

UNLOCKING HOMELESSNESS, PART 1:

# Who Experiences Homelessness and Why



## ABOUT THE NATIONAL LEAGUE OF CITIES

The National League of Cities (NLC) is the voice of America’s cities, towns and villages, representing more than 200 million people. NLC works to strengthen local leadership, influence federal policy and drive innovative solutions.

NLC’s Center for City Solutions provides research and analysis on key topics and trends important to cities, creative solutions to improve the quality of life in communities, inspiration and ideas for local officials to use in tackling tough issues, and opportunities for city leaders to connect with peers, share experiences and learn about innovative approaches in cities.

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## ABOUT THE UNLOCKING SERIES

The Unlocking Series is a report series that will provide foundational information about housing and community development practices. These reports are intended to support new and tenured elected officials and city staff as they address housing affordability, housing supply, housing instability and homelessness in their community.

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## INTRODUCTION

Prior to the COVID-19 pandemic, homelessness was frequently cited as a top concern for cities of all sizes. Now in the midst of the COVID-19 pandemic and the pandemic-induced economic crisis, along with a racial reckoning, homelessness has been exacerbated. In response, municipalities across the country have unveiled **COVID-19 emergency response plans** to address homelessness, increased and introduced **new shelter operations, strengthened relationships with the private and non-profit sectors**, and **expanded regional approaches** to homelessness.

If this pandemic has taught cities, towns and villages anything, it has been that in order to solve an issue such as homelessness, it is important to get to the root cause of why the problem exists. In this report, **Unlocking, Homelessness, Part I: Who Experiences Homelessness & Why**, National League of Cities details the root causes of homelessness to provide local elected officials and city staff a foundation to work from to develop and refine their strategies to end homelessness.

From this report, local elected officials and city staff will learn the various contributing factors of homelessness, along with the distinct challenges and pathways of homelessness for specific subpopulations, including Single Adults, Families with Children, Youth and Young Adults, Veterans, Victims of Domestic Violence, Persons with Incarceration Histories and Chronically Homeless Individuals.

Following this report, National League of Cities will release a companion report which will detail targeted strategies that cities, towns and villages are implementing to end homelessness.

## WHAT IS HOMELESSNESS?

Homelessness exists as one of the most visible demonstrations of poverty and broadening inequality in America today. As defined by the U.S. Department of Housing and Urban Development (HUD), someone experiencing homelessness “lacks a fixed, regular, and adequate nighttime residence,” such as having “a primary nighttime residence that is a public or private place not meant for human habitation” or is living in a public or private shelter.<sup>1</sup> Lacking a singular direct cause, the pervasiveness of homelessness is clear:

**567,715 people were homeless on a single night in January 2019** according to a nationwide count facilitated by HUD.<sup>2</sup>

## WHAT HAS BEEN THE U.S. POLICY RESPONSE TO HOMELESSNESS HISTORICALLY?

The term “homelessness” was first used in the United States in the 1870s in reference to transient individuals who, with the construction of the national railroad system, crisscrossed the country in search of work.<sup>3</sup> The Industrial Revolution sparked a shift away from a dependence on agriculture and toward urban centers and wage-earning work. At that point major cities began expanding, as well as reporting increased numbers of “vagrants,” and lodging rooms in police stations served as the first major shelter system.<sup>4</sup>

In the decades that followed, homelessness has closely tracked the country’s economic prosperity. Periodic downturns, particularly the Great Depression, corresponded with spikes in the rate of homelessness that then receded as employment opportunities returned, such as with the World War II-era economic boom.<sup>5</sup>

Contemporary homelessness, however, began in the 1970s and 1980s and notably has not subsided in economic good times, while also being marked by an increase in occurrence for families with children, rather than just single adults.<sup>6</sup>

The emergence of homelessness at that time was exacerbated by societal factors such as the deinstitutionalization of mental health facilities without adequate external support, the emergence of HIV/AIDS, budget cuts to HUD and social service programs, and an inadequate supply of affordable housing.<sup>7</sup>

While cities and municipal governments have long led on homelessness with housing and economic development as core local responsibilities, the federal approach has been a patchwork of supportive services and housing policies. **The Housing Act of 1949** established a goal of offering “a decent home and a suitable living environment for every American family,”<sup>8</sup> but this was followed by decades of aggressive urban renewal initiatives, displacement and other predatory housing practices, particularly against communities of color.

The Stewart B. McKinney Homeless Assistance Act (renamed the **McKinney-Vento Homeless Assistance Act** in 2000) became the first federal legislation to explicitly address homelessness when it was enacted in 1987. In addition to defining homelessness to allocate federal funds, the Act authorized the creation of the **U.S. Interagency Council on Homelessness** (USICH) to coordinate homelessness programs across government agencies.<sup>9</sup>

With the USICH at the helm, the Chronic Homelessness Initiative was rolled out in 2002 and continued to put municipalities at the center of strategies by looking to states and localities to develop 10-year plans to end chronic homelessness.<sup>10</sup> This emphasis on the role of city governments has been followed by alignment on approach, with cities, local leaders and service providers converging on **Housing First** as a modern-day best practice for interventions geared toward ending homelessness. The Housing First framework has been rapidly adopted and prioritizes placement in stable housing as a first step to pursuing other health and social service goals. Intensive outreach efforts and direct services to meet the individual’s other needs are also key components of this approach.<sup>11</sup>

Nonetheless, high rates of homelessness persist in the face of federal, state and local funding, intergovernmental efforts, and renewed attention on the crisis within communities.

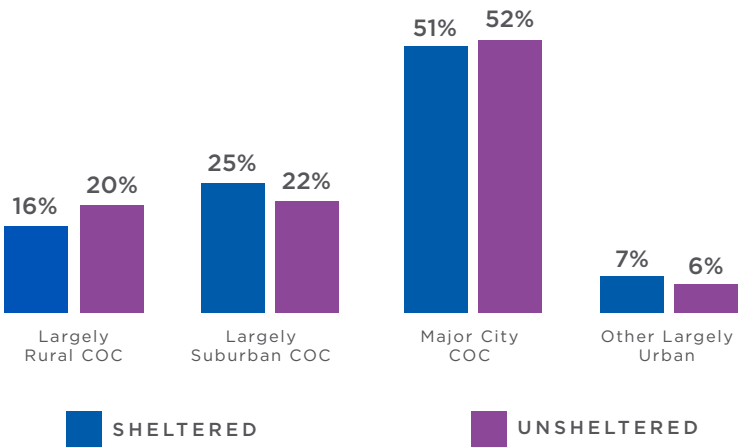
## WHAT DO THE DATA TELL US?

The annual census of people experiencing homelessness coordinated by HUD offers **Point-in-Time count (PIT count) estimates** that are heavily relied upon for policy decisions — but these estimates are also widely considered to severely undercount the homeless population.

The methodology of manually counting individuals residing in shelters and found living unsheltered on streets or in public places often falls short of accurately representing the scope of the issue, highlighting how difficult it can be to identify and enumerate the homeless population.

Key blind spots in these figures include the vast number of people living outside the shelter network — people experiencing “unsheltered homelessness” — who are difficult to count accurately, as well as people who are “doubling up” by temporarily living with friends or family. An estimated 4.4 million people were “doubling up” in 2017 and would not have been included in the count at all.<sup>12</sup> Additionally, with 1,508,265 students identified as homeless during the 2017-18 school year alone — roughly three-quarters of whom were not reported to be staying in shelters, hotels/motels, or living unsheltered — homeless youth are also frequently left out of these estimates.<sup>13</sup>

PERCENT OF PEOPLE EXPERIENCING HOMELESSNESS  
by Sheltered Status & CoC (2019)



Source: U.S. Department of Housing and Urban Development, 2019 Annual Homeless Assessment Report to Congress (Part 1)

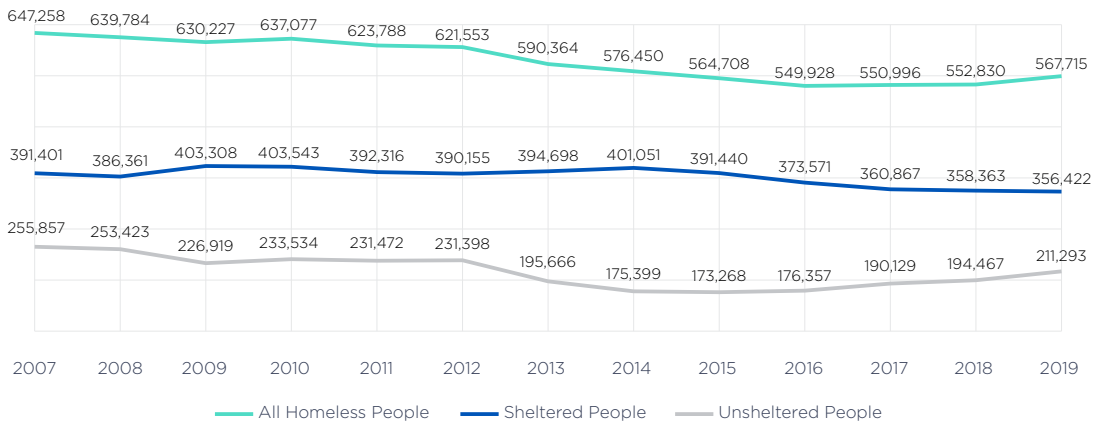
**52%**  
of individuals experiencing homelessness are in one of the 50 largest U.S. cities

Despite these critical shortfalls in the data, Point-in-Time count estimates shed light on notable trends in homelessness nationwide. Nearly half of all people experiencing homelessness according to the 2019 Point-in-Time count estimates were found in California, New York or Florida, and 52 percent were in one of the 50 largest U.S. cities. **However, it is far from just a “big city issue,”** with roughly a quarter of all people experiencing homelessness in a predominantly suburban area, and almost one out of every five people experiencing homelessness being found in largely rural areas.<sup>14</sup>

**PIT COUNT ESTIMATES OF PEOPLE EXPERIENCING HOMELESSNESS  
By Sheltered Status**



**1 in 4**  
experiencing homelessness are in a suburban area



Source: U.S. Department of Housing and Urban Development, 2019 Annual Homeless Assessment Report to Congress (Part 1).



**The Point-in-Time count estimates also show that the total number of people experiencing homelessness in 2019 increased almost 3 percent from the year before but has fallen by 12 percent since 2007.** The recent rise in the national rate of homelessness was chiefly driven by increases in California and by increases in the rate of unsheltered homelessness. More than 37 percent of people experiencing homelessness accounted for in 2019 were unsheltered, living on the street, in abandoned buildings or in “other places not suitable for human habitation.” The number of people living outside the shelter network or transitional housing programs has increased for five consecutive years, and this represents the largest one-year increase (10 percent) since 2007.<sup>15</sup>

These estimates also suggest several troubling trends, including a correlation between mental health challenges or chronic substance use and unsheltered homelessness specifically. While not necessarily casual, out of the 16 percent of people experiencing homelessness who misuse substances and approximately 20 percent of people reported to have a severe mental illness, almost half live outside the shelter system. Additionally, unsheltered homelessness has a troubling link with frequent reoccurrences of homelessness: Almost 20 percent of all people experiencing homelessness in 2019 (105,583 people) demonstrated signs of chronic homelessness, more than half of whom (59 percent) were living without shelter.<sup>16</sup>

**37%**  
of individuals experiencing homelessness in 2019 were living “unsheltered”



**1 in 5**  
experiencing homelessness live in a largely rural area





## DRIVING FACTORS OF HOMELESSNESS

Root causes of homelessness are complex, interconnected and often systemic issues. Any one individual experiencing homelessness may be facing multiple circumstances, challenges or risk factors that contribute to them losing access to stable, safe housing. But while not exhaustive, some common factors that can contribute to why someone experiences homelessness are detailed in the list below.

## Housing Affordability

Over time, the federal housing programs have been reconfigured from prioritizing construction-based subsidies to providing rental subsidies, and the role of private developers and property owners in building new housing has increased.<sup>17</sup> The result was that in the decades following, 4.5 million units fell out of the nation's housing stock, half of which had been occupied by low-income households. In roughly the same period, over 1 million Single Room Occupancy (SRO) units were lost, and the nation's public housing program was all but abandoned. Out of the 1.41 million public housing units remaining in 1994, just over 1 million still stand in 2020. Those that remain are chronically in need of maintenance due to an underfunding of the Public Housing Capital Fund.<sup>18</sup>

## Income Stagnation<sup>19</sup>

The wage growth rate has fallen significantly since 1979, particularly for low-wage workers. While this growth rate has been buoyed in recent years by the rollout of minimum wage increases in several states and cities across the country, the 2017 real wage increase for low-income workers was just 8.9 percent over 38 years, an annualized growth rate of only 0.2 percent.

## Racial Disparities

Due to long-standing, structural racism, Black, Indigenous and People of Color experience homelessness at a higher rate than Non-Hispanic, White people because of the long-lasting effects of slavery, segregation, redlining, displacement, incarceration, housing discrimination and denied socioeconomic opportunities.<sup>20</sup> Black people in particular are significantly overrepresented among the homeless population: Making up just 13 percent of the U.S. population, Black individuals account for roughly 40 percent of individuals experiencing homelessness.<sup>21</sup> As a result, Black, Indigenous and People of Color face significant challenges to accessing safe, quality and affordable housing.

## Mental Health and Substance Use

Roughly 25 percent of the unsheltered homeless population suffers from severe mental illness, and approximately 20 percent of the unsheltered homeless population suffers from chronic substance use.<sup>22</sup> For many people experiencing homelessness, substance use co-occurs with mental illness. Individuals experiencing homelessness with both substance use disorders and mental illness face additional obstacles to recovery, such as the increased risk for violence and victimization, and frequent cycling between the streets, jails and emergency rooms.<sup>23</sup> Many people experiencing homelessness struggle to find treatment facilities or programs that will help them due to restrictions that limit or prohibit the admittance of people with substance use disorders.<sup>24</sup>

## Domestic Violence<sup>25</sup>

Domestic violence, especially against women and youth, is a significant cause leading to homelessness. Between 22 and 57 percent of all homeless women nationally indicate that domestic violence was the immediate cause of their homelessness and 80 percent of homeless mothers report having experienced domestic violence at some point.<sup>26</sup> Some survivors of domestic violence may turn to homeless service programs seeking a safe, temporary place to stay after fleeing an abusive relationship. Others may turn to homeless service programs because they lack the economic resources to secure or maintain housing after leaving an abusive relationship.

## WHO EXPERIENCES HOMELESSNESS?

**With several factors driving or triggering homelessness, often even for any one individual, it is critical for cities and their partners to employ a human-centered approach to addressing homelessness.**

By considering trends, pathways and distinct challenges faced by individuals experiencing homelessness, service providers can better target resources and interventions to the individual: The experiences and needs of a person with an incarceration history struggling to find housing are very different from those of a family that may be long-term residents of a local homeless shelter, or from those of a single adult experiencing chronic or reoccurring homelessness.



The section that follows offers a closer look at who experiences homelessness, the extent of the problem, common pathways leading someone to experience homelessness, and specific challenges each population may face that interventions should seek to navigate.

## SINGLE ADULTS

More than two-thirds of people experiencing homelessness (70 percent, 396,045 people) are in households without children.<sup>27</sup> When compared to families experiencing homelessness, single adults are 4.5 more times likely to be unsheltered.<sup>28</sup> The number of unsheltered single adults experiencing homelessness has increased by 7.4 percent in the past decade while the number of sheltered individuals has dropped by 6 percent.<sup>29</sup>

People experiencing homelessness as individuals are likely to be white (53 percent) and male (70 percent). White single adults also account for the majority of the unsheltered population. Like white single adults, Latinx single adults are more likely to be unsheltered than sheltered (23 percent vs. 15 percent).<sup>30</sup>

### Pathways to Homelessness

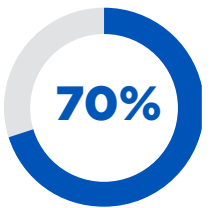
Homelessness among single adults often occurs due to job loss, poverty and lack of affordable housing.<sup>31</sup> Circumstances like abandonment at the end of an abusive relationship, the death of a partner or a health emergency are also pathways to homelessness. In addition, those leaving the criminal justice system after a period of incarceration may end up experiencing homelessness if they lost their home during their time in prison or face discrimination when trying to find rental housing. Nearly one in seven individuals experiencing homelessness in 2016 came from a correction facility, substance use treatment center, hospital or psychiatric facility.<sup>32</sup>

### Distinct Challenges

Single adults facing homelessness may have suffered adverse childhood experience (ACEs).<sup>33</sup> ACEs include physical, sexual or emotional abuse; family violence and neglect; having a parent who had (or has) a mental illness or substance use disorder; or having a parent who was incarcerated during the individual's childhood. Individuals with adverse childhood experiences are at a much higher risk of experiencing negative physical and mental health outcomes as adults.<sup>34</sup>

One study found individuals with higher rates of ACEs were more likely to have been homeless for at least a month during their lifetime. Almost half of women with a history of homelessness in this study of survey data experienced childhood sexual abuse.<sup>35</sup>

Single adults may also have experiences or circumstances that overlap with other subpopulations, such as veterans experiencing homelessness or returning citizens. These distinct challenges are discussed in greater detail in other sections of this report.



of people experiencing homelessness are in households without children



individuals experiencing homelessness came from a correction facility, substance use treatment center, hospital or psychiatric facility

## FAMILIES WITH CHILDREN

Families account for 30 percent of the total homeless population. With an average family size of 3.2 people, approximately 54,000 households experienced homelessness in 2019. Children under the age of 18 make up the largest share (60 percent) of people experiencing homelessness in a family, along with significant numbers of parenting youth between the ages of 18 and 24.

**In this subpopulation, women of color with one or two children under the age of six are predominately represented.**<sup>36</sup>

The latest Point-in-Time count estimates places the number of sheltered people in families at 156,891 and the number of unsheltered people in families at 14,779. Over the past decade, the number of unsheltered families has decreased by almost three-quarters (74 percent), and more than 90 percent of people experiencing homelessness in families with children live sheltered. One reason for this decline has been an emphasis on connecting families to shelters and transitional housing in order to get them off the streets quickly.<sup>37</sup>

### Pathways to Homelessness

**The leading factor that causes families with children to experience homelessness is a shortage of affordable rental housing.**

In a 2015 report to Congress, HUD estimated that 2.9 million renting family households with children were at significant risk of experiencing homelessness or housing instability because they do not receive government housing assistance and pay more than half of their income on housing.<sup>38</sup>

Families are also at an increased risk of being evicted from their home, compared to households without children. This is due to the financial hardship that comes with balancing work and caregiving responsibilities, higher rents associated with larger homes and apartments, and lease violations from overcrowding or complaints about a child's behavior. Families that are evicted often move further into hardship

because of the associated cost of moving and due to discrimination from landlords based on eviction records. If families are not able to find an affordable housing unit, they often fall into homelessness.<sup>39</sup>

Domestic violence also plays a contributing role in family homelessness. Eighty percent of families experiencing homelessness reported experiencing domestic violence at some point in their life. Due to the impacts of domestic violence — such as limited economic freedom and networks of support — women and children often become vulnerable to homelessness.<sup>40, 41</sup>

### Distinct Challenges

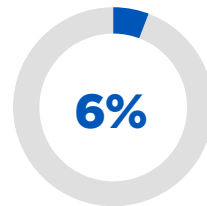
Families with children experiencing homelessness are likely to need greater access to healthcare, childcare and additional welfare programs. Other leading challenges homeless families experience include low wages or limited employment opportunities, lack of affordable housing and obstacles associated with raising children alone.<sup>42</sup>

Along with the obstacles the parents face, children, too, face distinct, disruptive and traumatic challenges. By the time children experiencing homelessness reach age twelve, 83 percent have been exposed to at least one serious violent event. Additionally, children experiencing homelessness experience distinct health challenges: They are four times more likely to be sick, go hungry twice as often and are three times more likely to have emotional or behavior problems compared to their housed peers.<sup>43</sup>



John Moore via Getty Images





6%  
of all individuals  
experiencing  
homelessness are  
unaccompanied  
youth or young  
adults

## YOUTH AND YOUNG ADULTS

Unaccompanied homeless youth and young adults are comprised of individuals under 18 and between 18 and 25 years of age, respectively. According to the 2019 Point-In-Time count, there are 35,038 unaccompanied youth and young adults experiencing homelessness, representing approximately 6 percent of all individuals experiencing homelessness.<sup>44</sup> However, due in part to the methodology of the Point-In-Time count, this figure is often considered to undercount homeless youth. The National Center for Homeless Education estimates that over the 2017-2018 school year, 1.51 million public school students under the age of 18 reported experiencing homelessness at some point over the last three school years.<sup>45</sup>

20-40%

of youth  
experiencing  
homelessness  
identify as  
LGBTQ+

**Multiracial youth accounted for 10 percent of all unaccompanied homeless youth, which is 4 percent higher than the general homelessness population. Latinx unaccompanied homeless youth make up almost a quarter of the population, and Black unaccompanied youth made up 36 percent of the population.**

While not counted nationwide, it is estimated that between 20 and 40 percent of youth experiencing homelessness identify as Lesbian, Gay, Bisexual, Transgender or Queer (LGBTQ+).<sup>46</sup> Transgender and gender non-conforming youth make up 3.1 percent of homeless youth and young adults, which is two percent higher than the general population of individuals experiencing homelessness.<sup>47</sup>

### Pathways to Homelessness

According to the National Coalition for the Homeless, family issues, economic and financial problems and residential instability are often causes of homelessness for youth and young adults.<sup>48</sup> Many youth and young adults will leave their home due to physical or sexual abuse, addiction, strained relationships, neglect, or being kicked out, which happens more often to individuals who identify as LGBTQ+. <sup>49,50</sup> Homelessness among young adults can also manifest with food and housing insecurity in higher education due to the rising cost of living and the cost of a college education.<sup>51</sup>

In families that suffer financial hardship and homelessness, youth and young adults may be separated from their families because of shelter, transitional housing or child welfare policies.<sup>52</sup> For example, some shelter policies deny access to older boys or fathers. Families may also be broken up when a parent begins experiencing homelessness, such as in cases where a parent places their children into foster care or with relatives and friends in an effort to keep them housed.<sup>53</sup>

There is a strong correlation between a history of foster care and becoming homeless at a younger age.<sup>54,55</sup>

**Many youth and young adults who age out of the foster care system<sup>56</sup> do not receive adequate housing or income assistance when they are discharged from foster care, which can result in them experiencing homelessness.<sup>57</sup>**

A national survey found that around 29 percent of youth and young adults experiencing homelessness came directly from foster care.<sup>58</sup> In response, some foster care systems have begun to extend care past the age of 18.<sup>59</sup>

### Distinct Challenges

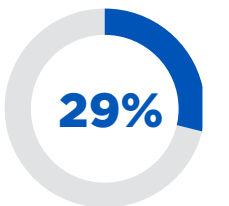
Youth and young adults experiencing homelessness are more likely to suffer from severe anxiety, depression, poor health and nutrition and low self-esteem. One study found that runaway youth experienced major depression, conduct disorder and post-traumatic stress disorder (PTSD) at rates three times that of their peers who did not run away.<sup>60</sup> As a result of increased mental health disorders, youth and young adults are more likely to experience recurring bouts of homelessness if they do not receive adequate treatment.

## VETERANS

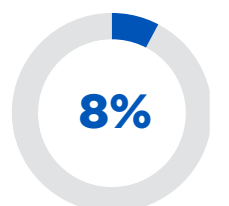
In 2019, 37,085 veterans were identified as experiencing homelessness. This population — which encompasses anyone who served on active duty in one of the branches of the United States Military, including those who were called up in the Reserves and National Guard to actively serve — accounts for 8 percent of all homeless adults.<sup>61</sup>

Veterans homelessness has received significant attention in recent years. **As a result, between 2009 and 2019, veteran homelessness has been cut in half.**

The “Housing First” model supported by The Mayor’s Challenge to End Veteran Homelessness, launched in 2014, has been a powerful driver of this success because it prioritizes rapidly moving veterans experiencing homelessness into permanent housing with supporting community services, such as health and mental care.<sup>62</sup> This success can be attributed to a 2010 federal interagency response to homelessness with a strategic focus on specific subpopulations experiencing homelessness. The U.S. Interagency Council on Homelessness released their first federal strategic plan,



29%  
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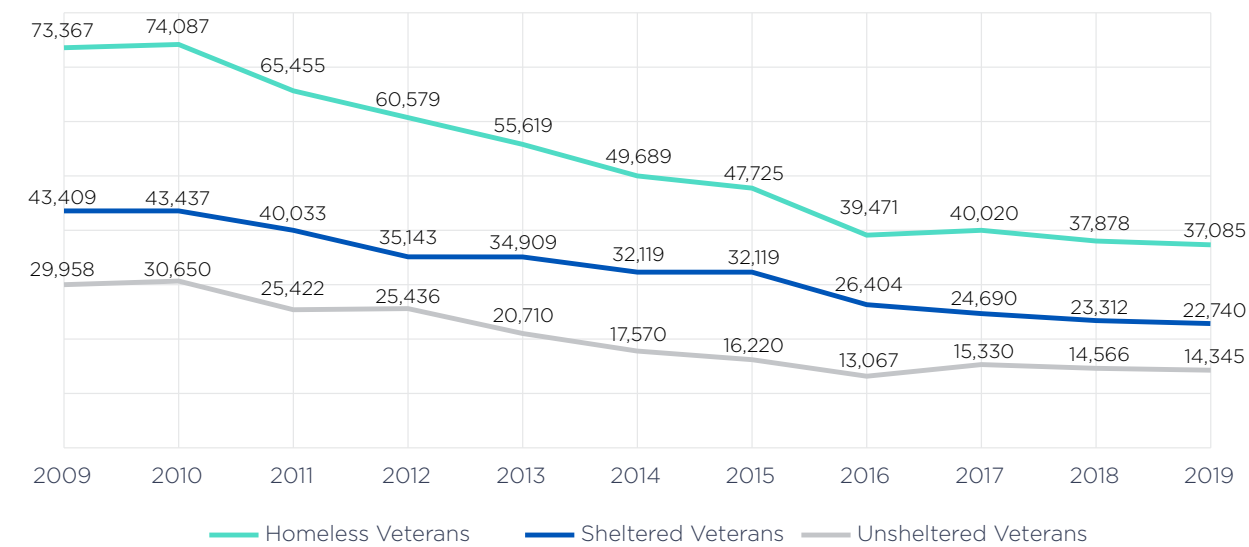
8%  
of all homeless  
adults are veterans

*Opening Doors* (2015) which set a focus the veterans subpopulation. The strategy to focus on veterans was reconfirmed in the latest federal plan for homelessness titled, *Home, Together* (2018).<sup>63</sup>

Both federal plans encouraged federal agencies to create new, veteran-specific programs and technical assistance.<sup>64,65</sup> Local governments acted by adopting and developing locally informed plans, often mirroring federal plans, to address local homelessness with a focus on the veteran subpopulation. The combined efforts by federal and local governments have had a significant positive impact and have eased the way for community partners to also reach and house veterans.<sup>66</sup>

The impact of the Housing First model has been even more noticeable for veterans living unsheltered — the number of veterans experiencing unsheltered homelessness dropped 52 percent from 2009 to 2019.<sup>67</sup> Despite these successes, nearly a quarter of veterans experiencing homelessness presently as an individual exhibit patterns of chronic homelessness.<sup>68</sup>

**PIT COUNT ESTIMATES OF VETERANS EXPERIENCING HOMELESSNESS**  
**By Sheltered Status**



Source: U.S. Department of Housing and Urban Development, 2019 Annual Homeless Assessment Report to Congress.

While the majority of veterans experiencing homelessness are white and male, the number of unsheltered Black, Latinx and women have all increased from the previous year. Black veterans continue to be vastly overrepresented in the homeless population, making up just 12 percent of all U.S. veterans, but one-third of veterans experiencing homelessness.<sup>69</sup>

Pathways to Homelessness

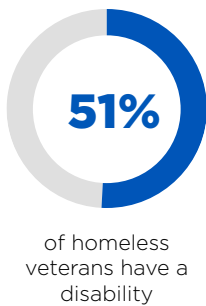
Following military service, veterans may fall into homelessness without proper community care and support. Housing instability, poverty, and economic hardship may have existed prior to and during a veteran’s service period — thus, manifesting after their military service.<sup>70</sup> Additionally, some veterans struggle while applying for employment opportunities after their military service because military training may not always transfer well to the civilian workforce, or as a result of trauma that they experienced during their service.<sup>71</sup> Without a reorientation of skills, veterans may fall into unemployment, poverty and then homelessness.

Veterans who experience homelessness are also at greater risk of becoming involved in the criminal justice system, which can be both a risk factor for and a consequence of homelessness. Veterans facing mental health challenges such as post-traumatic stress disorder (PTSD), or who have behavioral health challenges, are at even higher risk of becoming involved in the justice system. They may have a more difficult time finding or retaining employment and may struggle to access quality health care.<sup>72</sup>

Distinct Challenges

Veterans experience distinct challenges that are the result of extreme stressors from serving in the military. The National Coalition for Homeless Veterans found that 51 percent of homeless veterans have a disability and 50 percent suffer from a serious mental illness.<sup>73</sup> Some of these mental illnesses include depression, PTSD and mental health or behavior adjustment disorders. Mental illnesses in veterans may develop as a result of chronic pain, amputations, exposure to hazardous materials<sup>74</sup> or “traumatically induced structural injury and/or physiological disruption of brain function as a result of an external force (TBI).”<sup>75</sup>

Veterans may also experience homelessness due to sexual or physical abuse, or substance use such as alcohol or opioids. Among veterans receiving care for opioid disorders through the Department of Veterans Affairs (VA), the rate





of homelessness was ten times the rate of the general population. Additionally, veterans who served in Iraq or Afghanistan and reported military sexual trauma were more likely to experience homelessness at some point during their first five years after discharge from service.<sup>76</sup>



**22-57%**  
of women and  
children are  
homeless due to  
domestic violence

## VICTIMS OF DOMESTIC VIOLENCE

The U.S. Department of Housing and Urban Development defines victims of domestic violence as those who are fleeing or are attempting to flee domestic violence, dating violence, sexual assault, stalking and other life-threatening conditions such as human trafficking.<sup>77</sup>

**Domestic violence is recognized as one of the primary causes of homelessness for women and children in the U.S. but does not exclusively impact them.**<sup>78</sup>

While not a causal link between poverty and domestic violence, those who live in poverty are more likely to become homeless from domestic violence given that they may lack the financial resources to flee their abuser. Without the means to secure stable housing, victims of domestic violence who leave their abusive partner are at greater risk of experiencing homelessness or experiencing reoccurring bouts of homelessness.<sup>79</sup>

According to the National Network to End Domestic Violence, between 22 and 57 percent of women and children are homeless due to domestic violence.<sup>80</sup>

**Black, Indigenous and transgender individuals in particular face disproportionately high rates of domestic violence putting them at increased risk of experiencing homelessness as a result.**<sup>81</sup>

## Pathways to Homelessness

Given all the barriers victims face, the decision to leave is a difficult one. In some instances, victims may not have a choice and instead are evicted by landlords who are unwilling to house families based on the premises of noise disturbances, criminal activity, or property damage.<sup>82</sup> Abusers often employ tactics to control and limit their partner's finances, access to transportation, housing, banking and relationships with friends and family.<sup>83</sup> Consequently, when victims do separate

from their abuser, they often have more difficulty securing stable housing because they lack the financial resources and are likely unable to turn to friends and family out of fear of being found by their abusers or because of unsupportive friends and family.<sup>84</sup> Without financial independence or the ability to secure stable housing, many victims of domestic violence turn to emergency shelters or homeless service programs.

## Distinct Challenges

Even when survivors escape their abusers, they are left with many of the same challenges that may have contributed to their homelessness, including landlord discrimination, lack of adequate income and precarious employment, and psychological trauma. While the Violence Against Women's Act (VAWA) stipulates that a tenant in a covered housing program may not be evicted due to criminal activity related to domestic violence that is perpetrated by their abuser, many survivors still face denial and eviction due in part to the criminal activity, even if they were not the ones involved.<sup>85</sup> It should be noted that while VAWA expired in February of 2019 and has yet to be reauthorized, the expiration pertains to grant programs, not legal protections.<sup>86</sup>

**Even if a survivor is able to afford housing in the private market, landlords are often reluctant to rent to survivors of domestic abuse and discriminate against survivors with a protection order or other indicators of domestic violence.**<sup>87</sup>

Moreover, survivors are likely to be financially unstable and are left with few choices for housing, compounded by the affordable housing crisis and their unique safety and confidentiality needs.<sup>88</sup>

Survivors may also find it difficult to secure a job given the barriers they face to a permanent home address — which employers often require — and the psychological trauma of domestic violence.<sup>89</sup> The psychological stresses of past abuse have a negative impact on survivors' mental health, either creating or exacerbating existing disorders such as depression and PTSD.<sup>90</sup> These mental health challenges make it more difficult to secure and hold a stable job and income, especially if the individual also has childcare needs.

The psychological stresses of abuse also have a lasting impact on the children of domestic violence survivors or children who experience domestic violence themselves.

Children of domestic violence survivors are at increased risk of experiencing anxiety, withdrawal, aggression, be involved in abusive relationships or commit domestic violence as adults, perpetuating a cycle of intergenerational violence, trauma and homelessness.<sup>91</sup> Black and Indigenous populations are subject to disproportionately high rates of domestic violence in comparison to the national average, putting an already vulnerable population at risk of further marginalization.<sup>92</sup>

Approximately  
**48,000**  
persons with incarceration histories enter the homeless shelter system almost immediately after release each year

## PERSONS WITH INCARCERATION HISTORIES

Persons with incarceration histories are individuals who have been released from local, state or federal jails and prisons. Individuals with an incarceration history are at a heightened risk of experiencing homelessness: Approximately 48,000 people each year enter the homeless shelter system almost immediately following their release.<sup>93</sup> After serving their sentence, persons with incarceration histories often lack a stable income for rent, face challenges securing stable employment, have fewer housing options due in part to landlord discrimination against criminal records and exclusion from public housing, and may struggle with mental health and substance use challenges.

**Black and Latinx individuals face disproportionately high rates of arrest and incarceration and as such are overrepresented in both the U.S. prison system and the homeless population.**<sup>94</sup>

Formerly incarcerated women, particularly women of color, also face disproportionately high rates of homelessness following their release in comparison to other racial/gender groups. For example, Black women experience the highest rate of sheltered homelessness, at nearly four times the rate of white men, and twice the rate of Black men.

## Pathways to Homelessness

**One of the largest challenges that newly released individuals face is finding access to stable housing.**

Because persons with incarceration histories are often separated from their families and communities while incarcerated, many of these bonds are weakened, potentially leaving them with few social connections to rely on for support or people to stay with immediately upon release.<sup>95</sup> Upon release, many persons with incarceration histories

do not have savings or a job, meaning that they lack funds for housing application fees, security deposits and rent.<sup>96</sup>

Additionally, even if persons with incarceration histories can afford housing on the private market, some landlords may discriminate against them based on their criminal record. Though this violates HUD’s Fair Housing Act (FHA), landlord discrimination is known to be common practice and the Trump administration moved to further weaken the FHA.<sup>97</sup> Persons with incarceration histories are faced with the added challenge of competing for a limited supply of affordable units against those without a criminal history. These factors leave returning citizens particularly vulnerable to becoming homeless, at a rate almost 10 times greater than the general public.<sup>98</sup>

## Distinct Challenges

Even the limited amount of funding available for affordable housing may be inaccessible as public housing vouchers, such as the Section 8 voucher program, may be off-limits to persons with incarceration histories.<sup>99</sup> While federal law states that only those who have manufactured or produced methamphetamine or are life-time registered sex offenders are to be permanently barred, local Public Housing Agencies executing federally subsidized housing programs often exercise overly prohibitive admissions policies for those with criminal records.<sup>100</sup>

**Due to racial and ethnic disparities in the U.S. criminal justice system, criminal history-based restrictions on access to housing disproportionately impact Black and Latinx populations.**

Persons with incarceration histories also face challenges with employment and treatment of mental and physical health conditions due to discrimination against criminal history. Upon reentry into society, many individuals with criminal justice involvement face barriers to obtaining state-issued IDs, which are necessary to secure both stable housing and employment.<sup>101</sup> A criminal record can also severely restrict an individual’s employment options given that employers unfairly discriminate against those with incarceration history.<sup>102</sup> In addition, many persons with incarceration histories struggle with mental health and substance use disorders that often go untreated during incarceration, which may exacerbate their struggle to secure both a stable job and housing.<sup>103</sup> These barriers are compounding in nature and make it difficult for persons with incarceration histories to reintegrate successfully.



Persons with incarceration histories who are unable to secure housing and end up experiencing homelessness are at high risk of becoming further involved with the criminal justice system or of rearrest simply by trying to survive: Actions such as sleeping in public or pan-handling can often be deemed criminal activity by local law.<sup>104</sup> According to the National Law Center on Homelessness and Poverty, the criminalization of homelessness has been on the rise, specifically though city-wide bans on life-sustaining activities such as public sleeping or soliciting money.<sup>105</sup>

### CHRONICALLY HOMELESS INDIVIDUALS

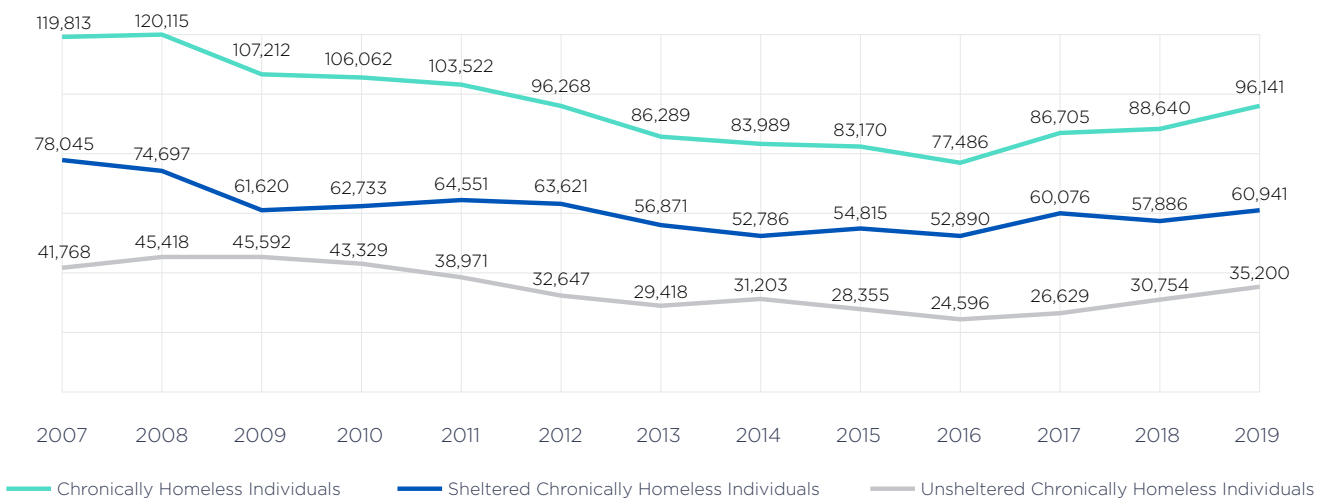
Individuals who experience long-term or reoccurring bouts of chronic homelessness are considered to be among society’s most vulnerable.

According to the U.S. Department of Housing and Urban Development, a chronically homeless individual is “an individual with a disability who has been continuously homeless for one year or more, or has experienced at least four episodes of homelessness in the last three years where the combined length of time being homeless on those occasions is at least 12 months.”<sup>106</sup> Chronic and episodic homelessness can impact all individuals who experience homelessness, particularly victims of domestic violence, single adults and individuals with incarceration histories.<sup>107</sup>



Roughly one-quarter of all people experiencing homeless exhibited patterns of chronic homelessness in 2019. Nearly two-thirds of these individuals were unsheltered, underscoring the high degree of vulnerability of this population. While the number of people experiencing chronic homelessness has declined by almost 10 percent over the last decade, it has been increasing since 2016, with notable increases in the number of people experiencing sheltered chronic homelessness.<sup>108</sup>

PIT COUNT ESTIMATES OF INDIVIDUALS EXPERIENCING CHRONIC HOMELESSNESS  
By Sheltered Status

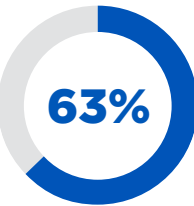


Source: U.S. Department of Housing and Urban Development, 2019 Annual Homeless Assessment Report to Congress.

### Pathways to Homelessness

Individuals who are considered chronically homeless may initially enter homelessness due to a number of factors, including domestic violence, sudden loss of income, barriers to employment such mental health challenges, substance use disorders or physical disabilities and other medical conditions that may worsen over time.<sup>109</sup>

These challenges may be the reason for, or result of, their homelessness. Regardless of the causal link, challenges associated with a physical disability, mental health and addiction make escaping homelessness even more difficult. People who experience chronic homelessness struggle to retain stable housing and may face long or repeated episodes of homelessness due to these underlying conditions.



63%  
of people  
experiencing  
chronic  
homelessness  
live unsheltered

### Distinct Challenges

Individuals who experience chronic homelessness are particularly vulnerable because they are more likely to be unsheltered and face greater exposure to the elements, interact more with law enforcement, and are more likely to suffer from mental and physical health disabilities and substance use disorders. According to the 2019 Point-In-Time count estimates, 63 percent of people experiencing chronic homelessness were living unsheltered while only 37 percent of the overall homeless population experienced unsheltered homelessness.<sup>110</sup> Due to the criminalization of homelessness, individuals who are chronically homeless are more likely to interact with the police and face citations, arrests, fines and incarceration for life-sustaining behaviors such as sitting or lying down in public spaces.<sup>111</sup> These punitive laws trap people in the revolving door between homeless and incarceration, may discourage individuals from accepting help from law enforcement or the government in the future, and can cause them to face discrimination in the housing and job market due to criminal justice involvement.<sup>112</sup>

Chronic homelessness substantially increases the risk of developing physical health problems such as skin disorders, malnutrition, parasitic infestation, dental disease, hypertension and degenerative joint diseases. With limited access to quality health care and challenges associated with maintaining regular treatment, people experiencing chronic homelessness, in particular, may have physical ailments that go untreated. For example, though diabetes is typically not difficult to treat in a domiciled person, the homeless lack access to refrigeration for insulin, syringes and the ability to control their diet. Without medical attention, untreated illnesses such as diabetes can lead to catastrophic health crises that require emergency intervention. In the case of untreated diabetes, individuals risk developing kidney damage, eye damage/blindness and are at an increased risk for heart disease or stroke. Homelessness can also exacerbate or cause mental health challenges or illnessness such as schizophrenia, bipolar, anxiety, phobic disorders and major depressive disorders.<sup>113</sup>

## CONCLUSION

Homelessness is a widespread and national issue, impacting cities of all sizes and taking a long-lasting toll on both individuals and communities. It does not, however, affect all people and groups equally: Homelessness falls along starkly racial lines and is indicative of systemic and institutional racism. It is also a compounding factor, with certain segments of the population facing a higher risk of experiencing homelessness at the same time as they face other challenges, such as domestic violence or involvement with the criminal justice system. Limited and inequitable access to education, employment, affordable housing, healthcare or transportation can all be considered both a cause and an effect of an individual experiencing homelessness.

The United States has historically taken a localized approach to addressing or preventing individuals from experiencing homelessness. It remains one of the top issues for cities, towns and villages today, with roughly one out of every four State of the City addresses in 2020 highlighting it.<sup>114</sup> Despite the clear level of need, many cities struggle to make inroads to address root causes of homelessness in their communities, including institutionalized inequities, deeply entrenched cycles of poverty, insufficient infrastructure in the form of supportive or affordable housing, and an overwhelming need for more rental subsidies.

**With cities relying on a vast network of shelters and transitional housing programs to meet the needs of residents, in addition to other critical support received from nonprofit social service providers, more remains to be done.**

This report will be followed by a companion report, which will provide a closer look at the policies employed to tackle homelessness, support residents and better serve communities. The companion report will include an in-depth look at programs that have been shown to be effective, as well as at funding sources that have been critical to implementation in cities nationwide.



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