



# Where Do You Live?

## LOUISVILLE'S HOMELESS CHILDREN AND THE AFFORDABLE HOUSING CRISIS

Every year when school starts, kindergarten teachers ask their eager students, “Where do you live?” Giving their home address is a basic skill for five-year-olds; it also helps them feel safe and fixes their place in the world. But for the growing number of homeless children in Louisville, this question has become much too hard to answer.

During the last school year, at least 8,582 children in Jefferson County Public Schools (JCPS), or nearly one in nine, were homeless at some point.<sup>1</sup> That number has risen by 50% since 2004 and 14% in the last year. Homeless students came from every Metro Council District and attended nearly every school in JCPS.

To put these numbers in perspective, last year’s homeless students would fill 119 school buses or provide full enrollment for 14 of the district’s largest elementary schools. That’s more than the number of students attending Male, Dupont Manual, Central, Ballard, Fern Creek and Valley high schools combined.

For cities nationwide, the rising number of homeless children in public schools is a disheartening sign of the recession and its long-lasting effects.<sup>2</sup> In Louisville, the increase compromises one of our city’s primary economic goals: To build an educated workforce for the 21<sup>st</sup> century.

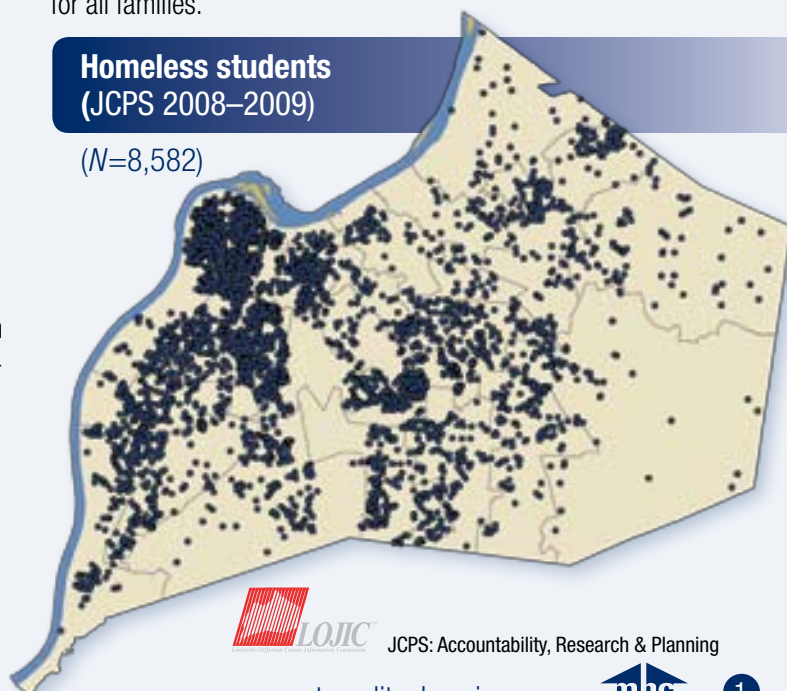
This Metropolitan Housing Coalition analysis of JCPS data shows that homeless children in Louisville are more likely to change schools repeatedly, struggle with reading and math, and drop out of school than their peers who grow up with stable housing.

While public schools are required by federal law to meet the educational needs of homeless students, schools alone cannot create the stability they need to be safe and healthy, read on grade level, and graduate from high school.<sup>3</sup>

Nor can our schools supply what’s most critical to homeless children – housing. To support schools’ efforts, our community must increase the supply of safe, decent, and affordable housing for all families.

### Homeless students (JCPS 2008–2009)

(N=8,582)



# Who are Louisville's homeless students?

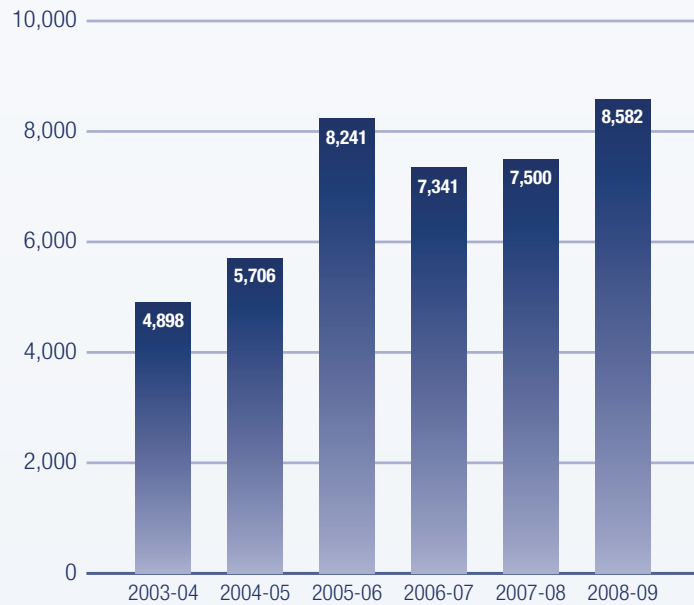
Homeless students attend nearly every school in JCPS and live in every Metro Council District. The population isn't limited by geography, grade level, race or family type, and the reasons why families are homeless vary widely. While some council districts had higher rates of homeless students, all but one had at least 100 homeless students over the 2008-2009 school year.

JCPS data show the percentage of homeless students counted throughout the year at individual JCPS schools ranges from more than 15% to less than 1%. The district average was 8.8%. Schools do not have a common method of identifying homeless students. Thus it is not clear whether the schools with higher numbers actually have many more homeless students or are more aggressive at identifying them.

Finally, family income is the largest determinant for whether children experience homelessness. More than two-thirds (68%) of homeless JCPS students live in families with incomes less than \$27,560 for a family of four.<sup>4</sup> For more than half (57%) of homeless students, the primary caregiver listed in school records is mother. For those who are single mothers, median incomes lag behind those of other family types, often making housing affordability out of reach.

## Homeless students attending JCPS (pre-K – 12)

JCPS (2008-09)



Source: Jefferson County Public Schools

Note: Numbers represent unduplicated count of children identified as homeless for at least some part of the school year.

2005-06 represents period following Hurricane Katrina, adding to Louisville's homeless student population.

## Homeless Students (pre-K – 12), by Louisville Metro Council District

2008-09

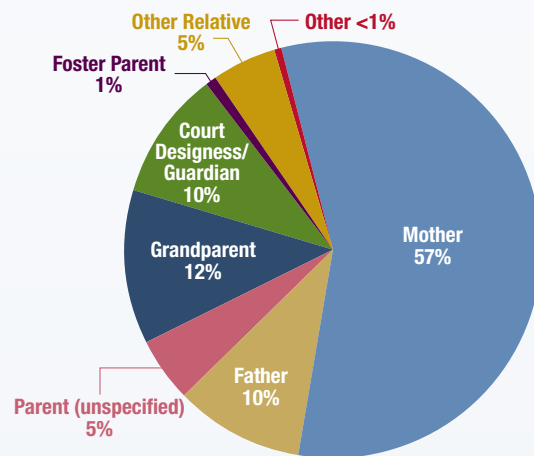
| Council District | Homeless Students | Council District | Homeless Students |
|------------------|-------------------|------------------|-------------------|
| 4                | 837               | 21               | 224               |
| 1                | 675               | 8                | 216               |
| 5                | 675               | 22               | 208               |
| 10               | 626               | 18               | 201               |
| 17               | 596               | 26               | 179               |
| 3                | 571               | 19               | 177               |
| 2                | 485               | 9                | 170               |
| 15               | 416               | 25               | 167               |
| 6                | 362               | 7                | 166               |
| 12               | 322               | 23               | 163               |
| 14               | 277               | 11               | 152               |
| 13               | 246               | 20               | 129               |
| 24               | 234               | 16               | 77                |

\*N=8582; 31 student addresses unknown/could not be mapped

Source: Jefferson County Public Schools

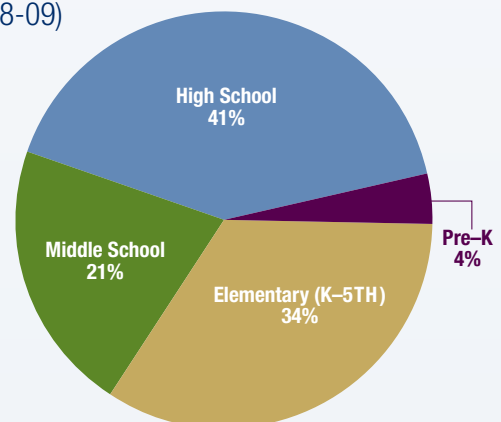
## Homeless students by family type

JCPS (2008-09)



## Homeless students by grade

JCPS (2008-09)



## Where do homeless students live?

Although some children live with their families in shelters or motels, nearly half (48%) of JCPS homeless students are living “doubled up” with friends or relatives. Often these arrangements fall apart quickly and families may move more than once before seeking housing at a family shelter.<sup>5</sup>

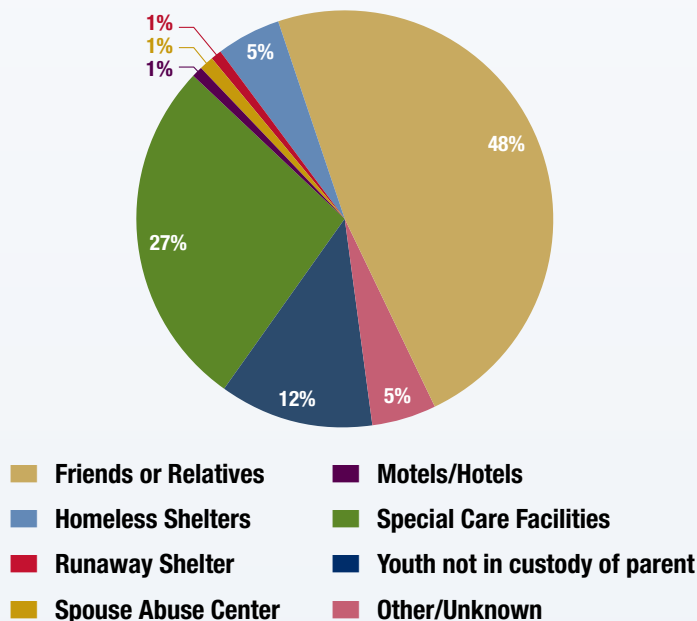
Shelters are the stop of last resort, after exhausting options with friends and family, yet virtually all of the family shelters in Louisville have waiting lists. Nationally, the number of homeless families with children, as measured by shelter counts, rose by 7% from 2007 — when the recession took hold — to 2008.<sup>6</sup> In Louisville, only about 150 shelter beds exist for homeless families with children (most beds are for women or men only). Of those beds, nearly half are for women and children who are fleeing domestic violence.

Several local organizations also provide transitional housing for homeless families to get on their feet; again, the majority of them are limited to specific populations such as families who are homeless because of domestic violence or substance abuse and other health problems.

**Nearly half of homeless students are “doubling up,” living with friends or relatives.**

## Living arrangements of homeless students

JCPS (2008-09)



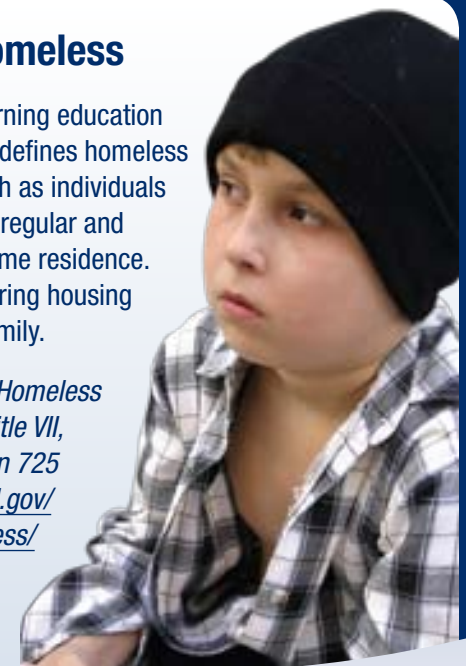
## Key findings:

- 8.8% of Jefferson County Public School students were homeless in 2008-09 – 8,582 students in pre-K – 12<sup>th</sup> grade.
- The number of homeless students has risen 50% over 5 years (from 2004 to 2008).
- Last year nearly half of homeless students in JCPS (4,130) were living “doubled up” with friends or relatives, often in overcrowded conditions.
- JCPS reports that 583 students had previous addresses in homes that were foreclosed on (during a 15-month period).
- 44% of homeless students changed schools at least once after they started school last year, with nearly 2,000 homeless students changing schools two or more times.
- Reading scores for homeless students lag behind those of all JCPS students. Among 3<sup>rd</sup> graders, just 37% of homeless students are reading at a proficient level, compared to 67% for all JCPS 3<sup>rd</sup> graders.
- There is also a math achievement gap for homeless students at every grade. By high school, just 15% of homeless eleventh graders are proficient or above in math, compared to 42% of all JCPS eleventh graders.

## Defining homeless

Federal law governing education for the homeless defines homeless children and youth as individuals who lack a fixed, regular and adequate night-time residence. This includes sharing housing with friends or family.

*McKinney-Vento Homeless Assistance Act, Title VII, Subtitle B, Section 725 found on [www.ed.gov/programs/homeless/resources.html](http://www.ed.gov/programs/homeless/resources.html).*



## What is causing the increase in homeless students?

There are many reasons why families with children face homelessness – job loss, eviction, unmanageable medical bills, family instability or domestic violence. Poor economic conditions can trigger or exacerbate many of these problems. Nationwide, school district personnel cite the recent economic and housing crises — and in particular the rise in foreclosures on rental property — as a primary cause of the rise in the homeless student population.<sup>7</sup> Foreclosure trends in Louisville indicate that even more families may have to leave their homes, and this impacts students.<sup>8</sup> JCPS data show that families of more than 500 students lost homes to foreclosure over a 15-month period. Of these, 48 were identified as homeless following the foreclosure.

The reasons for rising foreclosures over the last five years include the sub-prime mortgage crisis and related issues in the housing market.<sup>9</sup> But job losses also impact families' ability to afford stable housing. Unemployment in Jefferson County jumped from 6.3% in June 2008 to 10.5% just one year later (June 2009).<sup>10</sup>

Though the number of homeless children in Louisville is increasing, the availability of affordable housing for families with children is decreasing.<sup>11</sup> Louisville's recently adopted Affordable Housing Trust Fund could create a significant number of affordable housing options for families with school-age children in the coming years.

## One family's experience

After Monica lost her job as a cabinet finisher because of the bad economy, she lost her home and had no place to go. She and her eight-year-old daughter moved three times.

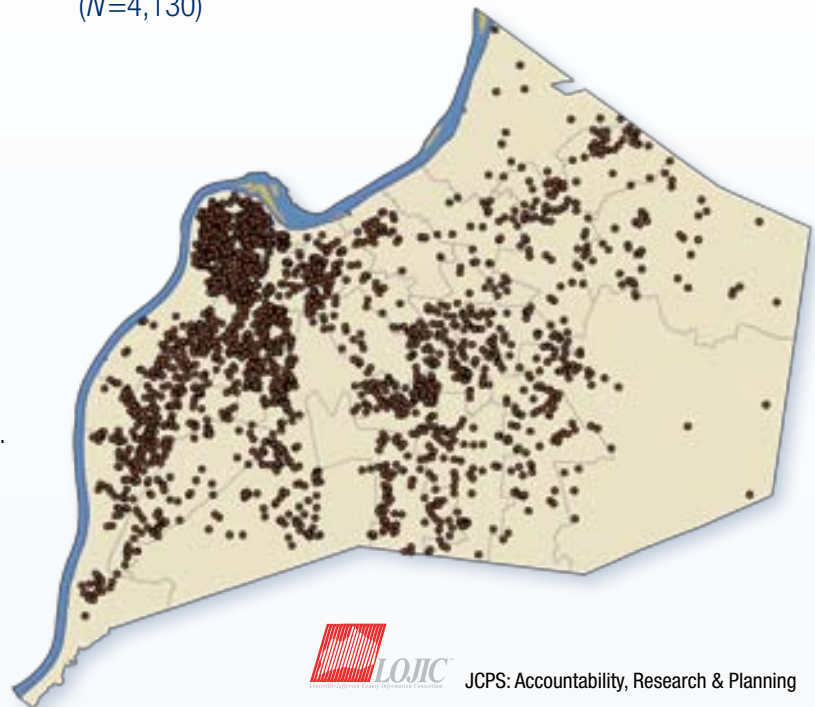
Eventually Monica found a spot at Wayside Christian Mission Family Emergency Shelter. The partnership between Louisville's shelter system and Jefferson County Public Schools made it possible for her daughter to stay at her same elementary school. It also provided other help including subsidized child care after school. Monica works full-time at a discount store earning \$7.40 an hour, much less than she earned before.

Among their many adjustments, the family must share a large bedroom with another family at Wayside. Most recently there were seven children and two adults in a room with only beds and dressers.

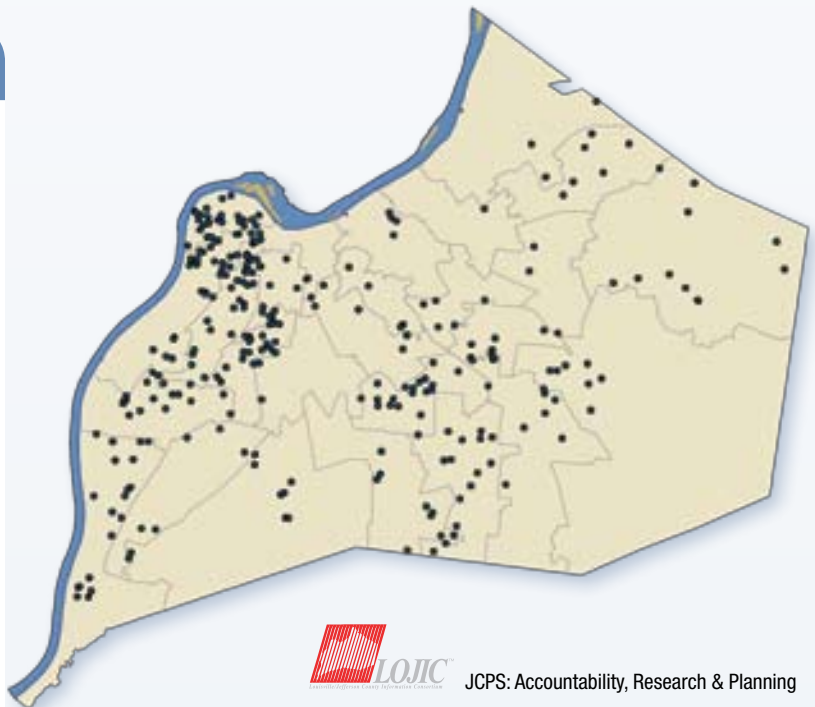
"It's very hard, very stressful, but as a mother you have to be strong," Monica said. Her daughter struggled in school but bounced back, she said, though the close quarters sometimes lead to behavior problems.

## Homeless students living with friends or relatives (JCPS 2008–2009)

(N=4,130)



## Foreclosures on JCPS students' homes (January 2008 – March 2009)



Note: N=583; 15 addresses could not be mapped.

# What is the impact of homelessness on school achievement?

## Left behind in reading and math

Reading is a fundamental skill to succeed in all subjects, including math and science. Research shows that children who are not proficient in reading by 4<sup>th</sup> grade will probably not catch up.<sup>12</sup> Low reading levels in the early grades are also a key predictor for students who eventually drop out.<sup>13</sup>

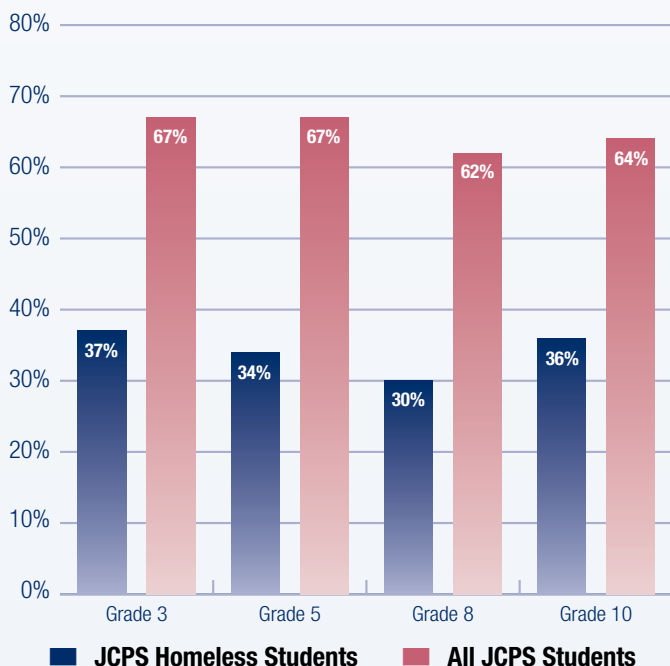
Among homeless students in JCPS, there are significant reading and math achievement gaps that can be seen at all grade levels, beginning with 3<sup>rd</sup> graders. Our community has a goal of increasing the number of young people obtaining degrees to prepare them for 21<sup>st</sup> century jobs; if we are to succeed, we must minimize homelessness and housing instability among families with school-aged children.

Testing data is problematic for homeless students. In the 2007-2008 school year, many JCPS homeless students did not participate in academic assessments of reading or math proficiency due to absenteeism or not being enrolled during the testing period. This means that some of the most vulnerable students may not be accounted for in the current data.<sup>14</sup>

*Note: "Proficiency or above" defined as scoring at "Proficient" or "Distinguished" on the Kentucky Core Content Test (KCCT) assessments. The four levels that students can score on the KCCT are Novice, Apprentice, Proficient, or Distinguished.*

## Percent proficient or above in reading

JCPS (2007-08)



## Changing schools

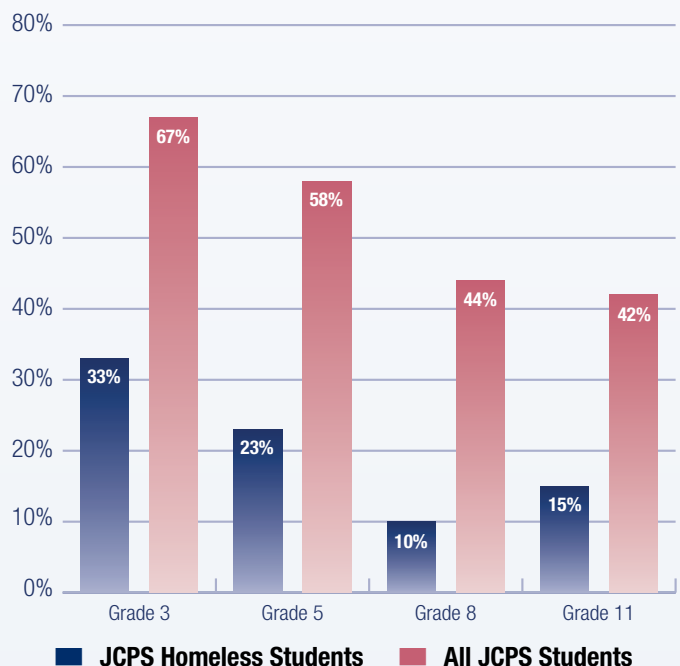
Five years ago, a Metropolitan Housing Coalition report on student mobility in JCPS found that changing schools negatively affects individual students' learning as well as their school's overall academic performance.<sup>15</sup> This is borne out by national research, thus federal law requires that, if a homeless family wants to keep a child in his or her original school, school districts must help the family do so if at all possible.<sup>16, 17</sup> As a result, JCPS works closely with shelters and schools to provide transportation to and from a temporary residence or shelter for homeless students.

However, many families don't know about the law and, if they are forced to move because of a job loss or eviction, they may not tell the school why they are moving. Thus many homeless students change schools anyway.

Last year, for instance, 44% of all JCPS homeless students changed schools. On average, these students changed schools two times. For the nearly 3,000 homeless elementary students in JCPS, almost one in three (32%) changed schools. For middle and high school students, mobility rates were even higher, with 48% changing schools during the 2008-09 school year.

## Percent proficient or above in math

JCPS (2007-08)



**Nearly one in six homeless JCPS kindergarten students missed more than 10% — a month or more — of their first year of school.**

### Chronic absences

Mobility and absenteeism go hand in hand. When families move in with friends or relatives or go to shelters for temporary solutions to their housing needs, children often miss school.

Compared to the overall JCPS student population, absenteeism among homeless elementary, middle, and high school students is far more common and increases as children get older. For elementary homeless students in JCPS, 14% experienced chronic absenteeism (absent more than 10% of their school year), while for middle and high school students, the rates were 30% and 42%, respectively. Chronic absenteeism among older youth is another strong indicator that a student will not complete high school.

For the youngest students, missing school can be particularly problematic. Chronic absenteeism in kindergarten students is directly linked to lower reading and math performance as those students reach fifth grade.<sup>18</sup>

Among the 474 homeless kindergarten students in JCPS (2008-09), nearly one in five was absent more than 10% of their school year. These students missed an average of 24 days, or more than a month during their first year of school, when critical groundwork is being laid for reading, math and social behavior.

### Why do we need affordable housing?

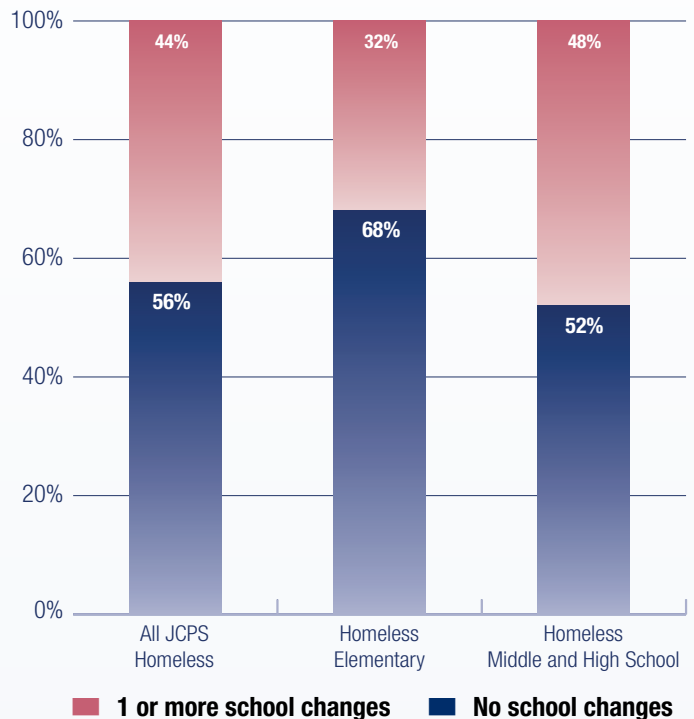
Children are homeless in numbers too large to ignore, mainly because of a lack of affordable housing for their families. This issue brief documents the effect of homelessness on children’s ability to learn and achieve in school, yet homelessness also affects children in other ways – lack of proper nutrition, adequate sleep or access to health care. Affordable, safe housing for children is a requirement for all other positive outcomes.

*Melissa and her three children, formerly homeless, are relieved to have found permanent housing at the De Paul Apartments, operated by the Society of St. Vincent de Paul. “This was actually like a gift for me,” Melissa said.*



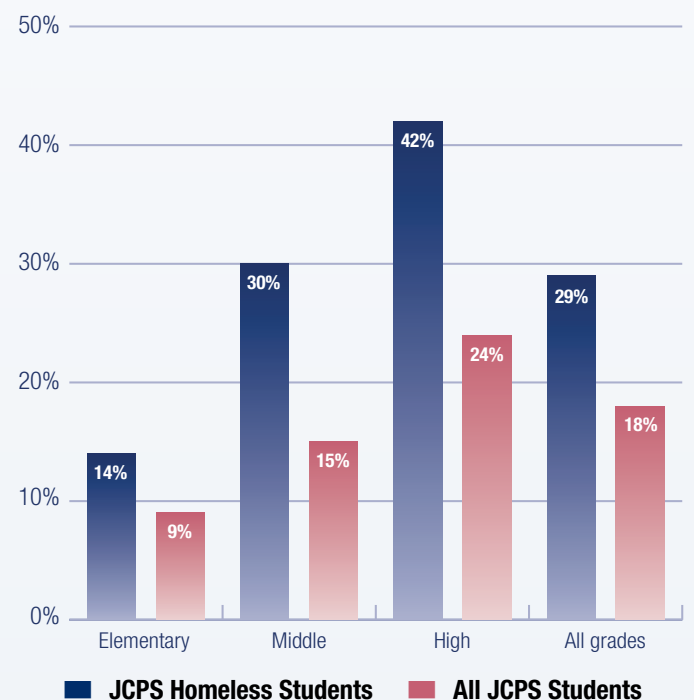
### Student mobility among homeless students

JCPS (2008-09)



### Students absent 10% or more of their school year

JCPS (2008-09)



# What can we do?

The central issue for homeless families is access to safe and affordable housing. The lack of such housing is a continuing challenge in Louisville Metro. At the same time, while JCPS is coordinating a variety of supports for homeless students, our community has the capacity to do more. Louisville Metro should:

1. Increase the supply of affordable housing throughout the city.
2. Create an inter-agency task force to coordinate community support for homeless students and families.

## Increase affordable housing opportunities

Increasing the supply of affordable housing in Louisville Metro should include these specific steps:

- Develop a specific goal for increasing the number of affordable rental and ownership units in Louisville Metro and measure progress toward that goal;
- Require all Louisville Metro bond issues for housing development to include at least 10% affordable housing;
- Create a source of renewable funding for the Affordable Housing Trust Fund such as a fee or tax;
- Ensure that affordable housing developments have enough multi-bedroom units for families with children; and
- Offer more foreclosure assistance in the form of financial help to prevent foreclosures and help with loss mitigation.

## Task force

An inter-agency task force should involve all major stakeholders in the government, education, housing, social services and business communities. Tasks would include:

- Reviewing best practices for school/community partnerships on helping homeless students, including the Family & Children's Place Hazelwood Elementary Project in Louisville, Achievement Plus in Saint Paul, and the Paramount School of Excellence in Indianapolis.
- Developing a housing pipeline into schools which could be piloted in a *Making Connections* neighborhood (Smoketown, Shelby Park, Phoenix Hill or California);
- Coordinating additional supports for students who may be doubled up as well as those living in shelters; and
- Advocating for a national standard for reporting of homeless students that will ensure that JCPS and all school districts are able to find and assist students whose families do not have permanent housing.

# Promising practices

## Louisville

Family & Children's Place in Louisville piloted a project with Hazelwood Elementary in which homeless students and their families received intensive support. Parents worked with case managers to obtain housing and/or employment and children received additional services such as mentoring and summer camp. Teachers reported improvements in academics, behavior and absences.

## Saint Paul

At one public school in Saint Paul, Minnesota, families of homeless students get help finding housing and stabilizing their finances. Among other things, the program provides a housing specialist to help families move into permanent homes. It is a joint venture between the East Side Neighborhood Development Company and Amherst H. Wilder Foundation.

## Indianapolis

Paramount School of Excellence (PSoE), a new public charter school in Indianapolis, has set its sights on foreclosed houses — many vacant and boarded — that surround the school. PSoE's Home and Solace program will work with a real estate management firm, local banks, community agencies and the city to refurbish houses to rent to students' families at affordable prices. The school's co-founders say they want to provide stability to families in crisis because they know that even in schools with the best teachers, young minds cannot learn when their families are in crisis.

# Acknowledgements

This issue brief was prepared for the Metropolitan Housing Coalition by Valerie Salley and Fran Ellers. MHC received invaluable assistance from The Making Connections Network and PNC Bank as well as the Jefferson County Public Schools Homeless Education Program. Data analysis support and mapping were provided by the JCPS Accountability, Research and Planning Department. We would like to also thank the Coalition for the Homeless, Wayside Christian Mission and the Society of St. Vincent de Paul for their assistance.

## We gratefully acknowledge



as the sponsors of this Metropolitan Housing Report



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## End Notes

- <sup>1</sup> Jefferson County student population for 2008-09 was 97,660.
- <sup>2</sup> Duffield, B., & Lovell, P. (2008, December). *The economic crisis hits home: The unfolding increase in children and youth homelessness*. Washington, D.C.: National Association for the Education of Homeless Children and Youth and First Focus. Retrieved June 15, 2009, at [www.naehcy.org/dl/TheEconomicCrisisHitsHome.pdf](http://www.naehcy.org/dl/TheEconomicCrisisHitsHome.pdf).
- <sup>3</sup> McKinney-Vento Homeless Assistance Act, Title VII, Subtitle B, Section 72. Retrieved June 4, 2009, from [www.ed.gov/programs/homeless/resources.html](http://www.ed.gov/programs/homeless/resources.html).
- <sup>4</sup> U.S. Department of Agriculture. Food and Nutrition Service, Child Nutrition Program, 2008 Income Eligibility Guidelines for the federal free/reduced lunch program. An additional 5 percent qualify for reduced priced lunch with a cap on income eligibility at \$39,220 for a family of four. Twenty-eight percent of homeless students in JCPS have paid lunch status, meaning they either have family incomes above 185% of poverty or their families have chosen not to participate in the free/reduced priced lunch program.
- <sup>5</sup> National Coalition for the Homeless. (2009). *Foreclosure to homelessness 2009: The forgotten victims of the subprime crisis*. Retrieved July 1, 2009, from [www.nationalhomeless.org/advocacy/ForeclosuretoHomelessness0609.pdf](http://www.nationalhomeless.org/advocacy/ForeclosuretoHomelessness0609.pdf).
- <sup>6</sup> U.S. Department of Housing and Urban Development. (2008). *2008 Annual Homeless Assessment Report (AHAR) to Congress*. Washington, DC: U.S. Government.
- <sup>7</sup> Duffield & Lovell, 2008.
- <sup>8</sup> Metropolitan Housing Coalition. (2009). The number of foreclosures ordered by the Louisville Metro Master Commissioner's office more than doubled from 2002 to 2008, from 1,262 to 3,264.
- <sup>9</sup> Kentucky Legislative Research Commission. (2009). *Housing foreclosures in Kentucky*. Program Review and Investigations Committee. July 9, 2009.
- <sup>10</sup> U.S. Bureau of Labor Statistics. *Civilian labor force and unemployment by state and metropolitan area, June, 2009*. Washington, DC: U.S. Government.
- <sup>11</sup> Metropolitan Housing Coalition. *2008 State of Metropolitan Housing Report*. Retrieved July 15, 2009, from [www.metropolitanhousing.org](http://www.metropolitanhousing.org).
- <sup>12</sup> Chall, J.S. (1996). *Stages of reading development* (2nd Ed.) Fort Worth, Texas: Harcourt Brace.
- <sup>13</sup> Jefferson County Public Schools. (2008). *Proceedings of the Graduate Greater Louisville: High School Dropout Solutions Summit*, Bellarmine University, June 30, 2008.
- <sup>14</sup> Weckstein, P. (2003). Student mobility: How some children get left behind. *The Journal of Negro Education*, 72(1), 117-125.
- <sup>15</sup> Metropolitan Housing Coalition. (2004). *Moving on: Student mobility and affordable housing*. Retrieved June 15, 2009, from [www.metropolitanhousing.org](http://www.metropolitanhousing.org).
- <sup>16</sup> U.S. General Accounting Office. (1994). *Elementary school children: Many change schools frequently, harming their education* (Publication No. GAO/EHS-94-45). Washington, DC: U.S. Government.
- <sup>17</sup> McKinney-Vento Homeless Assistance Act, Title VII, Subtitle B, Section 725. Retrieved June 4, 2009, from [www.ed.gov/programs/homeless/resources.html](http://www.ed.gov/programs/homeless/resources.html).
- <sup>18</sup> Chang, H., and Romero, M. (2008). *Present, Engaged & Accounted For: The critical importance of addressing chronic absence in the early grades*. New York: National Center for Children in Poverty. Retrieved June 4, 2009, at [www.nccp.org/publications/pub\\_837.html](http://www.nccp.org/publications/pub_837.html).

## Mission

The Metropolitan Housing Coalition exists to bring together this community's private and public resources to provide equitable, accessible housing opportunities for all people through advocacy, public education and support for affordable housing.

THE UNITED VOICE FOR SAFE, FAIR AND  
AFFORDABLE HOUSING FOR TWO DECADES

