



# THE FACTS BEHIND THE FACES

A FACT SHEET FROM THE CHICAGO COALITION FOR THE HOMELESS

## LACK OF AFFORDABLE HOUSING

### NATIONAL

- Today, a total of 11.2 million renters live in extremely low-income (ELI) households, defined as households earning wages less than 30% of the Area Median Income (AMI).<sup>1</sup>
- For every 100 ELI households, there are only 35 available and affordable rental units.<sup>2</sup>
- 72% of ELI renters spend over 50% of their income on housing.<sup>3</sup>
- In 2016, there was a need for 7.4 million affordable and available units, when in 2012 there was a need for 7 million units.<sup>4</sup>
- ELI households can afford to spend no more than \$660 a month on rent. This year, the national two-bedroom fair market rent (FMR) edged up to \$1,149, and the one-bedroom FMR is \$931. This is far above the rent ELI households can afford.<sup>5</sup>
- In no state can someone working 40 hours per week at minimum wage afford a two-bedroom unit at fair market rent.<sup>6</sup>

### ILLINOIS

- In Illinois, a person earning the minimum wage would have to work 99 hours per week at the minimum wage to afford a two-bedroom rental home at the average FMR.<sup>7</sup> A full-time minimum-wage worker cannot afford rent without being housing cost burdened (paying more than 30% of their income for housing).
- 45.3% of renters in Illinois, are cost burdened, and 23.7% of all households in Illinois are cost burdened.<sup>8</sup>

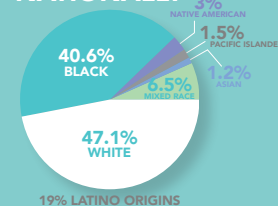
- In FY18, fair market rent for a two-bedroom unit in the state of Illinois is \$1,058. To afford this level of rent without paying more than 30% of income on housing, a household must earn \$3,525 monthly, or \$42,304 a year. The corresponding housing wage should be \$20.34/hr.<sup>9</sup>

### CHICAGO AREA

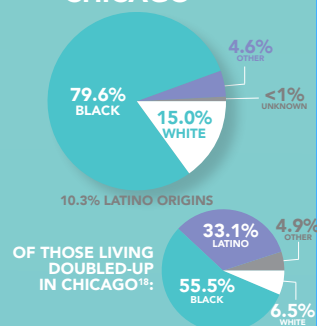
- In Cook County 43% of households are renter-occupied.<sup>10</sup>
- Of all Chicago renting households, 31.6% make less than \$20,000 per year, qualifying for extremely low-income status.<sup>11</sup>
- At last count in 2015, 640,700 Chicago households paying rent were cost burdened (paying more than 30% of their income for housing).<sup>12</sup>
- In FY18, fair market rent for a two-bedroom unit in the city of Chicago is \$1,180. To afford this level of rent without paying more than 30% of income on housing, a household must earn \$3,933 monthly, or \$47,200 a year. The corresponding housing wage should be \$22.69/hr.<sup>13</sup>
- The affordability gap in Cook County, which is the mismatch between the supply and demand of affordable housing, reached 63% in 2015, leaving 188,000 households without affordable housing.<sup>14</sup>
- The affordability gap is highest in areas with higher concentrations of low-income households, such as Hyde Park, Woodlawn, South and North Lawndale, East and West Garfield Park, Humboldt Park, Uptown, and Rogers Park.<sup>15</sup>

## RACIAL DEMOGRAPHICS OF HOMELESS POPULATION

### NATIONALLY<sup>16</sup>

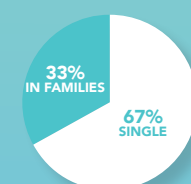


### CHICAGO<sup>17</sup>

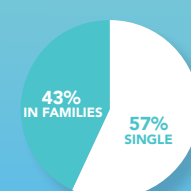


## FAMILY STATUS OF HOMELESS POPULATION

### NATIONALLY<sup>19</sup>



### CHICAGO<sup>20</sup>



## INEQUALITY IN ILLINOIS

- A 2017 analysis done by the Chicago Tribune found that years of overvaluing homes in low-income areas and undervaluing homes in higher-income areas has skewed property tax laws, placing a disproportionate tax burden on the poor.<sup>22</sup>
- Income inequality in Illinois is at its highest point in nearly fifty years.<sup>23</sup>
- In 2014, the top 1% was earning at least 14.3 times more than the median worker, compared to 1960 where the top 1% took home only 3.4 times more than the median worker.<sup>24</sup>
- The salary and wage gap between white and black workers in Illinois has grown to nearly 40%, the highest rate since the 1960s.<sup>25</sup>
- For every dollar that the state of Illinois spends on a student in medium and high-income schools, it spends only 81 cents on a student in low-income schools.<sup>26</sup>
- According to the Education Trust, Illinois' education funding gap is "by far the largest," with high poverty districts receiving 20% less funding than low poverty districts.<sup>27</sup>

## LACK OF LIVING WAGE JOBS

### MINIMUM WAGE

- Bureau of Labor Statistics data shows that of 85.9% of minimum wage workers are at least 20 years old. Nearly a quarter of U.S. children (19 million) have at least one parent who works for less than \$15 per hour.<sup>28</sup>
- According to the Economic Policy Institute, if the minimum wage were raised to \$15 an hour by 2024, over 11.6 million parents would receive a higher pay, 4.5 million of which would be single parents.<sup>29</sup>
- According to the National Employment Law Project (NELP), 41% of all Illinois workers would see an income gain of around \$4,000 to \$5,000 a year through a statewide gradual phase-in program of a \$15 minimum wage in five years.<sup>30</sup>

### POVERTY

- Nearly 3.8 million Illinoisans (30.3% of the state population) are either living in or close to living in poverty.<sup>31</sup>
- In 2015, 6.2% of Illinoisans lived in extreme poverty, with household

incomes lower than half the poverty line.<sup>32</sup>

- The child poverty rate in Illinois was 18.9% in 2015.<sup>33</sup>
- In Chicago, 252,392 people live in extreme poverty and 556,134 people live in poverty, representing 9.5% and 20.9% of the city's population respectively in 2015.<sup>34</sup>
- Cash assistance benefits for the nation's poorest families with children fell in 2011 and are now at least 20% below their 1996 levels in 34 states, after adjusting for inflation. While most states froze benefit levels in 2011, six states and Washington DC cut them, ending assistance to more than 700,000 families, more than half of all low-income families receiving such assistance nationwide.<sup>35</sup>

## UNEMPLOYMENT/ UNDEREMPLOYMENT/JOB LOSSES

- In 2016, unemployment rates in Illinois were 4.9% among whites, 14.2% for blacks, and 7.6% for Latinos.<sup>36</sup>
- The definition of unemployment leads to an undercount because people who have become discouraged from job seeking and are not actively looking are not counted.<sup>37</sup>
- From 2007 to 2010, Latino households lost 86% of their net worth, black households 50%, and white households 36%.<sup>38</sup>
- "Education remains a critical factor in finding and keeping a good job. According to the U.S. Bureau of Labor Statistics (BLS), 62.3% of the nation's workforce is projected to have attained at least some college education by year 2020. However, the BLS also estimates that, under a high growth scenario, the gap between the number of jobs requiring college degrees and the number of workers possessing them will amount to 1.5

## FORMERLY INCARCERATED HOMELESS PEOPLE CHICAGO DEMOGRAPHICS<sup>39</sup>



million by 2020."<sup>39</sup>

## HEALTH INSURANCE

- In Illinois, 6% of the non-senior population was uninsured in 2015.<sup>40</sup> In Chicago, 10.9% were uninsured.<sup>41</sup>
- Medical debt is the leading cause of bankruptcy in the United States.<sup>42</sup>
- After the passage of the Affordable Care Act:
  - The uninsured rate among 19-64 year-olds in Illinois dropped from 15% to 9% between 2013 and 2015.<sup>43</sup>
  - As of October 2016, 641,944 Illinoisans had enrolled in the expanded Medicaid program.<sup>44</sup>
  - In December 2016, 10.9% of the U.S. population was uninsured, down from 17.1% in October 2013. Groups with the highest percentage of uninsured adults are low-income adults and Latinos.<sup>45</sup>
- A 2017 Chicago ordinance expanded paid sick leave to any employee that performs 2 hours of work for an employer in any two week period, or 80 hours in a 120-day period.<sup>46</sup>

## MENTAL HEALTH

- As of 2016, individuals with untreated mental illnesses constitute one-third of the homeless population.<sup>47</sup>
- Nationally, approximately 20% of homeless adults staying in shelters live with a serious mental illness.<sup>48</sup>
- In Chicago in 2017, 18% of all sheltered persons received mental health services, which is the lowest since 2011. However, 39% of unsheltered persons received mental health services, the highest rate since 2013.<sup>49</sup>
- In Chicago in 2017, 17.6% of youth had a mental health condition.<sup>50</sup>
- A 2014 study of homeless youth age 18-24 demonstrated that the likelihood of this group having at least one psychiatric disorder may be up to 4 times the national prevalence in youth of the same age group (82% and 19% respectively).<sup>51</sup>
- The 2014 Medicaid expansion made 12.1% (82,467) of uninsured Illinois adults living with mental illness eligible for mental health services through Medicaid.<sup>52</sup>

## SUBSTANCE USE DISORDERS

### NATIONAL

- 17.2% (94,496) of people who experienced homelessness on a given night in 2016 struggled with a chronic substance use disorder.<sup>54</sup>

### CHICAGO

- In the city of Chicago, 39% of unsheltered and 18% sheltered individuals reported receiving services for substance addiction in the 2017 Point-in-Time survey.<sup>55</sup>

## SHELTER SYSTEM

- In the 2016 U.S. Conference of Mayors Report on Hunger and Homelessness where 22 cities including Chicago were surveyed, it was reported that 34,000 people would be unsheltered on a given night after every city's emergency shelter and transitional housing beds were filled.<sup>56</sup>
- In 2017, the Illinois Emergency and Transitional Housing Program turned away people in need of assistance 21,935 times.<sup>57</sup>

## VETERAN HOMELESSNESS

- Homelessness among veterans dropped 47% between 2009 and 2016, thanks to collaborative programs between HUD and the Department of Veteran Affairs.<sup>58</sup>
- Since January 2015, Chicago has housed close to 4,628 veterans through the Ending Veterans Homelessness Initiative (EVHI).<sup>59</sup>
- Nationally, about 40,000 veterans were homeless on any given night in 2017, representing 7.2% of the total homeless population.<sup>60</sup>
- One-third of homeless veterans are black, 10% are Hispanic, and 10% are women.<sup>61</sup>
- The Chicago EVHI goal is to achieve functional zero, meaning that the supply of housing exceeds the number of veterans experiencing homelessness every month, "so that any episodes of homelessness are rare, brief, and non-recurring."<sup>62</sup>

## CCH ESTIMATE OF CHICAGO'S HOMELESS POPULATION

Chicago Coalition for the Homeless (CCH) has developed a new methodology for estimating the homeless population in Chicago throughout the year. We use a definition of homelessness which incorporates all of the factors included under the U.S. Department of Housing and Urban Development's (HUD) definition, and also incorporates portions of the U.S. Department of Education (DOE) McKinney-Vento definition of homelessness. The DOE definition includes people who are living "doubled-up," which means staying with others due to loss of housing or economic hardship. We include doubled-up households in our definition because it more accurately captures the way most people experience homelessness.

This method uses the U.S. Census Bureau's American Community Survey data to estimate the number of doubled-up individuals in Chicago in 2016. Recently, an analysis of ACS data by the national Bureau of Labor Statistics found an increase in what they described as "doubled-up" households in the aftermath of the housing bubble and resulting recession. They defined "doubled-up" as any additional adult in the household who was not the head of household or their spouse or partner. After reading these reports, we realized that with a more refined definition, ACS data could be used to estimate those who met the definition of doubled-up.

Of note, however, is that the ACS does not explicitly ask if members of the household are living there due to loss of housing or economic hardship. Therefore, our methodology was designed to determine who was most likely living in a doubled-up homeless situation. When the data was ambiguous, we erred on the side of not including someone as homeless, which resulted in a more conservative estimate. This analysis defines "doubled-up" as additional family members or non-relatives living in a household at or below 125% of the federal poverty level, who are not minor children, step-children, spouses or unmarried partners of the head of household and the household.

There are several exclusions to this definition:

- Single adult children

living with parents who often move back home for reasons other than economic hardship

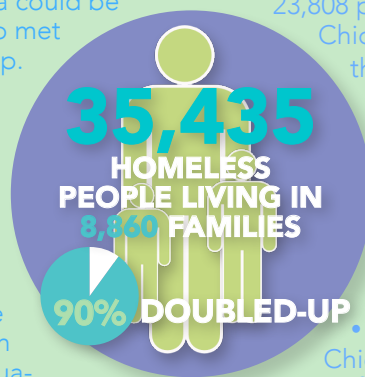
- Relatives of the head of household who were over 65 who often live with family due to health reasons
- Grandchildren living with grandparents for whom the grandparent claims responsibility for basic needs
- Roommates, lodgers, and people in institutions or group lodgings

Adult children living with parents who had children of their own were included, but if they are under the age of 25, we only included them if they were living in an overcrowded situation (more than two people per bedroom).

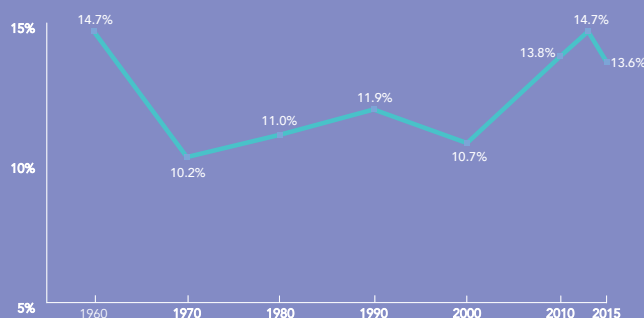
Our estimate also uses data from the city's Homeless Management Information System from 2016 to count those served in the shelter system. We then removes duplicate by identifying individuals who experienced both forms of homelessness during the year.

### CCH HOMELESS ESTIMATE 2016:

- There were 80,384 homeless Chicagoans in 2016, 80% (64,114) of whom were living doubled-up.
- According to 2016 Homeless Management Information System data, 23,808 people were served in the Chicago shelter system. Of those, 7,538 had been living doubled-up at some point in that year.
  - 76% of shelter residents were black, 19% were white, and 8% other. 11% identified as Hispanic/Latino.
  - 44,757 of homeless Chicagoans were single, and 72% of these individuals were living doubled-up.
- There were 8,860 homeless families with children, 35,435 people total, and 90% (31,923) of these were doubled-up.



### ILLINOIS POVERTY OVER TIME





## LGBTQIA+ HOMELESSNESS

- In the William Institute study, 7 in 10 (68%) LGBT homeless youth cited family rejection and 54% cited abuse in their families as contributing factors for their homelessness.<sup>63</sup>
- Approximately 20% of homeless youth are LGBTQ, compared to 10% of youth in the general national population.<sup>64</sup>

## GENDER IDENTITY

- 60.2% (330,980) of the homeless population identifies as male, 39.5% (217,268) as female, and 0.3% (1,770) transgender, according to the HUD Point-In-Time count.<sup>65</sup>
- According to the National Center for Transgender Equality, 1 in 5 transgender people reported discrimination when buying a home, and 1 in 10 faced eviction due to their gender identity.<sup>66</sup>
- According to the 2017 Chicago Point-in-Time count, 0.4% sheltered homeless individuals identified as transgender and 0.6% of unsheltered individuals identified as transgender.<sup>67</sup>
- According to the 2017 Chicago Point-in-Time count, 2.2% of unaccompanied youth experiencing homelessness identified as transgender.<sup>68</sup>

## STUDENTS

- According to the Chicago Public Schools Students in Temporary Living Situations report, 17,894 homeless students attended CPS schools during the 2017-2018 school year.
- This is 1.2% (223 students) less than the prior school year, but total CPS enrollment also dropped. The share of homeless students in

CPS remained about the same, at 4.8% of total enrollment.

- Approximately 88.1% (15,761) of these homeless students lived doubled-up in the homes of others due to hardship, usually in overcrowded conditions.
- Another 10.7% of homeless students (1,918) lived in shelters. Less than 1% lived in motels (151), in a park or other public place (52), or in a temporary foster care placement (12).
- 11.4% (2,041) were unaccompanied youths, defined as teens who are homeless and living on their own, without a parent or guardian.
- 98.2% of homeless students identified by CPS were children of color: 81.2% (14,532) were black, 15.6% (2,802) were Latino, 0.7% (122) multiracial, 0.5% (98) Asian, 0.1% Native American and 1.7% (303) white. Another 23.4% (4,192) of students were diagnosed with disabilities or developmental delays.

## VIOLENCE & HOMELESSNESS

- A 2016 study from the National Coalition for the Homeless titled "No Safe Place" found that in the years 2014-15<sup>69</sup>:
  - 199 people experiencing homelessness were attacked
  - 53 people experiencing homelessness were killed
  - About 75% of perpetrators were under the age of 30
  - 93% of perpetrators were male
  - 65% of victims were over the age of 40
- Data often understates the problem, as violent attacks will often be ignored or go unreported.<sup>70</sup>
- From 1999 to 2015, there was 58 reported instances of violent attacks against people experiencing homelessness in Illinois with three instances occurring between 2014 and 2015.<sup>71</sup>

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