



THE ECONOMIC CRISIS HITS HOME

THE UNFOLDING INCREASE IN CHILD & YOUTH HOMELESSNESS

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EXECUTIVE SUMMARY

While the economic downturn has appropriately become the top priority of policy makers, one element of the crisis has gone largely unnoticed: its impact on children and youth.

Largely due to the economic and housing crises, many school districts across the country report increases in the number of homeless students in the classroom. In a voluntary survey conducted during the fall of 2008 by the National Association for the Education of Homeless Children and Youth and First Focus:

- 330 school districts identified the same number or more homeless students in the first few months of this school year than they identified the entire previous year.
- 847 school districts identified half or more of last year's caseload in the first few months of this school year.
- 459 school districts had an increase of at least 25 percent in the number of homeless students identified between the 2006-2007 and 2007-2008 school years.

School districts also report many challenges associated with the increase in homelessness. These include:

- Rising transportation costs and logistical challenges in making sure homeless children have access to school
- Inadequate staff to identify and support children and youth experiencing homelessness
- Lack of available shelter space and low-income housing
- Reduction in other community services and supplies
- Greater severity of needs

That's the bad news. The good news, is that we can do something about it. Specifically, we recommend:

- Congress and the new Administration should expand funding for the McKinney-Vento Act's Education for Homeless Children and Youth program so that homeless children and youth can stay in their schools and receive the support they need to attend and succeed.
- Congress and the new Administration should make homeless prevention a priority through the infusion of funds into the Emergency Shelter Grant program.
- Congress and the new Administration should increase the availability of rental housing through an expansion of Section 8 Housing Vouchers.
- Congress and the new Administration should ensure that all homeless families are eligible to receive federal homeless assistance by broadening HUD's definition of "homeless" to be more closely aligned with the Department of Education's statutory definition of homeless.

Schools and communities also have a vital role to play in meeting the needs of homeless children and youth.

This report also summarizes the impact of homelessness on children and youth; explains key provisions of the McKinney-Vento Act, the federal law that requires state and local educational agencies to provide homeless students with access to school and support for their attendance and success; and provides many practice recommendations to assist schools and communities to identify and support families, children, and youth who have lost their housing.

In the midst of our actions to address the immediate economic and housing crises, we must not lose sight of the terrible effect this recession is having on our children and youth. While we are investing in our financial institutions and taking other measures to stimulate the economy, let us not forget that the most important investment we can make is in our children and youth – the home buyers, CEOs, and leaders of the future. An investment in them, is an investment in us.

The impact of the economic crisis is seen in the fall of the stock market, declining home values, and the quest of company after company for government help to stay in business. A critical repercussion of the financial crisis is being overlooked amidst the flurry of conversation about bailouts, stimulus plans, and other elements of our country's economic tailspin: increasing child and youth homelessness.

Many school districts across the country report increases in the number of homeless students in the classroom, largely due to the economic downturn and foreclosure crisis. In a voluntary survey conducted during the fall of 2008:

- 330 school districts identified the same number or more homeless students in the first few months of this school year than they identified the entire previous year.
- 847 school districts identified half or more of last year's caseload in the first few months of this school year.
- 459 school districts had an increase of at least 25 percent in the number of homeless students identified between the 2006-2007 and 2007-2008 school years.

Homeless students are at greater risk than their peers of school failure, behavioral problems, and other challenges. While the long-term consequences for the nation's human capital are potentially severe, policy makers have yet to give strong consideration to the impact of the economic crisis on our children and youth, and what it could mean for the nation's future.

The Economic Crisis Hits Home presents the results of a survey of school district homeless liaisons conducted by the National Association for the Education of Homeless Children and Youth (NAEH CY) and First Focus between October 24 and December 10, 2008.¹ Based on these findings, we also present policy recommendations for the new Administration and Congress, as well as practice recommendations for schools and community agencies.

RECENT INCREASES IN STUDENT HOMELESSNESS REPORTED ACROSS THE COUNTY

A total of 1,716 school districts completed a voluntary online survey distributed either through State Coordinators for the Education of Homeless Children and Youth, or directly to school district homeless liaisons (see "About the Survey" on page 16 for more information about methodology and limitations).

School districts across the country, large and small; urban, suburban and rural; from the west coast to New England, have reported increases in student homelessness.

MORE HOMELESS STUDENTS IDENTIFIED IN FIRST FEW MONTHS OF THIS SCHOOL YEAR THAN IN ENTIRE PREVIOUS YEAR.

In the first few months of the school year, 330 school districts report that they have already enrolled the same number, or more, homeless students than they enrolled during the entire previous year.

“The increase in families in need is mind boggling. With the cost of gas, etc., so high, families who have a car breakdown or medical expense who would have been able to absorb it in the past, are now nearing eviction or foreclosure. The fear of lost jobs and the actual cutbacks in the county's largest employer have also made everyone very nervous.”

- Barb Skillman
Homeless Liaison
Shelton School District
Washington

For example, by December 5, 2008, Vista Unified School District, serving nearly 30,000 students in northern San Diego County, California, identified twice the number of homeless students that were identified the entire previous school year. During the 2007-2008 school year, Vista Unified identified 697 homeless students. By December 5, 2008, 1,384 homeless students were identified — a 99 percent increase in just the first three months of the school year.

“There is such an influx of families to all of our local agencies that are homeless service providers that many families have to wait 3-4 weeks for an appointment to receive assistance,” according to Rebecca Benner, Vista Unified’s homeless liaison. “There is a huge need for more immediate services.”

Wake County Public Schools System, serving nearly 140,000 students in central North Carolina, has also seen a striking increase in the number of homeless students entering its classrooms. During the 2007-2008 school year, Wake County identified 1,069 homeless students. By November 1, 2008, 1,200 homeless students were identified - a 12 percent increase in just the first two months of the school year. It’s stunning to note that this figure represents a 50 percent increase over the total number of homeless students identified just two years ago (800 homeless students identified during the 2006-2007 school year).

Melissa Brisbon-Obame, Homeless Liason for Wake County Public Schools, said “It is really sad to see so many working poor. People are working but still can’t meet basic needs. Families are fighting with each other and as a result people are left homeless. Times are really tough for even professionals with 5-6 digit incomes.”

SCHOOL DISTRICTS IDENTIFIED HALF OR MORE OF LAST YEAR’S CASELOAD IN FIRST FEW MONTHS OF THIS SCHOOL YEAR.

About three months into the school year, 847 school districts report a caseload that is 50 percent or more of last year’s homeless caseload for the entire year. For example, by October 28, 2008, Wisconsin Rapids Public School District, serving 5,700 students in central Wisconsin, identified 59 percent of the homeless students identified during the entire previous school year. During the 2007-2008 school year, Wisconsin Rapids Public Schools identified 273 homeless students. By October 28, 2008, 160 homeless students were identified. It is important to note that this figure is over 50 percent higher than the homeless student caseload during the 2006-2007 school year. Thus, this school district is in its second consecutive year of significant increases in homeless students.

Heather Lisitza, Wisconsin Rapids Public Schools’ Homeless Liaison, reports that:

One of the biggest challenges our district faces is providing transportation to students who are experiencing homelessness. There are few approaches that our district can utilize to provide transportation for these students. Our city has only one taxi cab service and no public bus system. Our cab company is small and simply can’t fulfill all of our transportation requests. When

“In the time I have been at this district (16 years), I have not seen the homeless, jobless, low income issues that exist like they do this year. The economic crisis situation that exists today isn’t projected to change anytime soon, either.”

- Mary B. Gedemer-Jensen
School Counselor
Bristol School District No. 1
Wisconsin

it's possible, we add students to existing bus routes or set up a contractual agreement with the student's parent/guardian. However, there have been many situations where none of these options have worked.

Another challenge our district faces is providing proper outerwear for students who are homeless. Being that we live in central Wisconsin and have long, cold winters, all students need proper outerwear to go outside. Proper outerwear includes snow boots, hat, mittens, snow pants, and a winter jacket that has a working zipper or buttons on it. This expense adds up quickly and is hard to provide to the increasing number of homeless students.

By October 28, 2008, Adrian Public Schools, serving approximately 4,000 students in southeast Michigan, identified 53 percent of the homeless students identified during the entire previous year. During the 2007-2008 school year, Adrian identified 135 homeless students. Just two months into the school year, 72 homeless students were identified.

Beth McCullough, homeless liaison for Adrian Public Schools, said "We are seeing an increase in Child Protective Service (CPS) cases due to homelessness. Shelter beds are full, and when parents sleep in cars and tents with their children, CPS is becoming involved."

It should be noted the current enrollment calculated as a percentage of last year's enrollment provides a valid indication of an actual increase in the number of homeless students identified. Because children and youth experiencing homelessness are a highly transient population (changes in housing occur year-round), schools identify homeless students throughout the entire school year, not just at the beginning like most other groups of students. Therefore, we are alarmed at the number of school districts that report enrolling such a large portion of last year's caseload so early in the school year.

Another reflection of the fact that school districts are experiencing an actual increase in student homelessness is the comparison between this year and last year of homeless student enrollment on specific dates. Few school districts had the data tracking system to provide this comparison; however, some did: 141 school districts report a 30 percent increase this year over the same time last year. This finding validates the concern that rises in response to the high number of school districts that have served a large portion of last year's case load in just the first few months of the school year.

THIS YEAR'S INCREASE BUILDS ON LAST YEAR'S INCREASE.

For many school districts, this year's increase in homeless students builds on large increases from the previous year, making the situation ever more serious. Between the 2006-2007 and 2007-2008 school years, 459 school districts had an increase of at least 25 percent in the number of homeless students identified.

- The National Bureau of Economic Research officially announced that the U.S. economy is in a recession that began in December 2007.²¹
- During the first week of December, 2008, the number of people filing for unemployment benefits for the first time — 573,000 — reached a 26-year high. The last time this level was reached was November, 1982.²²
- According to the Mortgage Bankers Association, a new record was set in the fourth quarter of 2008 for the percentage of loans in the process of foreclosure.²³

For example, Clark County Public Schools, serving nearly 300,000 students in southern Nevada (including Las Vegas), had a 43 percent increase in homeless students between the 2006-2007 and 2007-2008 school years. During the 2006-2007 school year, Clark County identified 3,352 homeless students. During the 2007-2008 school year, 4,801 homeless students were identified. Three months into this school year (by December 8, 2008), Clark County identified 4,049 homeless students - more homeless students than were identified during the entire 2006-2007 school year.

San Bernardino City Unified School District provides a similar example, having a 33 percent increase in homeless students between the 2006-2007 and 2007-2008 school years. During the 2006-2007 school year, San Bernardino identified 1,274 homeless students. During the 2007-2008 school year, 1,700 homeless students were identified. Two months into this school year (by October 28, 2008), San Bernardino identified more homeless students than were identified during the entire 2006-2007 school year.

The current economic and housing crises compound the pre-existing crisis of child and youth homelessness. In the 2006-2007 school year, public schools across the nation identified and enrolled 679,724 homeless students in grades preK-12, and this figure is likely to be a gross underestimate.² Unfortunately, due to limited federal funding, only six percent of public school districts received federal support for homeless students. However, these school districts receiving federal support identified more than half of all homeless students reported to the Department of Education.³ It is highly unlikely that six percent of school districts actually serve more than half of the nation's homeless students. A much more plausible explanation is that homeless children are more likely to be identified and enrolled in school when school districts have the resources and trained staff to serve homeless students.

Evidence from this survey suggests that the 2008-2009 school year may reveal another dramatic increase in homeless students over the previous year. School districts need additional resources in order to identify these homeless students and help them stay in school.

SPECIFIC CHALLENGES CITED BY RESPONDING SCHOOL DISTRICTS

Our survey included an open-ended, optional space where respondents could share comments, current needs, examples, or other thoughts. Approximately 400 liaisons added comments. These insights provide a critical context for the numbers reported above, and the policy recommendations below. Common concerns cited by liaisons include the following:

- **Rising Transportation Costs and Logistical Challenges for School Districts.** The increase in student homelessness has created financial and logistical challenges for school districts, as more children and youth need transportation assistance in order to continue their education, uninterrupted, after losing their housing. Wendy Gaylord, Social Worker and McKinney-Vento liaison for the Boulder Valley School District in Colorado, reported that “there has definitely been an

PERCEIVED REASONS FOR INCREASES IN HOMELESSNESS REPORTED BY SCHOOL DISTRICTS

	Number of School Districts*
Economic Downturn (job loss, high cost of living, etc.)	845
Foreclosure crisis (including renters, where rental property has been fore-closed)	492
Other housing-related factors	464
Increasing incidences of domestic violence, substance abuse or other factors negatively influencing mental or physical health	394
High medical expenses, with inadequate or no health insurance	149
Other	322

* Total does not equal the number of survey respondents because (1) not all school districts experienced an increase in homelessness and (2) respondents were permitted to provide multiple responses.

increase in referrals to us, and waiting lists for services in the community. We find it much harder to get assistance for families in need. Our school district has much higher costs transporting students and no funds in the district budget for this increase.”

Her statement echoes that of many other school districts, including Windham City Schools in Connecticut. “We are identifying homeless families according to the McKinney-Vento legislation at a much greater rate than this time last year. Transportation costs are spiraling and we will far exceed the amount we spent on this last year,” stated Bill Stover, Director of Supplemental Services.

- **Inadequate Staff to Identify and Support Children and Youth Experiencing Homelessness.** Several school districts reported being unable to keep up with the rate of referrals, leading to delays in providing services. As Gaile Helineg, Coordinator, Santa Fe Public Schools ADELANTE Program in Santa Fe Public Schools, New Mexico, explains: “Our numbers so far this year have increased by approximately 47 percent. Although we collaborate with many youth and homeless organizations in town, due to the fact that we are still operating with two staff people only and our numbers have increased tremendously, the most appropriate gap to fill right now is funding. We can’t keep up effective work without another part-time staff person to help us.”

Similarly, Jennifer Griffin, Homeless Program Coordinator for Mesa Unified School District, Arizona, commented that “most telling is the rate at which we are receiving referrals this year. At this point last year we had identified 471 eligible students and we were fielding all incoming referrals daily. Currently, we have identified just over 500 students, but we are still receiving referrals so quickly that we have an additional 190 inquiries in process; this means that the students are enrolled and attending, but we are still working on making personal contact to confirm eligibility and determine other needed services.”

As discussed below, federal law requires that every school district designate a school district liaison to identify, enroll, and support homeless students.

PERCEIVED REASONS FOR INCREASES IN HOMELESSNESS REPORTED BY SCHOOL DISTRICTS

As is clear from the chart included on the left, economic downturn was cited most frequently as the perceived cause of the increase in homelessness by school districts. Housing problems, including foreclosures, was cited both in response to the question about perceived causes, and quite frequently in an open-ended question on challenges.

Additional reasons entered in the “other” category of perceived causes included better identification and awareness efforts (34); hurricanes (24); floods and tornadoes (9); house fires (14); parental incarceration (8); deportation of undocumented parents (13); and increased incidents of runaway/“throwaway” youth (22).

However, most liaisons have many other responsibilities and are not working full-time on homeless issues. The increase in homelessness among children and youth means that liaisons and homeless education programs are further stretched in their efforts to identify and serve homeless children and youth.

- **Lack of Available Shelter Space and Low-Income Housing.** Even prior to the most recent economic and housing crises, most communities faced an acute lack of emergency and transitional shelter beds. The increase in homelessness brought on by the economic downturn and foreclosure crisis has exacerbated this lack of shelter capacity, forcing many families to live in cars, motels, or in temporary, precarious, and sometimes unsafe arrangements with other people.

Many respondents, such as Sarah Greenwell, Homeless Liaison for the Olympia School District in Washington, mentioned lack of shelter space as a primary challenge for families and children, complicating efforts to keep children and youth stable in school: “The numbers of those experiencing homelessness has at least tripled so far this year compared to past years, and the resources available have shrunk. There seems to be fewer people who are able to donate to community resources, and more people who need from these agencies. The shelters have all been full and the list for housing has grown. Thankfully we have overflow shelters housed in local churches, but they just opened this month and for the first two months of school many families were literally on the street with their children.”

Similarly, many school districts noted the long waiting lists for housing assistance and lack of affordable housing options as barriers to stability for students and families.

- **Reduction in Other Community Services and Supplies.** At a time when more families are in need of assistance, school districts report that less help is available. School district liaisons are required to collaborate with community organizations and make referrals for needed services. Yet the economic crisis has resulted in fewer people being able to make donations to service organizations, and budget cuts are causing reductions in services by other community organizations. Consequently school districts are struggling to find clothing, school supplies, food, and other basic necessities for families and children.

“Our local food pantry has had many, many more requests this year and last year for food, gas vouchers, and down payments for rental units,” said Mary Arnold, School Social Worker and Homeless Liaison for Stevens Point School District in Wisconsin. “This is a difficult time to be homeless, as it seems that local resources are being called on much more to help, and at the same time budget cuts and the economy mean that resources are not as robust as they were years ago.”

- **Greater Severity of Needs.** School districts reported not only an increasing number of families in need of assistance, but also more severe problems faced by those families who are homeless. Increasing incidence of domestic violence

“I would like to see more low-income housing options available for families. Our community does not have enough and, many of these are two-bedroom. It is hard to find three or more bedrooms.

Also, I hope they renegotiate the home loans for families, as I know, if given the opportunity, these families would pay as much as they could afford monthly to keep their homes.

In addition, food stamp benefits need to increase with the current cost of food and health care coverage needs to improve. It also would be great if the number of homeless shelters increased, as many times these families have to leave state or try to beg someone to take them in as the shelters are full.

Michigan needs more job opportunities. Basically, Michigan families need a lot of help and support.”

-Holly Fiedler
School Social Worker
Milan Area School District
Michigan

and removal of children from the home were cited as examples of related hardships experienced by families.

Dr. Deborah Smith Mileski, Director of Pupil Personnel Services for Wilkes-Barre Area School District in Pennsylvania, stated: “We seem to be witnessing an increase in domestic violence resulting in mothers seeking housing in protective shelters. Economic difficulties often cause confrontations that result in these placements. Our homeless families require psychological support/counseling to assist in resolving these problematic situations.”

The increases in homelessness unveiled by the NAEHCY/First Focus survey demand a coordinated response at the federal level. An appropriate federal response must be guided by information about the impact of homelessness and school instability on homeless children and youth, the roles that schools can play in bringing stability and resources to the lives of homeless students, and the existing programs upon which a federal response should be built. Thus, before turning to our policy and practice recommendations, we briefly discuss the impact of homelessness on children and the existing federal homeless education program - a program that should be the foundation for the federal action we propose.

IMPACT OF HOMELESSNESS ON CHILDREN AND YOUTH

Research shows that, generally speaking, homeless children are more likely to suffer from health/mental health problems, developmental problems, and are more likely to perform poorly in school, than other children and youth with stable housing.

For example, a study of homeless children in Worcester, MA found that homeless children were twice as likely as their peers to have clinical or borderline clinical mental health problems. Additionally, homeless children were nearly three times as likely to exhibit developmental delays in a study of homeless children in Boston.⁴

Homelessness puts children at severe risk of health problems. A study of homeless children in King County, Washington found that homeless children were four times as likely as other children to be in fair or poor health, and twice as likely to be in fair or poor health as other low-income children. They were two-to-three times more likely than other children to use emergency rooms, and were also more likely to go without standard immunizations. Additionally, homeless children were three times as likely to experience an episode of hunger than other children according to a study of homeless children in Los Angeles.⁵

Not surprisingly, academic performance suffers as a result of homelessness. Researchers from the School of Public Health at Columbia University and others found that, in comparison to their housed peers, homeless children were:

- 1.5 times more likely to perform below grade level in reading;
- 1.5 times more likely to perform below grade level in spelling; and
- 2.5 times more likely to perform below grade level in math.⁶

“The economic downturn our nation is experiencing is greatly affecting families in our area of rural Georgia. Franklin County has always had a high poverty rate in the past and the issues with job losses and loss of housing seem to be steadily increasing in our area. These issues directly affect our homeless education program and how well children in homeless families are educated. Many families are moving from area to area to find work while their children’s education is suffering due to changing schools. Our program works to assist these families and provide transportation, when feasible, so that children can remain in their school of origin.”

- Sarah Bryan, LMS
School Social Worker &
Homeless Liaison
Franklin County Schools
Georgia

One of the primary reasons that homeless children are likely to perform poorly in school is because homelessness is characterized by turmoil, and homeless students are at-risk of bouncing from one school to another and missing several days, if not weeks or more, of school as their families attempt to meet the most basic of human needs.

Research shows that mobility can have a detrimental impact on student achievement. A study from the Government Accounting Office found that third-graders who have changed schools frequently are more than twice as likely to repeat a grade than their permanently housed peers.⁷ Others have found that high mobility can reduce the chances of high school graduation by more than 50 percent.⁸

But there is some good news: it appears that the educational impacts of homelessness can be mitigated. In an analysis of studies on homeless children conducted for the Department of Health and Human Services, Dr. John Buckner of Harvard Medical School found that the successful implementation of the McKinney-Vento Education for Homeless Children and Youth program, which limits school mobility for homeless students and facilitates greater attendance in school, helps to eliminate the education-related problems that result from homelessness.⁹

SCHOOL AS SAFETY NET: THE MCKINNEY-VENTO ACT

School can be an oasis of stability and support for children and youth experiencing homelessness. School can provide opportunities for homeless children and youth to obtain the skills they need to escape poverty and avoid homelessness as adults, as well as essential services such as food and clothing.

Despite the valuable support schools provide to children and youth in homeless situations, these children and youth face unique barriers to education. These barriers include being unable to meet enrollment requirements (including requirements to provide proof of residency and legal guardianship, and school and health records); high residential mobility resulting in lack of school stability and educational continuity; lack of transportation; lack of school supplies and clothing; and poor health, fatigue, and hunger. When these barriers are not addressed, homeless children and youth often are unable to attend, or even enroll in, school. This prevents them from obtaining the education that is guaranteed under law and their best hope of a better life.

Subtitle VII-B of the McKinney-Vento Homeless Assistance Act (hereafter referred to as the McKinney-Vento Act) is a federal law designed to increase the school enrollment, attendance, and success of children and youth experiencing homelessness. The McKinney-Vento Act was passed in 1987 and reauthorized as part of the No Child Left Behind Act in 2001. The McKinney-Vento Act requires that state and local educational agencies provide students experiencing homelessness with access to school and support for their attendance and success.

“The McKinney-Vento Program has allowed us to provide services to this population, who probably wouldn’t have received such direct services. We have been able to identify students and get them enrolled into our schools; or were able to keep them in their schools of origin. However, the high cost of gas is causing a barrier for a small and economically stressed district. We also find a need to provide immediate housing for families that have been evicted on the weekend (Friday afternoon) when the shelters are full or the family is too large and the shelters refuse to take them. One solution would be to pay a week-end stay at a reasonable motel.”

- Dr. Amy Perkins
Federal Programs Director
Harlandale Independent School District
Texas

Key provisions of the Act include:

- Students who are homeless can remain in their “home” school, even if their temporary living situation is located in another school district or attendance area, if that is in their best interest. Schools must provide transportation.¹⁰
- Children and youth who are homeless can enroll in school and begin attending immediately, even if they cannot produce normally required documents, such as birth certificates, proof of guardianship, immunization records, or proof of residency.¹¹
- Every school district must designate a homeless liaison to ensure the McKinney-Vento Act is implemented in the district. Homeless liaisons have many critical responsibilities, including identification, enrollment, and collaboration with community agencies.¹²
- Every state must designate a state coordinator to ensure the McKinney-Vento Act is implemented in the state.¹³
- Both state coordinators and homeless liaisons must collaborate with other agencies serving homeless children, youth, and families to enhance educational attendance and success.¹⁴
- State departments of education and school districts must review and revise their policies and practices to eliminate barriers to the enrollment and retention in school of homeless children and youth.¹⁵

The McKinney-Vento Act contains many other provisions designed to support the education of children and youth experiencing homelessness. It is a critical tool in any effort to help these students meet their educational goals.

WHAT FEDERAL POLICY MAKERS CAN DO

- **Increase Funding to Keep Homeless Children and Youth in School.** As described above, the McKinney-Vento Act’s Education for Homeless Children and Youth program helps to ensure that students who are forced to move from their homes do not also have to leave their schools. In addition, the program provides homeless students with a variety of supports, such as tutoring, school supplies, and counseling, among others, to help stabilize their education even though the rest of their lives are fraught with uncertainty.

Congress should provide school districts with an infusion of \$72 million to help children and youth experiencing homelessness enroll, attend, and succeed in school. This funding would provide approximately 450,000 homeless students with additional supports to help them stay in school.¹⁶ As mentioned earlier, the funding level for the McKinney-Vento program did not meet needs before the economic and housing crises; now that more families and youth are experiencing homelessness, more funding is desperately needed.

- **Increase Funding for Head Start and Child Care.** It is estimated that over 40 percent of children living in homeless shelters are under the age of five. These children are at an age where early childhood education can have a significant positive impact on their development and future academic achievement.¹⁷ Compared to non-homeless children served by Head Start, young children

“We are in desperate need of McKinney funding to support the academic support needs for our homeless students. The greatest need is support for basic educational needs of clothing, school supplies, funding for extra curricular activities, and transportation. Our district’s Title I allocation was cut by \$88,000 this year, and we weren’t able to apply for a McKinney subgrant (2008-2011).

We have had numerous requests for clothing this week since the weather is changing, but there is no funding to purchase them. We are doing the very best that we can by working with United Way and other local community partners to meet the basic educational needs of homeless students but there aren’t enough resources to address our need.”

- Serena Williams
Coordinator of Community Services
Rock Hill Schools
South Carolina

experiencing homelessness were reported to have greater developmental delays, to be more likely to have learning disabilities and developmental delays, and to exhibit a higher frequency of socioemotional problems.

Current funding for Head Start and child care did not meet the previous demand, let alone the significant increase in need related to the economic crisis. We support increased funding for Head Start and child care in any economic stimulus package to help address these needs.¹⁸

- **Increase the Availability of Rental Housing for Low-Income Families.**

According to the National Low Income Housing Coalition, renters comprise approximately 40 percent of the households who are losing their homes due to foreclosures.¹⁹ Renters are often at the lower end of the income scale, and therefore, are among the most likely to become homeless when they lose their housing.

Congress and the new Administration should increase the availability of rental housing by allocating \$10 billion to the recently created National Housing Trust Fund. These funds would be used to produce, rehabilitate, and preserve housing for people with very low incomes (50 percent or less of area median income). This infusion of funds would result in 100,000 units of affordable rental housing. Additionally, Congress should fund 400,000 new Section 8 Housing Vouchers over two years at a cost of \$3.6 billion. This is critical, as communities currently have long waiting lists and additional funds are necessary to make even a modest attempt at meeting this growing need for rental assistance.

- **Prevent Families from Becoming Homeless.** The best solution to homelessness is to prevent it from happening in the first place. Congress and the new Administration should provide families at risk of homelessness with such resources as security or utility deposits, utility payments, rental assistance, credit repair, and other activities to help stabilize housing for low income families. This could be accomplished in the economic stimulus package through an infusion of \$2 billion into the Emergency Shelter Grant program, with accompanying language requiring that these funds be used for homeless prevention.

- **Ensure that all Homeless Families Are Eligible for Federal Homeless Assistance.** Many families who are becoming homeless due to the economic downturn are not considered homeless by the Department of Housing and Urban Development (HUD). The HUD definition of “homeless” does not include

“We still have many Student Residency Questionnaires to input into our Homeless Education Program database. We collect our data as quickly as possible. This count is merely a point in time reference.

More homeless students are being identified every day and it is impossible to keep up with the data entry.

With continued staff training and the current crisis, I believe we will far exceed last year’s final count of 12,087.

We hear stories from our families regarding their current circumstances and the impact that the current economic and housing crisis has had on their lives. Current funding is woefully inadequate for those families that are in most need.”

- Melissa Schoonmacker, L.C.S.W.
Pupil Services & Attendance Coordinator
Los Angeles Unified School District
California

“We have seen a marked increase in families who are homeless because the home they were renting was repossessed. These are frequently families who have not had to depend on support resources in the past and are at a loss as to how to access resources. They often do not qualify for many services because their income was adequate to maintain stability prior to the eviction, but they don’t have enough income to quickly obtain new housing and their circumstances deteriorate rapidly.”

- Alyson Collier
Program Coordinator ,Center Unified School District
California

families who have lost their homes and are temporarily staying with others or in motels. The reality is that homeless families often stay in these situations because shelters are full or do not exist where needed, or because shelter policies would cause families to split up. Fortunately, the Department of Education and other federal agencies have a broader definition of homeless, one that includes families who are temporarily “doubled up” or staying in motels. The disconnect between the two definitions means that many homeless students have access to school, but their families are not eligible for shelter, transitional housing, or other support services provided through HUD’s homeless programs. During the reauthorization of the McKinney-Vento Homeless Assistance Act, Congress should more closely align HUD’s definition of homeless with the more accurate statutory definition used by the Department of Education.²⁴

WHAT CAN SCHOOLS DO TO SUPPORT FAMILIES, CHILDREN, AND YOUTH EXPERIENCING HOMELESSNESS?

The McKinney-Vento Act provides the framework for the school response to homelessness, regardless of the reasons for homelessness. There are many steps that schools can take to ensure that children and youth who lose their housing maintain their school enrollment and stay on track in their education. In the recommendations below, we offer suggestions for implementing the McKinney-Vento Act (legal requirements are noted as such) and for going beyond the letter of the law to enhance stability, access, and support for success.

- **Distribute Notice of the Definition of Homelessness and McKinney-Vento Rights to All Families and Students.** School districts are required to distribute notice about who qualifies as “homeless” under the McKinney-Vento Act, as well as the basic rights to school stability, enrollment, and services.²⁰ This requirement is critical because so many families experiencing homelessness do not know that their living situation qualifies their children for educational protections and services. Many families are ashamed and embarrassed about their loss of housing, and may be reluctant to disclose personal information to school officials. Still, other families may fear child welfare involvement if their housing situation is known. Therefore, it is important for schools to both distribute notice and create an environment where families feel safe with their disclosures.

The National Center on Homeless Education (NCHE), a clearinghouse funded by the U.S. Department of Education, has developed and made available many tools on their web site. These include posters in English and Spanish (www.serve.org/nche), a poster specific to foreclosures, brochures for families and brochures for youth who are on their own. These materials can be placed in school front offices, counselors offices, school health offices, as well as throughout the community. In addition, school districts can use newsletters, web sites, and mailings to families as a way to get information to families and students.

- **Include Information on Homelessness and the McKinney-Vento Act in Staff Development Activities.** Many school personnel are unaware of the breadth of

“Our transitional population continues to grow due to the economic crisis and the fact that our county has limited services for these individuals. We do whatever we can for the children who attend our schools; however, there are not enough resources for the families so the support is not there.

We are trying desperately to work ‘within the system’ to increase funding and to improve the shelter and housing situation, but everything seems to take so much time. Right now, we have a family of four doubled up with another family. A mother and her three high schoolers are sharing a room and sleeping on the floor.

In another situation, a mother with a preschooler and a kindergartener relocates every few nights because they have no permanent resident.

We have two families of five who have registered with our SafeNights Program, the county’s traveling shelter program that utilizes churches. They have not yet started using the facilities, but will be doing so soon. We do not know where they are staying right now.

These are just some of the stories. The list goes on and on. All of these are of grave concern to us.”

- Karen Kunkel
Homeless Coordinator
Charles County Schools
Maryland

the federal education definition of homelessness and the basic provisions of the McKinney-Vento Act. It is critical that teachers, counselors, enrollment staff, bus drivers, and others who work directly with students become aware of potential signs of homelessness so that they may refer students to the school district liaison for assistance, and so that they may inform families and students of their right to continue to attend their same school despite mobility caused by loss of housing.

Those conducting staff meetings or other staff development activities can draw upon numerous NCHE-developed training tools for school personnel, including fact sheets, flyers, sample forms, sample PowerPoint presentations, and other materials. The school district liaison should be contacted to provide information about district-specific policies and programming. Schools should contact the Office of the State Coordinator for the Education of Homeless Children and Youth for state-specific information, policies, and training tools.

- **Develop Relationships with Community Agencies.** Schools have a unique position in communities, yet they cannot respond to the economic crisis in isolation. The McKinney-Vento Act requires school district homeless liaisons to collaborate with community agencies serving homeless families and youth. Collaboration with all community agencies is essential, particularly in times of economic crisis, in order for comprehensive services to be provided to families, including housing, shelter, health care, clothing, and other necessities. Schools should become familiar with agencies serving homeless and low-income families. These include the Continuum of Care programs funded by the U.S. Department of Housing and Urban Development (HUD), as well as faith-based and other relief organizations. A listing of Continuum of Care programs may be found on HUD's web site at <http://www.hud.gov/offices/cpd/homeless/budget/2007/index.cfm>. Other directories of homeless service providers may be found at <http://www.nationalhomeless.org/resources/index.html>.
- **Support the School District Homeless Liaison.** School district homeless liaisons are the backbone of the school response to homelessness. School district liaisons are required to identify children and youth experiencing homelessness, to ensure that they are enrolled and have opportunities to succeed in school, to collaborate with community organizations, and many other duties. However, lack of funding at the federal, state, and local level mean that most liaisons have many other responsibilities and cannot dedicate the time required to sufficiently identify and meet the needs of all homeless children and youth. This lack of capacity is particularly acute during times of crisis, when more children and youth are in need of attention and assistance. School districts can help support the school district liaison by designating a contact person at each school site to serve as the eyes and ears of the liaison and assist with coordinating identification and services. District administrators also can provide liaisons access to school and district staff for awareness activities, as well as ensure that directors of other state and federal programs, such as Title I and special education, coordinate with the liaison to support homeless children and youth.

“Our district’s administrators, teachers, counselors and support staff work in consort with each other and our office, so that our homeless students are identified and enrolled in a timely manner. A big part of this success is due to the intensive training we provide to all-school staff and our Title I HOPE Advocates at the beginning of each school year with back-up training as needed.”

- Myra Berkovits
Coordinator, Title I HOPE
Clark County School District
Nevada

- **Provide Supports at the School Building Level.** Many schools have established a supply, clothing, and food closet at schools to meet the needs of homeless children. Schools can expand partnerships with businesses, parent organization initiatives, and civic groups to provide these items.
- **Establish Thorough Orientation Practices for New Students (Including Homeless Students).** Many schools have developed practices to welcome both students and parents and make them feel comfortable, safe, and wanted. Some schools accomplish this by linking new students with other students and helping them become involved in school and extracurricular activities.

WHAT CAN COMMUNITY AGENCIES DO TO SUPPORT THE EDUCATION OF CHILDREN AND YOUTH EXPERIENCING HOMELESSNESS?

An effective response to the educational needs of homeless children and youth involves many community agencies working together with schools to address the myriad needs of families and youth. The following action steps are recommended for community agencies, including those working with children and youth experiencing homelessness.

- **Distribute Information About the McKinney-Vento Act.** The NCHE educational rights posters described above should be posted in shelters, motel front offices, the waiting rooms of medical clinics and public benefit offices, housing agencies, faith-based organizations, and any other location in a community where families congregate. Posters in these locations are especially important to reach families whose children may not be in school due to reasons associated with homelessness, and who may not know that their children are entitled to assistance with enrollment. School districts are required to post this information where children and youth receive services; community agencies can assist with further distribution and dissemination efforts.

In addition, community agencies should familiarize themselves with the education definition of homelessness (see endnote 20) and inform families who meet this definition of their educational rights. Agencies should make referrals to the school district liaison so that families can receive the assistance their children may need to enroll or stay enrolled in school.

- **Assist Schools with Fund-Raising and Other Supports.** As mentioned previously, school district homeless education efforts, as well as community homeless services, are woefully underfunded. Schools and homeless service agencies are witnessing stark increases in homelessness at the same time that budget crises are reducing resources for schools and relief organizations. Community agencies can initiate drives for items such as food, clothing, and supplies to support homeless and other students in need.
- **Support the School and Preschool Attendance of Young Clients.** Those agencies that provide services to homeless families and youth should reinforce the importance of staying in school and attending regularly. Agencies can further assist by providing quiet places for students to study, appropriate environments

We have two local shelters with many great needs from tissue paper to detergents for washing clothing. There are no local funds to assist these families. We help with donations (personal), and the community assists, but these are tough times and funds just aren't available.

We provide materials, books for children to read, uniforms, tutoring, social services, counseling and obviously personal items for the children who attend our schools. We provide these items through the McKinney-Vento Grant and Title I funding.

Sometimes, we have to make hard decisions because we have limited funds and many needs. Fortunately, there are those more fortunate individuals who call and say they want to sponsor two families for the holidays. It is never enough. We need increased funding for the homeless families and better facilities to house them.

- Charlotte Campbell
 Director of Instructional Services
 Gadsden City Schools
 Alabama

for children, including young children, to play, and enriching before and after-school activities. Agencies can also support attendance by assisting with transportation, particularly to early childhood programs and extra-curricular activities.

- **Include School District Homeless Liaisons in All Appropriate Community Tasks Forces and/or Coalitions.** School district liaisons occupy a unique role in communities. HUD Continuums of Care and other groups related to housing and homeless support services should include school district liaisons to share school data and needs, and to ensure communities consider the impact of their housing and economic decisions on the education of children.
- **Adopt Policies and Practices that Allow Families to Stay Together.** Too often, the trauma of homelessness is compounded by shelter policies that prohibit families with boys of a certain age (often 10 or older) from admittance. These policies force families to separate during a time of crisis, exacerbating hardships for children and parents, or forcing parents to seek alternative, precarious arrangements in order to keep their children with them. Agencies should accept families intact with all minor children, regardless of sex or age, or work to find adequate arrangements if lack of capacity prevents them from serving all members of the family.
- **Allow Unaccompanied Youth to Access Services.** In times of economic crisis, many youth experience homelessness on their own after family separation. These youth are particularly vulnerable and need additional assistance to navigate social services. Unfortunately, age or guardianship requirements often prevent unaccompanied homeless youth from accessing critical services. Agencies should review eligibility and other policies to make sure that unaccompanied homeless youth can participate in needed programs.

CALL TO ACTION

Our economy is in recession, the stock market has plunged, jobless claims are at their highest point in nearly three decades, and more loans are under foreclosure than ever before. In response, the government has taken unprecedented action - from the \$700 billion Troubled Asset Relief Program, to the bailouts of Bear Stearns, AIG, Fannie Mae and Freddie Mac, and Citigroup, to the consideration of the auto industry bailout. Additionally, at the time this report was released, a large economic stimulus package is being prepared that is likely to stimulate job growth through infrastructure projects and make other investments in order to address the economic crisis.

Unfortunately, very little attention is being paid to the impact of this financial crisis on our children - and very little is being done to address it.

Our economy will recover from this crisis. The stock market will eventually rally, home prices will stabilize and home values will rise. But this crisis could have lasting long-term impacts on our children and youth if we do not act now.

“It is less than 2 months into this current school year and we are already almost to half the number of total students we had during the entire year last year. I see a definite correlation to the current national economic downturn.

Families are losing the ability to provide basic housing, and turning to friends and relatives for lodging. This is not a reliable source of housing, and we are seeing an increase in transient students. Some students have already attended 2-3 schools so far this year. These families are also desperate for food, clothing, and basic necessities; many parents do have jobs, but in low-paying sectors. They are doing their best in a bleak situation, but it is their children who ultimately suffer the most.

As liaisons, it is our support of these families and their children that makes a critical difference in their school success. In turn, it is essential that we are supported by our government to be able to continue to do our work with America’s homeless students.”

- Lucinda McKenney,
Homeless Education Liaison,
Dover School District,
New Hampshire

An investment in our children is an investment in our country. In the actions that we take to reverse the economic downturn, we must make our children and youth a priority.

ABOUT THE SURVEY

The Economic Crisis Hits Home is based upon a web-based survey of school district homeless liaisons conducted by the National Association for the Education of Homeless Children and Youth (NAEH CY) and First Focus. An email link to the web survey was sent to each State Coordinator for the Education of Homeless Children and Youth (see Appendix A for the survey questions). Some state coordinators forwarded the link to their local liaisons, while others provided a list of liaison email addresses to NAEHCY/First Focus for direct distribution (state coordinator participation was voluntary). Responses to the survey were voluntary and self-reported; thus, the survey is not statistically representative of all school districts in terms of geography, demography, or size. 1,716 school districts completed the survey between October 24 and December 10, 2008. Nationwide, there are approximately 14,598 school districts. Although efforts were made to reach all school districts through state offices, we do not know if in fact every school district received the survey. Since it is not possible to determine how many school districts received notice of the survey, a true response rate cannot be determined.

It is important to note that the numbers reported by school district liaisons are likely to understate the magnitude of child and youth homelessness for many reasons. First, these numbers represent only those children identified as homeless and enrolled in school. While the McKinney-Vento Act requires all school districts to identify students experiencing homelessness pro actively, school district identification and outreach efforts vary. Many school districts have developed comprehensive methods for identification, while others are still in the process of creating awareness, training, and tracking systems. Even with the best identification and outreach methods in place, students may not be identified as homeless due to their mobility, their attempts to hide their situation due to stigma and fear of disclosure, being too young for school or preschool, or their absence from school or local homeless service programs.

Similarly, although all school districts are required by the McKinney-Vento Act to designate a liaison for students experiencing homelessness, this position is not typically a full-time position, but rather an assigned duty on top of other responsibilities. Lack of funding compounds these issues: only 6% of school districts nationwide receive dedicated McKinney-Vento homeless education funding. Districts that receive subgrants have more support for robust outreach and identification efforts.

The survey asked respondents for 2006-2007 school year totals of homeless children and youth enrolled, 2007-2008 school year totals of homeless children and youth enrolled, and current enrollment for this year, 2008-2009. 614 school districts were able to give a specific date to compare this year's enrollment to the previous year's

I have surpassed the number of students served for the 2006/2007 school year before the end of the first semester. I predict that the number of students served will outpace any previous year (including Rita/Katrina numbers).

I have seen a rise in domestic disturbances and homeless youth. There have been more families moving over state lines hoping for a better economic outlook in this area.

We are doing more out of district transportation than any previous year, and transportation has spent more money on this program than any previous year. Transportation has already increased spending due to high gas prices, and increased ridership in general. Transportation needs more funds to enable us to best serve the increase in out-of-district bussing requests.

Not only have the numbers increased, but that is coupled with an increase in the depth of the family crisis, and decrease of emergency funds. Shelters are full, public housing is overwhelmed, all charities and aid agencies are seeing a dramatic increase in need.

I think that this increase will persist into the next school year, and possible beyond. People are running out of places to turn when they need the help more then ever.

- Emily Walters
Youth in Transition Social Worker
Buncombe County Schools
North Carolina

enrollment at the same date, thus allowing a direct comparison between years. Of those, 220 showed an increase.

Not all respondents' data systems allowed for this specific comparison. For those districts that did not have the ability to submit data for specific dates, we calculated the current enrollment as a percentage of the previous year's enrollment. It should be noted that children and youth experiencing homelessness are a highly transient population; thus, unlike other groups of students, schools do not enroll all homeless students at the beginning of the school year. Some students become homeless as the school year progresses, or they are not identified until later in the year, while other students experiencing homelessness move into the school district later in the year and are identified at that time. For this reason, we believe the current enrollment calculated as a percentage of last year's enrollment provides a valid indication of an actual increase in the number of homeless students identified.



ABOUT OUR ORGANIZATIONS

The National Association for the Education of Homeless Children and Youth (NAEHCY) is a national grassroots membership association, serving as the voice and the social conscience for the education of children and youth in homeless situations. NAEHCY connects educators, parents, advocates, researchers, and service providers to ensure school enrollment and attendance, and overall success for children and youth whose lives have been disrupted by the lack of safe, permanent, and adequate housing. NAEHCY accomplishes these goals through advocacy, partnerships, and education. Visit our website at www.naehcy.org.

First Focus is a bipartisan advocacy organization that is committed to making children and families a priority in federal policy and budget decisions. First Focus brings both traditional and non-traditional leaders together to advocate for federal policies that will improve the lives of America's children. Child health, education, family economics, child welfare, and child safety are the core issue areas in which First Focus promotes bipartisan policy solutions. Visit our website at www.firstfocus.net.

ACKNOWLEDGEMENTS

NAEHCY and First Focus would like to express our gratitude to local school district homeless liaisons. Liaisons are a lifeline connecting families, schools, and communities; we greatly appreciate their tireless work on behalf of homeless children and youth.

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APPENDIX A – SURVEY QUESTIONS

Local Educational Agency (LEA) Name: _____
State: _____

1. Your LEA's total number of enrolled homeless students (including preschool students) for the 2006-2007 school year

2. Your LEA's total number of enrolled homeless students (including preschool students) for the 2007-2008 school year

3. Your LEA's most current number of enrolled homeless students (including preschool students) for the 2008-2009 school year (i.e. this year),

- a. Please give the date of this enrollment data _____
- b. If you have the enrollment numbers as of this same date last year, please list those numbers here:

4. If your district has experienced an increase in homelessness, please indicate your perceptions of the primary causes of the increase. Please check all that apply:

- Economic downturn (job loss, high cost of living, etc.)
- Foreclosure crisis (including renters, where rental property has been foreclosed)
- Increasing incidences of domestic violence, substance abuse, or other factors negatively influencing mental or physical health
- High medical expenses, with inadequate or no health insurance
- Other (describe) _____

5. OPTIONAL: If you wish to share any comments, current needs, examples, or other thoughts, please do so here:

6. OPTIONAL: I am willing for NAEHCY/First Focus to refer Congressional Offices and/or national or local media to my school district for more information:

- yes
- no
- possibly (please elaborate) _____

7. OPTIONAL: Please list your email address if you would like a copy of survey results sent to you:

NOTES:

¹ Federal law requires each public school district to designate a liaison that has responsibility for identifying, enrolling, and supporting homeless students. This law, subtitle VII-B of the McKinney-Vento Homeless Assistance Act, is discussed in greater detail on page 9.

² The U.S. Department of Education is in the process of collecting 2007-2008 school year data from all states; a national total for 2007-2008 will not be available until early next year.

³ National Center for Homeless Education. (2008). Education for Homeless Children and Youth Program: Analysis of Data from the 2006-07 Federally Required State Data Collection for the McKinney-Vento Education Assistance Improvements Act of 2001 and Comparison of the 2004-05, 2005-06, and 2006-07 Data Collections. Greensboro, North Carolina: Author. NCHE publications are supported through a contract with the U.S. Department of Education, Office of Elementary and Secondary Education, Student Achievement and School Accountability Programs. For more information, visit <http://www.ed.gov/programs/homeless/index.html>.

⁴ Buckner, J. (2007). Impact of homelessness on children: An analytic review of the literature. In D. Rog, S. Holupka, & C. Patton, Characteristics and dynamics of homeless families with children: Final report (Contract No: 233-02-0087 TO14). Washington, DC: U.S. Department of Health and Human Services, Office of Human Services Policy, Office of the Assistant Secretary for Planning and Evaluation. A later and condensed version of this paper was published in the American Behavioral Scientist: Buckner, J. C. (2008). Understanding the impact of homelessness on children: Challenges and future research directions. American Behavioral Scientist, 51(6), 721-736.

⁵ Ibid.

⁶ Rubin, D. H., Erickson, C. J., San Agustin, M., Cleary, S. D., Allen, J. K., & Cohen, P. (1996). Cognitive and academic functioning of homeless children compared with housed children. Pediatrics, 93, 289-294.

⁷ General Accounting Office. (1994). Elementary school children: Many change schools frequently, harming their education (GAO/HEHS-94-45). Washington, DC: Author.

⁸ Rumberger, R. (2003). The causes and consequences of student mobility. Journal of Negro Education, 72, 6-21.

⁹ Buckner, J. (2007).

¹⁰ No Child Left Behind Act, 42 USC §§11432(g)(1)(J)(iii), 11432(g)(3)(A)-(B) (2002).

¹¹ No Child Left Behind Act, 42 USC §11432(g)(3)(C) (2002).

¹² No Child Left Behind Act, 42 USC §11432(g)(1)(J)(ii) (2002).

¹³ No Child Left Behind Act, 42 USC §11432(f) (2002).

¹⁴ No Child Left Behind Act, 42 USC §§11432(f), (g)(6) (2002).

¹⁵ No Child Left Behind Act, 42 USC §11432(g)(1)(I) (2002).

¹⁶ An additional \$72 million is equal to twice the amount of funding that was included in the stimulus packages proposed by the Senate during the fall of 2008. These funds would provide services for those homeless services who were identified by the Department of Education but not served, plus a 23% increase in homeless students resulting from the economic downturn and foreclosure crisis:

(A) Number of unserved homeless students during 2006-2007: 679,729 homeless students identified - 385,314 served homeless students = 294,410 unserved homeless students (Source = National Center for Homeless Education, 2008)

(B) Cost per homeless student: \$61.9 million/385,314 homeless children served = \$161 per homeless child

(C) Cost of serving 2006-2007 unserved homeless students: 294,410 unserved homeless students X \$161 = \$47 million

(D) Cost of serving a possible 23 percent increase in homeless students = A 23% increase is 155,280 newly homeless students. 155,280 x \$161 = \$25 million.

(E) Total Cost: C + D = E [\$47 million (294,410 homeless students) + \$25 million (155,280 homeless students) = \$72 million (approximately 450,000 homeless students)]

¹⁷ Burt, M. R., Aron, L. Y., Douglas, T., Valente, J., Lee, E., & Iwen, B. (1999, August). Homelessness: Programs and the people they serve: Summary report-findings of the National Survey of Homeless Assistance Providers and Clients. Washington, DC: The Urban Institute.

¹⁸ For additional information on Head Start and child care policy recommendations, contact the National Head Start Association (www.nhsa.org) or the National Association of Resource and Referral Agencies (www.naccrra.org).

¹⁹ Pelletiere, D., & Wardrip, K. (2008). Renters and the housing credit crisis. Poverty and Race, 17, 3-7. Additional information on the impact of the foreclosure crisis on renters is available at www.nlihc.org/template/page.cfm?id=159

²⁰ Under federal education law (No Child Left Behind Act, 42 U.S.C. 11434a(2) (2002)), the term "homeless children and youth"—

(A) means individuals who lack a fixed, regular, and adequate nighttime residence ...; and

(B) includes—

(i) children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative accommodations; are living in emergency or transitional shelters; are abandoned in

hospitals; or are awaiting foster care placement;

(ii) children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings ...

(iii) children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and

(iv) migratory children who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).

²¹ National Bureau of Economic Research. (2008). Determination of the december 2007 peak in economic activity. Cambridge, Massachusetts: Author.

²² U.S. Department of Labor, Employment and Training Administration. (2008, December). Unemployment insurance weekly claims report. Retrieved December 14, 2008, from <http://workforcesecurity.doleta.gov/unemploy/claims.asp>

²³ Mortgage Bankers Association. (2008, December). Delinquencies increase, foreclosure starts flat in latest MBA national delinquency survey. Retrieved on December 14, 2008, from <http://www.mortgagebankers.org/NewsandMedia/PressCenter/66626.htm>

²⁴ During the 2006-2007 school year, 69 percent of the children and youth—470,000 students—who were considered homeless by the Department of Education were not considered homeless by HUD. This is calculated based on information provided in National Center for Homeless Education, 2008.