUNTY HOUSING CONTINUUM
HOUSING STRATEGIES TASKFORCE

JANUARY 2014

Hidden Homelessness

Family Housing Instability and Homelessness in Polk County, Iowa

Prompted by an extraordinarily high number of “turn-aways” reported by family homeless shelters in Polk County, the Polk County Housing Continuum Directors Council formed the

Housing Strategies Taskforce in mid-2013 to examine family homelessness in more detail. “Turn-aways” are calls from families requesting emergency shelter, but that cannot be sheltered, usually due to capacity limitations.

- *1 in 45 children in America is homeless.*
- *In some cities, as many as 200 women and children are turned away from shelter daily due to limited capacity.*
- *In 2010, the incidence of Iowa families at risk of becoming homeless grew by 76%.*
- *In Polk County, 9 of 10 families seeking shelter are turned away due to limited capacity; 30% are living in a car or motel, or on the streets.*
- *An estimated 9,850 children in families are experiencing hidden homelessness in Polk County.*

It is becoming increasingly apparent that, while homelessness may seem to be a condition and circumstance that occurs only in big cities or impoverished rural areas of the United States, it is a growing and critical concern in central Iowa. No longer can we, as a community, rely on federal or state solutions to this problem.

What follows is a brief overview of some of the demographics, causes, and impact of family homelessness in Polk County, Iowa. The Brief explores current resources and programs, as well as promising

practices, and offers recommendations for a community-wide response that can help families move beyond the temporary shelter safety net to achieve sustainable self-sufficiency.

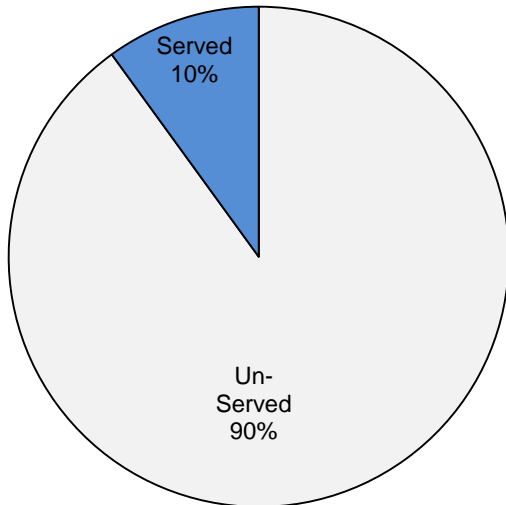
How Many Families With Children Are Homeless?

Among developed countries, the United States has the largest number of homeless women and children. On any given night in the U.S., nearly 634,000 people are experiencing homelessness. Of that number, about 240,000 are people in families. The only time in our nation’s history that more families have been without a place to call home was during the Great Depression.

In 2011, Iowans in homeless families numbered just over 7,700, as reported by the Iowa Council on Homelessness. Of these, 1,586 individuals in families were homeless in Polk County. On average, this translates to about 132 individuals in families experiencing homelessness each month that were reported through providers of family shelters in Polk County.

Hidden Homelessness – Unhoused, Unsheltered, Uncounted

Homeless Families Served



A glimpse into the incidence of *hidden* homelessness among families in Polk County is revealed by the unduplicated number of families from May through August of 2013 that were turned away by Hawthorn Hill – New Directions Shelter due to capacity limitations. An analysis of this data reveals that, on average, 97 families (313 children and moms) sought shelter each month. Yet, due to limited shelter space, only about one in ten households (10%) could be sheltered at the time of the request.

When these findings are extrapolated to the known number of individuals in homeless families residing in shelters across Polk County, it is estimated there are as many as 9,850 additional children and 7,424 adults in 4,340 families who are among the hidden homeless in our community *each year*.

Chronic Family Instability v. Chronic Homelessness

The definition for 'Chronic Homelessness' under the U.S. Department of Housing and Urban Development (HUD) states that an individual or head of household must have experienced homelessness for a year or longer, or been homeless at least four different times within a three-year period. Additionally, the individual or head of household must have a disabling condition.

The majority of individuals defined as 'chronically homeless' under the HUD guidelines are typically significantly older than the average age of the adults in families with children served by family homeless shelters in Greater Des Moines. This plays an important role in families failing to meet the 'disabling condition' threshold of the chronic homelessness definition. Although a significant number of clients (both adults and children) served at family homeless shelters have mild depression, anxiety issues, or minor health problems, these concerns are not HUD-defined as disabling conditions.

While homeless households often experience chronic family instability, a majority of the families served through family homeless shelters in Greater Des Moines have not been homeless four times or more within a three-year period, again partly due to the adults' average young age. Many families served at these family shelters are in a 'doubled-up' or "tripled-up" situation immediately before arriving at the Shelter. Yet, depending upon the definition used, these families may not have been defined as homeless while in that situation.

What Are the Faces of Family Homelessness?

- A typical sheltered homeless family is comprised of a mother in her twenties with two children.
- Nationally, nearly 80% of homeless adult women are in a family, compared to just over 20% of homeless adult men.
- Families of color are overrepresented in the homeless population; only 38% are White and non-Hispanic.
- Families experiencing homelessness usually have limited education; over half of homeless mothers do not have a high school education or equivalency.
- About 30% of adults in homeless families are working.
- Roughly 2 of every 5 children in homeless families are under age 6.

Situation: In Des Moines, a 34-year-old mother and her eleven children are residing in a family emergency shelter that accepts women and children. The children's father is living in the family van, due to unavailability of emergency shelter space that will accommodate the whole household.

Challenges to stable housing for this family:

- 1) Health - Children's father has chronic health issues that present obstacles to employment. Dad has applied for SSI Benefits, been denied twice, and is appealing the SSI Benefits decision.
- 2) With just a 9th grade education, mother is currently working on her high school equivalency. Due to education time commitments and caring for her 11 children, employment is not a realistic expectation at this time.
- 3) Poverty – The family's sole income is in the form of FIP Benefits with a Hardship Extension.
- 4) Lack of Affordable Housing Suitable to Family Needs –Although this family receives \$1,000+ in FIP Benefits every month, they are finding it extremely difficult to find affordable housing that will accommodate their large family size.

Why Are Families With Children Homeless?

There is no one definitive answer or reason for why families become homeless. However, there are known contributing factors that result in family homelessness, including lack of affordable housing, extreme poverty, low wage employment with no benefits, no employment, being a young and single parent, domestic violence, changing government benefits, and limited or non-existent personal networks of support.

For families that are living just one poor choice, misstep, or paycheck from stable housing and self-sufficiency, an unexpected life circumstance can quickly become a crisis that leads to homelessness.

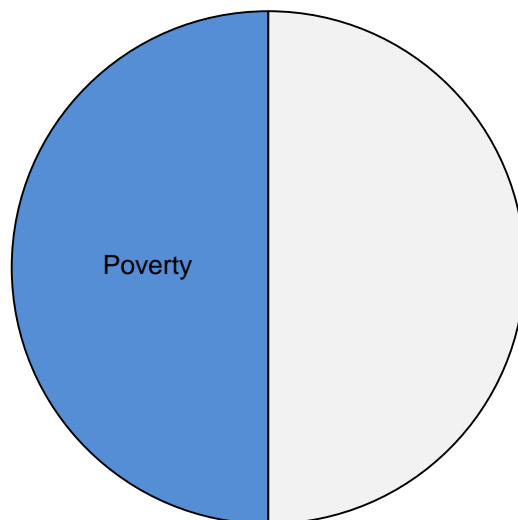
Poverty

- Many families do not earn adequate wages. About 48 million Americans (16%) live below the Federal Poverty Threshold; 34% of all single parent families the U.S. live below the poverty line.
- The Federal Poverty Level is \$23,021 for a family of four
 - On average, families need income twice as high as the poverty level to meet basic needs.
- Among families with at least one member in the labor force for 27 weeks or more, families with children under 18 years old are about 4 times more likely than those without children to live in poverty.

In Polk County, roughly 30,000 people live below the poverty line; 100,000+ individuals have household income that is less than twice as high as the poverty level.

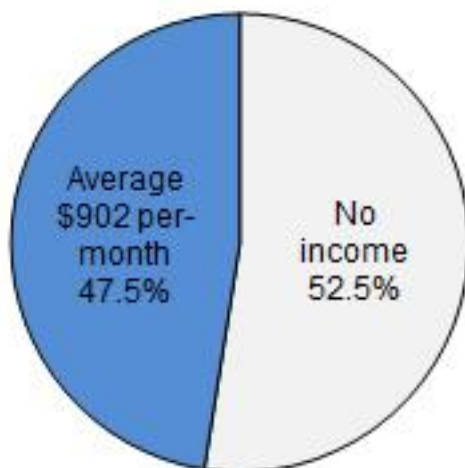
Half (50%) of the children born to families residing in the City of Des Moines are born into poverty.

Children Born to Families Residing in Des Moines



Of 375 single parent families that were housed in emergency shelter or transitional housing, or served by rapid re-housing or outreach providers **in Polk County, 52.5%**, or 197 families, **had no income**. The remaining **47.5%**, or 178 families, had an **average household income of just 18% of Median Family Income, or \$902 per month**.

Homeless Single Parent Families



Situation: 20-year-old mother and one child are residing at a family shelter. She also has a son living in another state, with plans to have her son join her when the family is in stable housing.

Challenges for this family:

Health & Single Parent Status – This client is currently pregnant with twins. She has been in conversation with her children’s father about relocating to Iowa to assist her in raising their children and making a living here; however, the possibility of this actually happening is uncertain.

Income/ Employment – The mother was recently employed by a major retailer. However, she is only working part-time for \$7.25 per hour. It is quite possible that she may find herself unemployed after the holiday retail season.

Public Benefits – The family has applied for FIP Benefits, but has not yet received them.

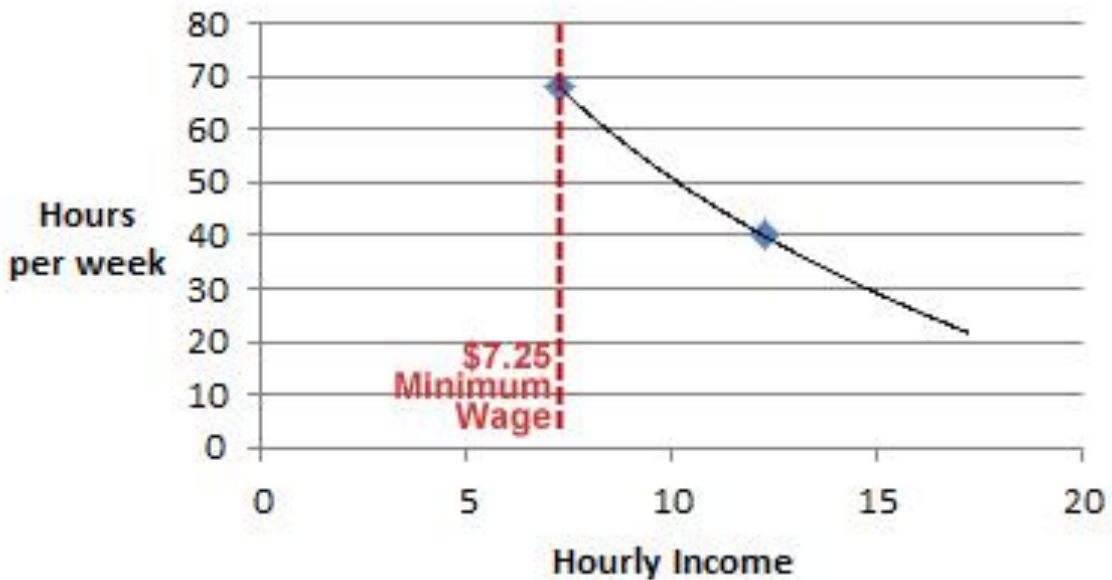
Affordable Housing – With a growing family and limited income, it will become increasingly difficult for this family to find affordable housing that will accommodate their needs. The waiting list for Section 8 housing assistance is currently closed, with no new applications being taken.

Availability of Affordable Housing is Lacking

- Housing cost burden – Across the U.S., nearly 67% of households earning under \$15,000 annually face severe housing burdens. Nationally, a full-time worker must earn \$18.32 per hour to afford a two-bedroom apartment at Fair Market Rent (FMR).

In Iowa, a full-time worker must earn \$12.25 per hour, 40 hours per week, 52 weeks per year, to afford a two-bedroom apartment at Fair Market Rent; an Iowa worker at the minimum hourly wage of \$7.25 must work 68 hours per week, 52 weeks per year.

Hours worked to afford a two bedroom apartment



- Federal support for low-income housing fell 49% from 1980-2003, as reported by the National Low Income Housing Coalition (2005) Out of Reach 2005.
 - The average wait for public housing is 20 months.
 - The average wait for a Section 8 Voucher is 35 months.

In Polk County, the Section 8 program has 4,600 households on the waiting list. Administrators expect it will take four to six years to move through the list. In the mean time, no new households can apply for Section 8 assistance. The Section 8 list was last opened in July 2011.



Situation: Homeless, pregnant 23-year-old mother and her two children are residing in an emergency shelter for families.

Challenges to Stable Housing and Self-Sufficiency:

Lack of Sustainable Income – This family came to the shelter after being in the rapid re-housing program from April 2013 – October 2013. The family has a limited support network in the Des Moines area. However, the mother did not have sufficient or sustainable income to continue to pay the full amount of rent once the assistance with the rapid re-housing program ended.

Lack of Education – Mother did not complete high school and is currently enrolled in high school equivalency classes. Without a high school diploma, employment options are very limited.

Poverty and Lack of Affordable Housing – With FIP Benefits as the family’s only income, it is difficult for the mother to find an affordable housing unit for herself and her two children. If not already on the Section 8 list, this family must wait until the program next opens for applications.

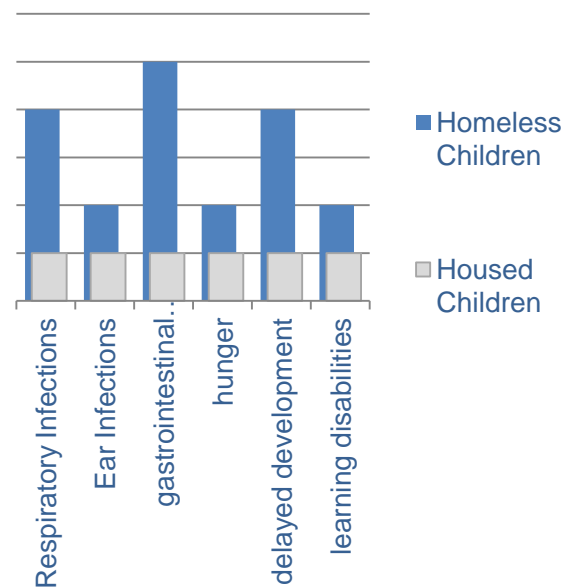
What Are the Experiences of Homeless Mothers?

- In the United States, nine of ten homeless mothers have experienced severe physical and/or sexual abuse. Over 60% report that this abuse was inflicted by an intimate partner.
- 44% of mothers lived outside their homes during their own childhood. Of these women, 20% lived in foster care, with foster care being a high predictor of family homelessness in adulthood.
- Mothers experiencing homelessness struggle with mental health issues, including alcohol and drug dependence and post traumatic stress disorder, at much higher rates than those who are not homeless.
- Mothers often are in poor physical health, with 1/3 that have a chronic physical health condition, as well as anemia and ulcers at rates much higher than other women.

What Impact Does Homelessness Have on Children?

With no stable home environment, children who experience homelessness lose a sense of security and safety, and their social, physical and mental development is negatively impacted.

- Violence plays a significant role in the lives of children who are homeless.
 - By age twelve, 83% of children have been exposed to at least one serious violent event.
 - 15% have seen their father hit their mother.
 - Children who witness violence are more likely to exhibit frequent aggressive and antisocial behaviors.
- Children experiencing homelessness are sick four times more often than other children. They have:
 - Four times as many respiratory infections.
 - Twice as many ear infections.
 - Five times more gastrointestinal problems.
 - They go hungry at twice the rate of other children.
- Developmental Milestones and Academic Performance
 - Children who are homeless are four times more likely to show delayed development.
 - They have twice the rate of learning disabilities as non-homeless children.



Children who experience poverty are more likely to be poor as adults.

Those who experience poverty in childhood are substantially more likely to be poor as adults than those who have not.

- ◆ Only a tiny fraction of adults who never experienced poverty during childhood were poor in their 20s and 30s.
- ◆ Among adults who did experience poverty as children, on the other hand, about 20 percent were poor in young adulthood (at ages 20 and 25) and 13-14 percent were poor in middle adulthood (at ages 35 and 30, respectively).

The risks associated with persistent poverty are particularly severe: the small share of children who spend more than half of their childhood in poverty are much more likely to be poor as adults.

- ◆ Among 20-year-olds who spent some time in poverty as children, 12 percent of those who spent less than half of their childhood in poverty were poor, compared to 46 percent of those who were poor for more than half of their childhood.
- ◆ The same pattern was found for middle adulthood: poverty rates among 30- and 35-year-olds who were poor for some – but less than half – of their childhood range from seven to eight percent, while the rates for those who were poor during the majority of their childhood were several times higher.

Source: The National Center for Children in Poverty (Brief - 2009)

What Are The Experiences of Homeless Families With Children?

The combined challenges of poverty, unemployment, lack of livable wages, chronic health concerns, single parenthood, changing government supports, and lack of affordable housing are some of the key issues facing families that are experiencing homelessness. The stress of not knowing where they will live, whether their children will be safe, or if they can stay together, are some of the basic issues that create incredible stress in families.

These stressors and the choices forced by the circumstances of homelessness can lead to separation of spouses, as well as separation of children from their parents and siblings. Some families break up in order to be sheltered. Some parents place children in foster care or, in other instances children enter foster care through the human services continuum or the courts. Thirty percent of families with children reside in motels, cars, or other places not intended for human habitation.

Overcoming Family Homelessness in Polk County

Even among homeless shelter providers who provide comprehensive services and case management, it is recognized that families need a broader and longer-term network of supportive services and assistance to achieve sustainable self-sufficiency.

Examples of resources critical to this effort include: Rent and Rent Deposit/Utility Assistance (including arrearages); Adequate Inventory of Affordable Housing (where rent does not exceed 30%-40% of household income); Employment Coaching Assistance; Short-term, Targeted Job Training; General Equivalency Classes; Personal Financial Literacy/Management; Affordable Quality Child Care (subsidies and providers); Transportation Assistance (bus tokens, etc); Government Benefits Enrollment (FIP, SNAP, WIC, SSI, SSDI, and other benefits, as applicable.)

Recommendations to Address Housing Instability and Homelessness among Families with Children Residing in Greater Des Moines

Polk County, Iowa, is facing an affordable housing crisis. The availability of safe, clean, and right-priced shelter is no longer a certainty for families in Greater Des Moines. The burden of housing costs continues to grow for impoverished families, even as the availability of public housing and rent-subsidy vouchers shrinks.

Significant attention, community dialog, and resources have been devoted to emergency shelter for chronically homeless individuals, yet there are few resources committed to ensure that individuals and families with children achieve stable, sustainable housing once they exit from the continuum of shelter services and programs.

In addition to the limited inventory of affordable housing, a significant number of participants who enter the emergency sheltering system do not have the life or work skills or experience needed to obtain living wage employment and sustainable self-sufficiency upon exit from the system.

While nonprofit organizations and public programs have long worked to respond to shelter and affordable housing needs for low-income and no-income households, it has become evident that these efforts alone cannot fill the widening housing gaps in Polk County and the municipalities within its borders.

These factors and more require that community leaders, funders, and providers across central Iowa recognize that a paradigm shift is critical and imminent. The solution cannot be to do more of the same and expect different results.

It is the position of the Polk County Housing Continuum Directors Council and of the Housing Strategies Committee that improved dialog and collaborative examination of these issues can serve as a catalyst to dramatically impact the quality of life for thousands of central Iowa families in need of affordable and safe housing. Key recommendations are to:

1. Engage with and seek buy-in from diverse constituencies to develop and implement a Coordinated Services Model. *(This model is under development for the intake and assessment tasks. More resources are needed to ensure sufficient housing inventory appropriate for homeless diversion and prevention, especially for families with children.)*
2. Create a community-wide coordinated services model and data tracking system that is accessible by and networked across service agencies. *(A data network is in place that could be modified and expanded for this purpose. Ensure that this system incorporates capacity for longitudinal follow-up data and outcomes.)*
3. Within a coordinated services model, maximize opportunities and resources that more adequately support diversion and prevention programs for the most vulnerable households, i.e., families with children, seniors, and disabled individuals.

4. Consider using /modifying an existing referral resource, such as 2-1-1, as a preliminary intake screening asset, particularly for prevention, diversion, and exit placement.
5. Recognize that implementation of a coordinated services model for homeless shelter, homeless prevention and homeless diversion must be accompanied by an adequate inventory of affordable housing to ensure long-term success for families, service providers and the community in reducing the incidence of homelessness.
6. Develop additional emergency housing/shelter with supportive services for families with children that allow up to 90-day stays. This emergency housing/shelter and programming would be targeted specifically for families that need additional time beyond the traditional 30-day emergency shelter model in order to achieve financial stability and acquire needed funds for deposit/rent/utilities, and to gain employment.
7. Secure and/or reallocate resources to support a longitudinal assessment for ensuring families are stably housed after financial housing assistance has been disbursed – and create options for additional assistance, as necessary.
8. Identify and coordinate employment assistance and short-term job training resources targeted specifically for families experiencing homelessness.
9. Identify and coordinate transportation, child care and other family support resources targeted specifically for families experiencing homelessness.
10. Identify and research alternative community housing models and bodies of research, and modify or apply elements that could work well in Central Iowa.
11. Explore and expand networks of affordable housing. Beyond new housing development, work with municipalities, Iowa Finance Authority, private landlords, and others. *(Under a pilot project, Polk County and the Des Moines Area Religious Council are exploring development of a centralized database of all rent-permitted properties in Polk County. The Iowa Finance Authority has developed a database for landlords and property managers to self-register available rental properties.)*
12. Explore other promising practices and service models. Specifically, examine those that use service hubs or regions, and models that link housing placement and homelessness prevention and diversion activities with supportive services.
13. Secure long-term resource commitments from community leaders, major funders, private landlords and property owners, as well as other diverse constituencies, to ensure the increased availability of and access to an adequate inventory of affordable housing in Polk County, Iowa. Bring all possible resources to bear on the issues identified in this brief.

ACKNOWLEDGEMENTS

Representatives from the following organizations actively participated in the Housing Strategies Task Force of the Polk County Housing Continuum.

Anawim Housing
City of Des Moines Housing Services
Des Moines Area Religious Council
Family Promise of Greater Des Moines
Hope Ministries – Hope Family Center
HOME, Inc.
House of Mercy
Iowa Homeless Youth Centers
Iowa Institute for Community Alliances
Hawthorn Hill / New Directions Shelter
St. Joseph's Emergency Family Shelter – Diocese of Des Moines
United Way of Central Iowa
West Des Moines Human Services / Housing Solutions Program

The Polk County Housing Continuum and the Housing Strategies Task Force gratefully acknowledge and recognize the many providers and resources that are instrumental in addressing the issue of homelessness and providing resources for families striving to achieve sustainable self-sufficiency in Greater Des Moines/Polk County, Iowa.